

Harmonized standards for development and implementation of information system in the insurance industry in Kosovo

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Abstract

Rapid innovations in information technology have made serious challenges arise in the insurance industry. The use of information technology for the insurers operations is strategic, in the sense that there is a direct impact on the productivity of resources, and a major impact on reducing the company's costs for its activities.

Almost all modern business organizations are using and are becoming increasingly dependent on the application of information technologies. The information with complete and reliable data is necessary to make the tough competition existed worldwide. As a result of this, competition is increasing demand for Business Information Systems.

To have a complete overview on the role and application of information technology in the insurance industry, we intend to present the importance of facilitating the application of different operators and insurance companies.

The paper provides a brief overview of the development of insurance in Kosovo in recent years, which is largely depended by the application of information technology, at every level of insurance activity in terms of production and in terms of management and planning. Technology, not only helps in the daily business of insurance companies but it has become an imperative to it.

Authors made the research in various insurance companies and analyzed accurate information on work done by operators in the field.

The use of the online insurance system and of e-insurance, represents the fact that the IT revolution creates unprecedented basis for activities in financial growth all over the globe.

Keywords: Information, Technology, Insurance, Kosovo, Networks, IS, Business, MIS.

Indroduction

Information systems in insurance companies are among the most important ingredients for successful operation. At the circumstances in which this activity takes place is impossible to build insurance activity without the support of information technology. Developments of insurance in Kosovo in recent years are largely dominated by the application of information technology at every level of insurance activity in terms of production and insurance in terms of their management and planning.

Use of information technology in insurance industries is a necessity of today and has the strategic importance in the sense that it has a direct impact on labor productivity and it reduces costs for

companies and their activities. By utilizing Information Technology, the insurance companies will be informed on market needs and this improves sales, reduces cost, reduces risk and makes possible to become even more competitive in the market. Also, the paper discusses further fact that modern information technology increases the ability of people to access and analyze data much more effectively than previous technologies, by trained individuals or by groups that use this technology to insurance companies where they operate.

The Information in the insurance industry relies on computer technology and communication and enables a new approach of working in the course of its development in general. Like no other field in the insurance business sector, information technology has changed the mode of operation, during which the cult of physical labor was replaced with knowledge and with automation. Application of information technology in the insurance sector is particularly important to systems of management and to automation of this field.

With the unique design of the TPL¹² policy, which includes: preparation, installation and the use of the computer system for online filling and administration of the TPL policy, we can say freely that the insurance market in Kosovo has entered in a new development phase, with adapting of modern rules and technics applicable in the countries of developed world.

The main goal of treatment of this research paper, in the first place is to have more complete overview of the role and application of information technology in the insurance industry. The paper presents a detailed overview on the importance of facilitating during its application at work of the various operators and insurance companies, consequently resulting with better services to customers.

We have also noted that with the advent of private insurance companies in the insurance market, competition became stronger and more intense, as well as they have invested on information technology, which has played its role in the insurance sector.

Although information technology is not new in this sector, we can still see that it can be improved every day, in all of the important departments, such as: accounting issues and policies, services, processing of claims, risk management, etc.

This paper refers to general practice research, that has been made in various insurance companies, and as such provides the accurate work that is done by operators in the insurance field.

Insurance company as a New Financial Instrument

Insurance Industry, in the phase of rapid developments that has experienced Kosovo after the war, especially with the privatization of state companies and with the establishment of private companies, resulted with the creating of a general competitive insurance and financial market in Kosovo. The Establishment of a legal infrastructure, has been institutional base for the functioning of financial institutions, and among them the insurance companies. The term "insurance", unless the economic importance, has other general legal and technical importance, according to its etymological meaning of the concept of faith in something protective, safety, warranty, trust etc. But what else guarantee in words, who should do what, to whom is needed, in what manner is insured, from what is the client protected?

The principle of working in insurance, represents a chain of values in a social reproduction, while the success is supported with the development of the principles of economics and business. The whole essence of insurance, is based on providing clients conditions and guarantees (insurance parties) by creating a partnership and a sincere trust, from the moment of conclusion of the contract (cutting of the

¹² TPL = third party liability. Useful if you got into an accident where you hit a person.

policy), with taking responsibility within the time limit (specified by the start and expiry date). The contract with the insurance company bought by client risk, takes responsibility to a third party (the shuttle damaged party).

Terminology, Classification and Characteristics

While reading the literature on insurance industry the reader will notice the following terminology:

- The term "insurance" means buying of the financial protection against a potential risk identified as a loss and evidenced by the policyholder.
- The term "insurance company" means a person engaged in the provision of services to policyholders.
- The term "Insurance policy" means a written agreement between an insurance company and a policyholder to carry insurance.
- The term "general insurance" means all insurance, including health insurance, other than life insurance.
- The term "indemnity insurance" means the amount paid by the insurance company to the policyholder arising from an insured event.
- The term "insurance premium" means the amount paid by the policy holder to ensure.
- The term "life insurance" means the policy or policies of insurance indemnity is contingent upon the death of the person, or involves the payment of an annuity.
- The term "User" means any person designated in an insurance policy that has a right to compensation in the event of the occurrence of an accident.
- The term "agent" means a person who acts on behalf of an insurance company representing the services and products of that company.
- The term "broker" means a person who acts on behalf of an insured.
- The term "license" means a written authorization issued by the BPK for the insurance company or an insurance intermediary gives the right to engage in insurance activities as specified in the Rules, rules CBK and license.

While the Central Bank is an institution that has character licensing, as well control of issuers in the banking system .

In the Kosovar market today operate a large number of insurance houses. When we say large number, we consider small population and number of vehicles in relation to insurance companies.

Insurance companies that are licensed to operate in Kosovo environment are:

1. I.C. Croatia Osiguranje;
2. I.C. Dardania;
3. I.C. Elsig;
4. I.C. Ilyria;
5. I.C. Insig-Branch Kosovo;
6. I.C. New Kosovo;
7. I.C. Safety;
8. I.C. Sigal-Grawe Group Austria;
9. I.C. Sigma.

