

## **Insurance Policy Endorsement Based On Android System**

<sup>1</sup> JeniferNancy.S <sup>2</sup> Kavithanjali.V <sup>3</sup> Apurvaa.S, <sup>4</sup> Sivaranjani.S

<sup>1,2,3</sup> UG Scholar, <sup>4</sup> Assistant Professor, KGiSL Institute of Technology, Coimbatore

### **ABSTRACT**

*A system that helps to alter the motor insurance vehicle policies. An addendum to an insurance policy that changes the original policy provisions .It will be useful for adding, deleting and excluding or otherwise altering the coverages. Endorsement may serve any number of functions, including broadening the scope of coverage, restricting or limiting the scope of coverages. Insurance endorsement app is going to be a product-oriented software solution covering every business area in insurance and provides its end users to manage their policy on-the-go without spending seperate time for optimizing the policy contents. A "claim" is a statement of the consequences of a specific design feature or artifacts on users and other stakeholders. This system is planned to build using the Android Application based on JAVA.*

*Keywords: policy-number, endorsement, addendum*

### **I INTRODUCTION**

Motor insurance is the insurance for cars ,trucks and other vehicles which plays the major role in the financial industry and it is effective in the lives of the common people. Insurance endorsement is the one in which the editing or updating the policy details which are being taken by the stake-holders. There are two types of endorsement-Premium and Non-premium. The amount payment for the endorsement will be calculated along with the GST of the Government and the bill will be generated as PDF.

### **II VARIOUS TECHNOLOGY**

Java is a statically typed, general-purpose programming language with type inference. Java mainly targets the JVM, but also compiles to JavaScript or native code (via LLVM). Java is officially supported by Google for mobile development on Android. Firebase is a mobile and web application development platform developed by Google. Firebase Auth is a service that can authenticate users using only client-side code. It supports social login providers Facebook, GitHub, Twitter and Google (and Google Play Games). Additionally, it includes a user management system whereby developers can enable user authentication with email and password login stored with Firebase. Firebase also provides a Realtime database and backend as a service. The service provides application developers an API that allows application data to be synchronized across clients and stored on Firebase's cloud. The database is also accessible through a REST API and bindings for several JavaScript frameworks. Developers using the Realtime database can secure their data by using the company's server-side-enforced security rules.

### **III EXISTING SYSTEM**

The existing systems of insurance endorsement mostly are on webpages. All the apps are third party company apps. These apps acts as a broker or an intermediate in insurance endorsement. There is no support for E-mail or SMS notification. The existing application does not include insurance endorsement calculation based on the current GST prices.

### **IV PROPOSED SYSTEM**

The system is to be built with JAVA and Firebase for database. It calculates the endorsement amount with respect to Government updates. Provide SMS and Email notification based on the expiry of the endorsement date. The bill generated will be converted into the pdf file.

**V WORKING**

Agent Insurance Endorsement comprises of insurance endorsement of the policies taken by the stake-holders where, on entering the policy number of the client, the full details of the client will be displayed. The information consists of name of the client, policy details, vehicle details, date of renewal, issue date, inception date and expiry date. The stake-holder has to select the type of vehicle for proceeding for the endorsement process. A notification mail or SMS will be sent to the agent before 30 days of endorsement expiry date. If the renewal is done, it generates renewal notice based on taxes and no claim bonus and agent commission. If the expiry date of the renewal exceeds then the notification will be sent again. This application will be helpful for the stake-holder to know their expiry date. The payment bill will be generated as a PDF file.

**VI INSURANCE ENDORSEMENT**

Endorsements used in insurance policies can differ depending on the insurance company and the type of insurance the endorsement is applied to. If you get a document that says it is an endorsement to your policy, make sure and compare it to your original policy declaration page and see what has changed or contact your insurance representative to make sure you understand the consequences of the new document.

1. Adds to the coverage of an insurance policy
2. Limits or deletes coverage of a policy
3. Adds or deletes people and locations on an insurance policy
4. May be added mid-term

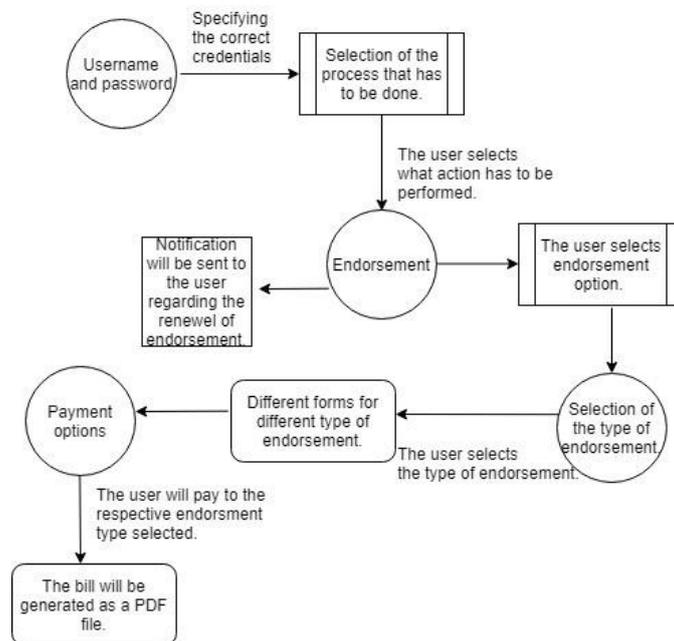
Premiums may be adjusted as a result of an insurance endorsement

If you get an endorsement in the mail, or from your insurance company and do not know what it is about, make sure you call your insurance representative and find out.

Endorsements can also remove or limit coverage. For example, limiting liability to the premises, or excluding water damage to your property, or increasing your deductible . These situations reduce coverage and can also be issued as company mandated endorsements based on underwriting concerns.

Insurance endorsements may provide important advantages or limitations to your policy, make sure to understand what endorsements are available for a policy along with how that endorsement can change your current insurance policy by asking your insurance representative.

**DATA-FLOW DIAGRAM:**



## **VII CONCLUSION**

The Agent Insurance Endorsement application helps the agent as well as the client to endorse their policies on the go. They need not spend separate time in waiting in long queues for the endorsement process. As the input data here is only the policy number, it will be easy for the agent or the client to know about the policies that have been taken. Here, If the client who forgets to endorse their policies, the renewal alert will be sent to the client for the second time to remind them.

## **REFERENCES**

- [1]. DR.Singh,Avatar,Principles of Insurance Law,S Chand&Sons,Delhi,2003.
- [2]. Leo, G,Schiffman,Lestie Lazar Kanwk,Consumer Behaviour,Himalaya Publishers,Delhi,2004.
- [3]. Kotler Philip,Marketing Management,Pearson Education Inc.11th Edition.