Legislation and licensing conditions

The economy of our country, since the last war was destroyed completely, so after the war everything started from scratch. Development of a functional economy has been the duty and obligation of national and international institutions. In the context of the creation of such economic development,

priority is given to the creation of the Banking and Payments Authority of Kosovo (BPK) later transformed into the Central Banking Authority of Kosovo (CBAK) and in 2008 it was appointed as the Central Bank (CB).

Creation of such financial institutions or authorities precedes the creation of a legislature and legal infrastructure, based on the laws of a modern Western European market economy, thus creating a healthy and stable financial environment in comparison with other countries in the region. This helps in creating appropriate conditions for foreign financial institutions to increase the interest in investing in Kosovo. The creation of these financial mechanisms irrespective of their stage of development, have enabled the creation of conditions for development of an economy within existing environmental circumstances and Kosovo.

According to Article 9.1. the regulation on the licensing of a SC one can not engage in the business of an insurance company or insurance intermediary in Kosovo, if it is not licensed from Central Bank.

Structure and organization of work in insurance companies

Usually all Insurance Companies use similar organizational chart, that it is managed and directed from its central department and from the operating units that executes the orders received by the Director, and these are usually located in different locations. Vertical structural work continues through subsidiaries that are located in big cities, that are continued with offices and sales points of operators.

The overall presentation of the organizational structure of a company is as follows:

- Sector Separation of powers
- Division for product / insurance cover
- Markets division
- Division in sales channels

Tasks that belong to the respective sectors are divided as follows:

1. Analysis of competition and the needs of clients
2. Product Definition
3. The launch of the product
4. Insurance Needs Analysis
5. Defining risks and fees
6. Signing of contracts
7. Denunciation
8. Verification of damage
9. Assessment of damage
10. Liquidatio
11. Payment.
12. Investment Planning
13. Investment Management
14. The investments
15. Technical Reserves

Additional works which take place in an insurance company are: product development, strategic planning, marketing, internal organization, management control, internal audit, real estate management, support functions productive process, all of which are dependent on the way direct use of Information Systems (IS) respectively Information Technology (IT).

Organizing the Company - processes and organization / distribution channels

In general, structure for the compensation of accidents (accidents department) has autonomous functions of the importance of management "moment of truth" with the client. One of the core values of service for improvement of liquidation is the adoption of new information technologies for managing a distributed process in the field.

- Improvement of the management of the customer report must always be in specialized focus. Specialization of products and the need to establish reliable reports that customer brought in:
- Presence of field operators
- Preparation of highly specialized professional figures.

Faced with these needs, insurance companies have chosen the following solutions:

- Management Agents with free structure (may be single or Pluri-Mandatory), formed by an entrepreneur or more partners who promote sales of its products, commercially forces inside the territorial zone and the Guide lines arranged with insurance companies.
- Intermediaries who are bridges between the insurance company customer care and preparation of the contract. The consultant is insured and has no connection with the insurance company.

Credit institutions which should:

- See the possibility of lowering distribution costs
- Create new market segments
- Expand the potential market for investment reserves
- Be financial promoters who are freelance professionals specializing on financial products.
- Use forms of direct sales (telephone, Internet)
- Use other distribution channels.

Development of Information system, the role and importance of these developments in the advancements of Insurance Companies

The information source is the key factor of development. The information presents constituent element of the right of freedom to use knowledge and therefore the company should provide an open system to such information.

Information system in insurance companies is among the most important ingredients for successful operation. The role of information technology is fundamental and in the circumstances in which this activity takes place, it is impossible to build insurance activity without the support of information technology. Development of insurance in Kosovo in recent years is largely dominated by the application

of information technology at every level of insurance activity in terms of production and insurance, as well in terms of their management and planning.

The business sector produces goods and services with the aim of creating profit. Information technology describes any technology used to create, processed and distributed information that are critical to business performance. Information technology is important for the business and provides a management tool for the optimization of data processing for the implementation of products and services for profit.

The insurance sector will usually be out of function, associated with information technology, as far as its operation is impossible without the use of various applications for: policyholders printing, reports, statistics, graphs, etc.

The Financial sector of insurance companies today, without the application of a computer application is impossible to maintain: accounting books, records of equipment, expenses and reconciliation of billing and payments through banks.

Information system is a system composed of people, data stored or activities that process the data and information, including manually processing or automatically. As the discipline of computer science, information systems research does attempt to understand and justify the benefits of the affairs within the company and in particular in the insurance sector through information technology . Today, information technology and information have become one of the most important sources for the formation and executive leadership, along with people, money, materials and machinery.

Information system in the insurance sector can be defined as a set of interrelated components that collect, process, store and distribute information for decision making, coordination and control.

Information systems in insurance companies help leaders and operators in these companies to analyze problems and create new offerings on the market. The main role of the information system is that all operators, of all the levels provides to the customers the right information at the right time, through which they can make decisions.

Hardware devices in an a sample insurance company

Usually insurance companies in the country have started selling insurance products, policies and TPLPLUS TPL. The Organizational structures of companies in our country are composed of central directorate, organizational units and subsidiaries that are usually distributed in different regions of Kosovo, points of sale and operators offices.

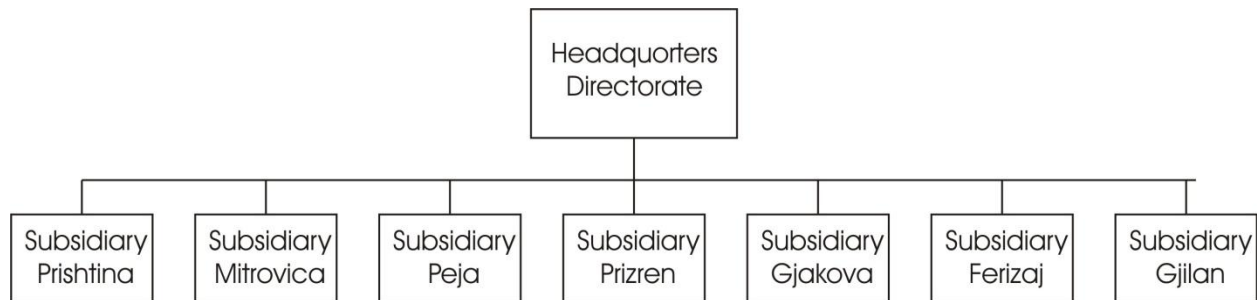
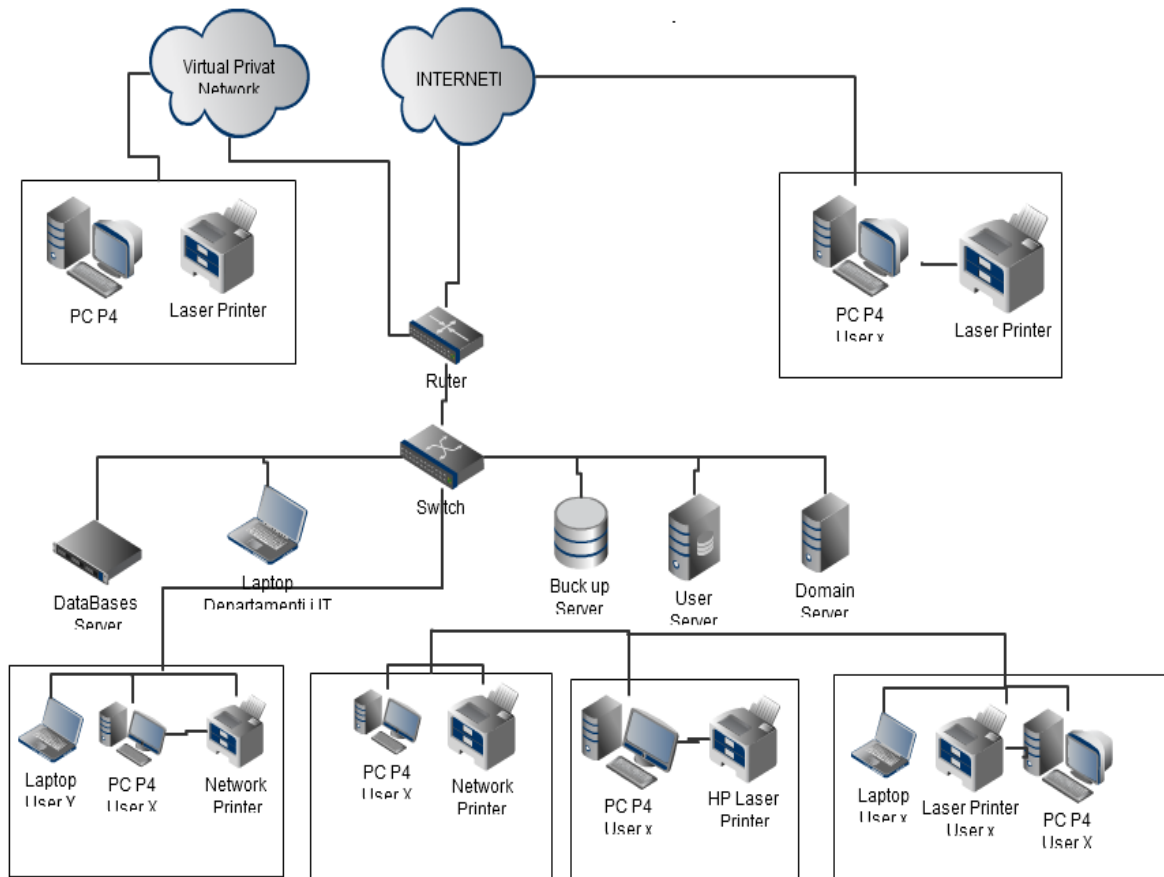


Diagram of the main lacotions of an insurance company in Kosovo

Organizational Structure of the hardware equipment is provided below in graphical form. Hardware is distributed according to the capacity of the works carried out in any location. The main hardware center is located at the branch where is also the director of information technology department

Hardware devices, except in the department of information technology, are composed of PC computers: P4 CPU > = 2.4Ghz/HDD 40Gb/RAM min 15 min LCD 512MB/Monitor DDR ". Each has access to a computer, laser printer or plain Network Laser Printer. These devices allow users to access the Internet or VPN, with the exception of a few principal users have access to network resources both at the same time. Of computers accessing the Internet or VPN is determined by the nature of the work performed or position held.

Equipment like servers are located in different locations of the department of information technology and made from their maintenance and management of the company's information system.



In most insurance companies server specifications: DELL / HP Xeon Dual Core CPU 8GB 2.4/RAM DDR2/HDD 2X500GB SATA/2XGiga Lan. Operator router is the standard 48-inch IPKO and Sëitch are KISKO Technology.

Besides these facilities mentioned harverike insurance companies exist in some specific equipment and Digital Camera Copy ndryeshme. These devices are integral to the recording of information in electronic form or hard copy by printing or photocopying documents and photos ndryeshme, aimed to maintain information on a particular medium.

Harverit are also part of the media as ndryeshme sleep w The drive or CD, to serve for archiving data (data) for subsequent uses.

Software in the Insurance Companies

Insurance companies use Operating Software with Windows, the software package Microsoft Office as well as the Linux operating system for the management server databases. Of the most important applications in use is the establishment of IRIS project ashtequaturi programs that are modular and are divided into the following key modules.

- Module "IPIS GIRO" on databases for insurance category called TPL and TPL PLUS and printing policies for these types of insurance;
- Module "IAUA" for data management and records management operator generated by them,
- Module "IAS" that serves to cancellation of policies and creation of short-term policies,
- Module "IRRT" that generates statistical reports of r policies, and damage, a well made simultaneously through its insurance risk calculation,
- ICS module "that serves to maintain evidence of damage and generates various reports for stocks, damage payments.

Form graphics window "IRRT" module that presents certain period of realization by the number and value of TPL policy.

Kompania	Polica nje vjeqare		Polica Afatshkurte		Polica pa TVSH		Polica Total		TVSH	SubTotal	Kthime		Bruto premia	Anulime	Zevendesime
	Vlera	Vlera	Vlera	Vlera	Premia	Vlera e kthyer	Diff								
Elsig	35590	3486	8	39084	867,132.31 €	6,359,138 €	4173	482,257.31 €	5,876,880.69 €	3476	592	-110.07 €			
Regioni	Polica nje vjeqare	Polica afatshkurte	Polica pa TVSH	Polica Total	TVSH	SubTotal	Kthime	Bruto Premia	Anulime	Zevendesime	Pjesemarrja				
Mitrovicë	4898	609	0	5507	114,641.89 €	838,583 €	663	765,278.09 €	415	87					
Ferizaj	5162	135	0	5297	117,744.73 €	862,617.66 €	288	826,857.09 €	426	27					
Gjiçan	2943	736	0	3679	70,641.12 €	518,616.36 €	743	440,917.03 €	265	57					
Prizren	5461	340	0	5801	130,978.1 €	957,400.47 €	447	903,182.48 €	559	31					
Gjakovë	1686	172	0	1858	36,708.5 €	270,207.8 €	180	255,286.53 €	144	53					
Pejë	5032	449	0	5481	129,230.12 €	945,915.32 €	505	886,778.64 €	417	61					
Prishtinë	10408	1045	8	11461	267,187.85 €	1,965,797.39 €	1347	1,798,580.83 €	1250	276					
	35590	3486	8	39084	867,132.31 €	6,359,138 €	4173	482,257.31 €	5,876,880.69 €	3476	592				

Module "IRRT" use mainly officers of companies that deal with the analysis results of the operators for certain periods of time. In this module it is also possible to browse the detailed and summary reports of

damage, the police and operators. One of the specific statistics is the ratio for calculating insurance risk underwriting përTPL older simpler technologies that shown in the chart belo

Prej	Deri	Risku Sigurues	Nr. Policave	Kthime	Polica Total	Kapitali Variabil
Autobus nderurban (Polica Total: 0) (Kapitali: 0 €)						
5	0	310 €	4	4	0	0 €
Autobus urban (Polica Total: 10) (Kapitali: 2,500 €)						
2	0	250 €	13	3	10	2,500 €
Automjet per pasagjere (Polica Total: 1812) (Kapitali: 154,896 €)						
0	750	33 €	2	0	2	66 €
750	900	40 €	1	0	1	40 €
900	1,100	50 €	24	3	21	1,050 €
1,100	1,300	55 €	161	29	132	7,260 €
1,300	1,500	60 €	122	22	100	6,000 €
1,500	1,700	70 €	572	67	505	35,350 €
1,700	1,950	85 €	553	65	488	41,480 €
1,950	2,250	105 €	394	48	346	36,330 €
2,250	2,700	120 €	181	28	153	18,360 €
2,700	0	140 €	89	25	64	8,960 €
			2099	287	1812	154,896 €
Automjet per transport (Polica Total: 247) (Kapitali: 35,235 €)						
0	0.5	100 €	30	3	27	2,700 €
0.5	1	110 €	151	22	129	14,190 €
1	2	135 €	56	7	49	6,615 €
2	3	165 €	14	1	13	2,145 €
3	5	200 €	7	0	7	1,400 €
5	7	235 €	5	1	4	940 €
7	10	295 €	9	4	5	1,475 €
10	15	400 €	10	3	7	2,800 €
15	0	495 €	7	1	6	2,970 €
			289	42	247	35,235 €
Motociklete (Polica Total: 1) (Kapitali: 30 €)						
100	175	30 €	1	0	1	30 €
			1	0	1	30 €
Rimorkio (Polica Total: 14) (Kapitali: 780 €)						
0	1	15 €	2	0	2	30 €
10	15	55 €	4	1	3	165 €
15	0	65 €	11	2	9	585 €

TPL policy creation and make TPLplus operators in offices that are located in various locations throughout the territory of Kosovo. Module "IPIS" is a basic modules is designed to databases of customers and vehicles of the policy and then typing it.

IPIS-Giro

POLICA E SIGURIMIT

Kërkimi i Faturës

Shenimet e Agjentit
Adresa e Përfaqësuesit: Edmond Hasani - Vushtri
Kohëzgjatja e Sigurimit: 05/03/2010 - 05/03/2011
Ora: 00:41:58

Emri dhe Mbiemri (emërtimi): _____
Adresa: _____
Vendi: _____
Telefoni: _____
Nr. Personal: _____
Komuna: Albanik

Të Dhënat Për Automjetin

Targa e Regjistrimit: _____
Klasifikimi i Automjetit: Automjetet per pasagjere
Marka dhe Tipi: _____
Numri i Shasisë: _____
Shënime Teknike: _____ cm³
Qëllimi Përdorimit: Personal
Viti i Prodhimit: 2010
Ngjitja e Automjetit: _____

Llogaritja e Primit

Shuma e Premisë: 0
Premia Shtese: 0
TVSH: 0 %
Lirohet nga TVSH:
Gjithsej: 0

Shifra pagesës: _____
Banka: _____

Review Form for creation of policies created for a certain period Operator.
 Review of policies created for a certain period for operator

IPIS-Giro - Edmond Hasani - Elsig

File | Ndihma
 Korigjoro | Krijopolice | Kërko | Shtyp | Shiko | Anulopolice | Raporti

TPL | TPLPlus | Korigjoro

Policat e sigurimit

Viti Anullimi: (none)	Numbri i Polises	Vleni Prej	Vleni Deri	Klienti	Targa	Klasa Autom	Shenime Teknike	Qëllimi Përdorimit	Shuma Premise	Premia Shtese	Total	Data Leshimit	Data Av
0002489721	04/03/2010	04/03/2011	RRAHIM KASUMI	573-KS-715	Automjetet per pa...	1461	Personal	92 €	0 €	106.72 €	04/03/2010		
0002489571	18/03/2010	18/03/2011	ENVER MUSTAFA	251-KS-120	Automjetet per pa...	1576	Personal	105 €	0 €	121.8 €	04/03/2010		
0002489250	04/03/2010	04/03/2011	ISHMAJ KRASNIQI	271-KS-342	Automjetet per pa...	1263	Personal	85 €	0 €	96.6 €	04/03/2010		
0002489122	04/03/2010	04/03/2011	SABRI GJOSHKA	258-KS-262	Automjetet per pa...	1570	Personal	105 €	0 €	121.8 €	04/03/2010		
0002489910	04/03/2010	04/03/2011	BERTO SHPK	573-KS-667	Automjetet per tra...	0.85	Personal	168 €	0 €	194.88 €	04/03/2010		
0002489902	04/03/2010	04/03/2011	BERTO SHPK	573-KS-668	Automjetet per tra...	1.3	Personal	204 €	0 €	236.64 €	04/03/2010		
0002488754	04/03/2010	04/03/2011	MUSTAFA HALILI	328-KS-147	Automjetet per pa...	1589	Personal	105 €	0 €	121.8 €	04/03/2010		
0002488618	04/03/2010	04/03/2011	ENVER ADEMI	257-KS-186	Automjetet per pa...	2250	Personal	180 €	0 €	208.8 €	04/03/2010		
0002488588	03/03/2010	03/03/2011	ZENUN HAJHINI ...	117-KS-077	Automjetet per pa...	1580	Personal	105 €	0 €	121.8 €	03/03/2010		
0002488533	03/03/2010	17/08/2010	ARTON PLLANA	590-KS-770	Automjetet per pa...	1968	Personal	71.38 €	0 €	82.8 €	03/03/2010		
0002488477	03/03/2010	03/03/2011	ARSJIM SOPJANI	R. I RI	Automjetet per pa...	1896	Personal	130 €	0 €	150.8 €	03/03/2010		
0002488345	03/03/2010	03/03/2011	RUDAR KRASNIQI	R. I RI	Automjetet per pa...	1896	Personal	130 €	0 €	150.8 €	03/03/2010		
0002488305	03/03/2010	09/11/2010	SELMAN MURSELI	446-KS-651	Automjetet per pa...	1983	Personal	107.28 €	0 €	124.44 €	03/03/2010		
0002488271	03/03/2010	03/03/2011	VETON BAJRAMI	461-KS-913	Automjetet per pa...	1391	Personal	92 €	0 €	106.72 €	03/03/2010		
0002488092	03/03/2010	03/03/2011	AGIM KARAKASHI	284-KS-695	Automjetet per tra...	1.17	Personal	204 €	0 €	236.64 €	03/03/2010		
0002487964	04/03/2010	04/03/2011	AZEM MALOKU	268-KS-793	Automjetet per pa...	1992	Personal	158 €	0 €	180.96 €	03/03/2010		
0002487604	03/03/2010	03/03/2011	ARBEN ÇAKAJ	491-KS-118	Automjetet per pa...	1896	Personal	130 €	0 €	150.8 €	03/03/2010		
0002487577	03/03/2010	08/06/2010	FISNIK SALHAJ	578-KS-792	Automjetet per pa...	1896	Personal	34.85 €	0 €	40.08 €	03/03/2010		
0002487574	25/02/2010	25/02/2011	INP BIFTI	R. I RI	Automjetet per tra...	15.6	Personal	760 €	0 €	881.6 €	03/03/2010		
0002487295	03/03/2010	18/01/2011	BEHAR KLINAKU	328-KS-913	Automjetet per pa...	1780	Personal	114.33 €	0 €	132.62 €	03/03/2010		
0002487372	03/03/2010	03/03/2011	BEKIM GRABOVCI	267-KS-673	Automjetet per pa...	1964	Personal	156 €	0 €	180.96 €	03/03/2010		
0002487224	02/03/2010	02/03/2011	MUHAMED BRU...	257-KS-148	Automjetet per pa...	1576	Personal	105 €	0 €	121.8 €	02/03/2010		
0002487195	02/03/2010	02/03/2011	HEMEL FEKA	568-KS-792	Automjetet per tra...	1	Personal	168 €	0 €	194.88 €	02/03/2010		
0002487094	02/03/2010	02/03/2011	DIRAN PERÇUKU	R. I RI	Automjetet per pa...	1896	Personal	130 €	0 €	150.8 €	02/03/2010		
0002487082	02/03/2010	02/03/2011	MURAT FERIZI	461-KS-750	Automjetet per pa...	2383	Personal	208.8 €	0 €	240.8 €	02/03/2010		
0002487079	02/03/2010	02/03/2011	RASIM LAHU	461-KS-917	Automjetet per pa...	1983	Personal	156 €	0 €	180.96 €	02/03/2010		
0002486995	02/03/2010	02/03/2011	BRANIH HOSHA	528-KS-928	Automjetet per pa...	1888	Personal	130 €	0 €	150.8 €	02/03/2010		
0002486845	02/03/2010	02/03/2011	HASJER SADRKU	268-KS-340	Automjetet per pa...	1971	Personal	158 €	0 €	180.96 €	02/03/2010		
0002486771	02/03/2010	02/03/2011	SAFET CURRI	228-KS-445	Automjetet per pa...	1570	Personal	105 €	0 €	121.8 €	02/03/2010		
0002486756	02/03/2010	02/03/2011	NASER MAKSUTI	331-KS-726	Automjetet per pa...	1781	Personal	130 €	0 €	150.8 €	02/03/2010		
0002486652	02/03/2010	02/03/2011	MUHAMET MUSTI...	471-KS-442	Automjetet per pa...	2497	Personal	180 €	0 €	208.8 €	02/03/2010		
0002486559	02/03/2010	02/03/2011	AHMET SYLA	R. I RI	Automjetet per tra...	0.31	Personal	152 €	0 €	176.32 €	02/03/2010		
0002486443	03/03/2010	03/03/2011	MARIB MURATI	341-KS-136	Automjetet per pa...	1870	Personal	108 €	0 €	125.8 €	03/03/2010		

Start | IPIS-Giro - Edmond H... | IRRT

The structure of the database table data and TPL insurance TPLPLUS the form as follows:

Policy_Nr	From_Date	To_Date	Name_Surname	Plates	Chasis_Nr	Prime	VAT	Total	Issue_Date	Agent_ID	Username
2011707	12/06/2008	12/06/2009	ALTIN TIGANI	538-K3-727	W VVW ZZZ1JZKW 564818	105.00	15	120.75	12/06/2008	1198	burimshala
2041329	19/07/2008	19/07/2009	MENTOR SALIHU	537-K3-237	W BAF471DXOLW 18604	210.00	15	241.50	19/07/2008	1205	jekup12
2044866	24/07/2008	24/07/2009	DEVOLLI COMPANY SH.P.K	484-K3-835	W DB64519215254830	780.00	15	874.00	24/07/2008	1198	burimshala
2060394	13/08/2008	13/08/2009	FAREDIN SADRIU	431-K3-866	VF7ZA0B001ZD82994	85.00	15	97.75	13/08/2008	1229	egron2008
2062863	18/08/2008	18/08/2009	DRENUSHA BRAHA	527-K3-237	W OLOS8F68X4340630	74.00	15	85.10	18/08/2008	1216	ersimh
2068151	26/08/2008	26/08/2009	QEMAJL RAMUSHOLLI	409-K3-718	W VVW ZZZ31ZNE107462	105.00	15	120.75	26/08/2008	1234	halilhesimi
2068540	26/08/2008	26/08/2009	MUSU SHABANI	481-K3-129	W VVW ZZZ7MZV V042386	130.00	15	149.50	26/08/2008	1224	mmursejli
2074291	04/09/2008	04/09/2009	XHAFER GASHI	900-K3-276	W AUZZ289ZJA113063	180.00	15	207.00	04/09/2008	1191	muhamer
2074825	04/09/2008	04/09/2009	N.T ISTOJU		W MAT32C32M218698	610.00	15	701.50	04/09/2008	1236	gjoshi
2076069	06/09/2008	06/09/2009	BESIM LEKU	534-K3-304	W BADM61000GN11879	210.00	15	241.50	06/09/2008	1233	mbytyqi
2076157	08/09/2008	08/09/2009	EJUP GASHI	566-K3-746	W MAH032ZYG148791	454.00	15	522.10	08/09/2008	1236	gjoshi

Applications for policies TPL, TPL Plus and evidence of damage are programs created by external contractor. These applications are installed on shared servers all insurance companies that are in the Central Bank of Kosovo. Access to these programs is through the VPN network is implemented and maintained by external contractors. These applications work in networks of any point of which is dedicated VPN installed only insurance companies for this problem. Quality, safety data and applications into the net level is high.

Companies are also functional in other applications pertaining to the insurance field.

- Integral based Application for calculating the premium data transmission, different reporting needs CBK s es and tax administration.
- Application for Accounting and Finance
- Personal Accident Insurance Application
- Application for Casco insurance of vehicles
- Application for travel health insurance
- Insurance Application for tenders and contracts
- Application for insurance of property
- Application for life insurance.

Other security applications are developed to help in MS Access database, these applications can work as special applications on a computer and applications for many users. An application view of Casco insurance of vehicles is shown below. This application enables interactive work for the premium calculation by modifying the input parameters.

Data e lëshimit: 06/03/2010 Data e pageses: 06/03/2010 Numri i pytesorit: _____ Anulimi i policës:

Agjenti

Seria **1**

Shenimet për të siguruarinë

I siguruari

Adresa

Telefoni i te siguruarit

Email adresa e te sig.

Shenime të automjetin

Targa e regjistrimit

Prodhuesi

Modeli dhe tipi

Numri i shasisë

Kapaciteti i motorit

Numri i useve te regjistruara 0

Viti i prodhimit

Ngjyra

Mbulimet e ofruara

1: Aksidenti (përplasia) dhe rrëzimi

2: Zjarri, eksplozimi dhe rrufeja

3: Rreziqet natyrore (stuhia, breshëri, bora, akulli, vershimet)

4: Thyeria e gjatave gjat qëndrimit në parking

5: Viedhja, tentim viedhje

6: Zjarri, eksplozimi, rrufeja, viedhja, tentim viedhje gjatë qëndrimit në garazhë të mblytura

Kasko e pjesëshme **0%**

Sigurimi i aksidentit personal- shoferi

Sigurimi i aksidentit personal-dhe udhëtarët

Shumat e sigurimit dhe premit

Shuma e sigurimit për kasko 0.00

Primi bazë për kasko: 0

Shuma e sig. Aksident personal 0

Primi për aksident personal: 0

Ngritje nga primi bazë

Ka shkakatur dëm me policë paraprake 0 %

Mosha e pranarit është 18-24 vjet 0 %

Sigurim edhe për jashtë Kosovës 0 %

Sigurim TAXI 0 %

Sigurim Renta CAR 0 %

Total përqindja e ngritjes **0**

Zbritje nga primi bazë

Ndërmarrjet publike 0 %

I siguruar është klient i Kompanisë në TPL 0 %

Shofer profesional 0 %

Sigurimi i pesë e më tepër automjete 0 %

I siguruari është antar shoq. Inv. Luftes 0 %

Nuk ka shkakatur dëm me policë paraprake 0 %

Total përqindja e zbritjeve **0**

FRAISHIZA

Pa pjesëmarrje në dëm

10 % pjesëmarrja në dëm

20 % pjesëmarrja në dëm

30 % pjesëmarrja në dëm

Perioda e sigurimit

Data e fillimit 06/03/2010

Periodha e sigurimit

Data e skadimit 06/03/2011

Përqindja 100

Premija e llogaritur per pagese

Primi 0.00

Tatimi 0.00

Gjithsej 0.00

Ruajtja e shenimeve **Shtypja e policës**

Personat tjere qe mund te perdorin automjetin e siguruar

Emri dhe mbiemri	Adresa dhe vendi	Datelindja	Gjinia	Ka pasur aksident
1 <input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
2 <input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
3 <input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

All other applications for insurance are built in order to provide an easy job for their use and interactive calculation mundsojnë come to value insurance premium for certain, then finally with the help of a button shown in form to include records processed typing policy.

POLICA E SIGURIMIT TË PERSONAVE NGA FATKEQËSIA Data e sigurimit: 06/03/2010 Anulim

Data e anulimit: _____ Arsyetja e anulimit: _____

Kalim në policë të re

Shenimet e përqitshme

Numri i policës 1

Seria 0

Agjenti

Data e fillimit: 06/03/2010 8:42

Data e mbarimit: 06/03/2011

I siguruari

Gjinia M ID:

Data e lindjes

Adresa

Vendi

Telefoni

Profesioni

Perftuesi i sig.

Vrejtje dhe komente

Shumat e sigurimit

Klasa e rrezikut: 0

Numri i të siguruarve: 1

Vdekje Aksidentale: 0.00

Invalditet te plote: 0.00

Koeficienti në % i premisë: 0.00

Vdekje natyrore: 0.00

Koeficienti ne %: 0.00

Shpenzimet Mjekesore: 0.00

Koeficienti ne %: 0.00

kompensim ditor: 0.00

Primi i sigurimit per 1€ kom.ditor: 0.00

Premia për një të siguruar: 0.00

Primi: 0.00

TVSH: 0.00

Gjithsej: 0.00

Pagesa me këste

Numri i kësteve: 1

Sh. e Pagesës: 0.00

Data e pageses: 06/03/2010

Ruajtja e shenimeve **Shtypja e policës**

The main form for the provision of those accidents people

Of the most important applications of Insurance Companies is an integral basis for calculating all the different types of insurance. Some reports in tabular form by time periods will be presented below:

Totali i premive sipas llojeve te sigurimeve

09/2009

Produkti	Numri policave	Premija	TVSH	Gjithsej	Nr.pol. te kth.	Vlera pol. kth.	TVSH pol. kth.	Gjith. kthim	Total nr. pol.	Total premija	Total TVSH	TOTAL
01-TPL	2125	337,858.62	54,057.34	391,915.96	51	7,507.99	1,201.28	8,709.26	2,074	330,350.63	52,856.06	383,206.69
03-TPL PLUS	273	9,492.81	1,518.92	11,011.73	2	40.42	6.47	46.89	271	9,452.39	1,512.45	10,964.84
07-Kasko	4	1,776.00	284.16	2,060.16	0	0.00	0.00	0.00	4	1,776.00	284.16	2,060.16
10-Shendeti ne udhetim	1,050	24,263.21	3,882.31	28,145.52	8	332.99	53.28	386.27	1,042	23,930.22	3,829.03	27,759.25
13 - Bid Bond	36	3,944.00	602.00	4,546.00	3	54.00	8.64	62.64	33	3,890.00	593.36	4,483.36
Grand Total	3,488	377,334.64	60,344.73	437,679.37	64	7,935	1,269.66	9,205.06	3,424	369,399.24	59,075.06	428,474.30

Report of the premises and the number of insurance policies by type for a given month.

PREMIJA SIPAS FILIALEVE DHE OPERATOREVE

01-TPL

10/2009

Ferizaj

Name_Surname	Nr.pol.	Primi	TVSH	Gjithsej	Nr.pol. te kthyer	Primi kthyer	TVSH Kthyer	Gjithsej kthim	Total nr. policave	Total premi	Total TVSH	Gjithsej e mbetur
Luan Hoxha	147	22,865.39	3,658.46	26,523.85	3	488.03	78.08	566.11	144	22,377.36	3,580.38	25,957.74
Hali Hasani	108	16,082.39	2,573.18	18,655.57	2	111.81	17.89	129.70	106	15,970.58	2,555.29	18,525.87
Agron Agushi	44	6,777.13	1,084.34	7,861.47	0	0.00	0.00	0.00	44	6,777.13	1,084.34	7,861.47
Shaban Bytyqi	5	325.75	52.13	377.88	0	0.00	0.00	0.00	5	325.75	52.13	377.88
Jakup Limani	4	502.00	80.32	582.32	0	0.00	0.00	0.00	4	502.00	80.32	582.32
	308	46,552.66	7,448.43	54,001.09	5	599.83	95.97	695.81	303	45,952.83	7,352.46	53,305.28

Gjakove

Name_Surname	Nr.pol.	Primi	TVSH	Gjithsej	Nr.pol. te kthyer	Primi kthyer	TVSH Kthyer	Gjithsej kthim	Total nr. policave	Total premi	Total TVSH	Gjithsej e mbetur
Emver Byci	47	6,644.56	1,063.13	7,707.69	0	0.00	0.00	0.00	47	6,644.56	1,063.13	7,707.69
Genç Shasivari	47	6,262.13	1,001.94	7,264.07	0	0.00	0.00	0.00	47	6,262.13	1,001.94	7,264.07
Vilazim Kozniku	19	2,820.00	451.20	3,271.20	0	0.00	0.00	0.00	19	2,820.00	451.20	3,271.20
	113	15,726.69	2,516.27	18,242.96	0	0.00	0.00	0.00	113	15,726.69	2,516.27	18,242.96

Gjilan

Name_Surname	Nr.pol.	Primi	TVSH	Gjithsej	Nr.pol. te kthyer	Primi kthyer	TVSH Kthyer	Gjithsej kthim	Total nr. policave	Total premi	Total TVSH	Gjithsej e mbetur
Agron Musliu	45	6,074.01	971.84	7,045.85	4	757.37	121.18	878.55	41	5,316.64	850.66	6,167.30
Arbenita Mehmeti	39	5,279.80	844.76	6,124.56	0	0.00	0.00	0.00	39	5,279.80	844.76	6,124.56
Artan Arifi	29	3,681.00	580.96	4,261.96	1	38.19	6.11	44.30	28	3,642.81	574.85	4,167.66
Valbona Dushica	26	3,578.00	572.48	4,150.48	0	0.00	0.00	0.00	26	3,578.00	572.48	4,150.48
	139	18,562.81	2,970.04	21,532.85	5	795.56	127.29	922.85	134	17,767.25	2,842.75	20,610.00

Report of the premium and the number of policyholders by affiliates, operators and providing for a given month.

A very important report that is used for determining the solvency of an insurance company is carrying premium calculation.

Premija bartese 01/01/2009 - 31/03/2009

01-TPL

	data_fill	data_mba	nr_pol	primija	prim_fi	prim_ba
	02/06/2008	02/06/2009	2	109.41	109.41	0.00
Sum			2	109.41	109.41	0.00
	03/06/2008	03/06/2009	20	1,639.57	1,639.57	0.00
Sum			22	1,748.98	1,748.98	0.00
	04/06/2008	04/06/2009	14	704.93	704.93	0.00
Sum			36	2,453.91	2,453.91	0.00
	05/06/2008	05/06/2009	11	597.50	597.50	0.00
Sum			47	3,051.41	3,051.41	0.00
	06/06/2008	06/06/2009	15	1,163.95	1,163.95	0.00
Sum			62	4,215.36	4,215.36	0.00
	07/06/2008	07/06/2009	3	158.43	158.43	0.00
Sum			65	4,373.79	4,373.79	0.00
	08/06/2008	08/06/2009	1	67.96	67.96	0.00
Sum			66	4,441.75	4,441.75	0.00
	09/06/2008	09/06/2009	23	1,432.11	1,432.11	0.00
Sum			89	5,873.86	5,873.86	0.00
	10/06/2008	10/06/2009	16	1,171.55	1,171.55	0.00
Sum			105	7,045.41	7,045.41	0.00
	11/06/2008	11/06/2009	22	1,494.39	1,494.39	0.00
Sum			127	8,539.81	8,539.81	0.00

This report is detailed and reflects the number of policies created for each day making the calculation of the premium, the premium earned and unearned premium from the 'point of a certain period, giving total general parameters listed at the end of each day .

Information technology (IT) includes information management system (computers, hardware, software, Network) used for automation and to support business decision making. Used for routine IT tasks like Word's processing and advanced processes such as production, scheduling and logistics. In this way, information technology allows business to the universe and in particular insurance companies operate with efficiency and profitability.

Customer data

Information technology should be safe and have the storage capacity of the large number of operations for clients, their addresses, phone numbers, email addresses and other relevant details. For operators insurance companies keep records about their customers dejtvara.

Data on insurance policies

For all those companies that issue insurance policies through various lines of insurance, information technology becomes more complex. Details of any officers, ranging from life insurance, house, car, business products, need to be handled carefully and also placed in the client record.

Claims Management

Investigation, payment and recording of data is fundamental to damage financial stability of companies sigurimeve. Teknologjia information plays a role in allowing the operators to record details of the damage and to share information with the police, with other operators, with damage maker or beneficiary .

Beneficiaries

Life insurance companies to use database technology for the benefits of registered property policies. Besides the personal details of individuals in police also provide the beneficiaries' names, addresses, telephone numbers and the part that belongs to you in case of death. These details are of particular importance.

Transparency on Information about payment

Perhaps the most essential areas which require an efficient information technology are the customer's payment details. Besides other operations, the system generates billing business opportunity to stay in the market. Cash FLOE (cash flow) is of vital importance for the company, in its daily activities and if there teknogjisë assistance and information processing systems through its financial stability of the company will be put at risk.

Great revolutionary changes in technology have revolutionized the entire Sector with insurance. The insurance industry is an industry with a lot of things, data, and thus, it is necessary that this information be used for trend analysis and personalization. With increasing competition among providers, this service has become a key service. Moreover, customers are becoming more demanding and interested in the technology by which insurers operate.

People today are not satisfied with less, but require more and more personalized interactions and see more and more for special features in order to be able to choose the best service. Insurance companies today need to create mudësitë access and personalized with the customer on their treatment. Managing customers is critical for insurers and especially in an environment which appears more competitive. It is necessary for companies to apply different regulations and treatment strategies for different customer segments. Personalization helps the organization to reach the most influential consumers and helps them generate revenue through sales activities. To ensure that the customer is receiving personalized information, many organizations are incorporating database through which the consumer can find all documents and information relating to the demand for services.

It is very difficult to act together with each person and the insurance sector customer relationship management is one of its bases. In this way, with the help of CRM providers can recognize their customers and provide them with information you directly. This reduces costs and increases the profitability of marketing success.

Information Technology gave great impetus to the insurance companies and through its efficiency can reach tasks better for policyholders. Developing technology also helps in another direction, it ndihmmon management to review performance and take corrective action when necessary.

In our country this technology is not yet perfected and seeing the development of information technology in Western countries would be appropriate that in our country these technologies as first pitch. In the developed countries to highlight the revolutionary changes in communication with policyholders, various steps have been taken. Inter-Voice Response System is introduced in such a way that policyholders to find different types of information such as the policy of the statute, the position of the premium, the loan amount, benefits, bonus collection. This ensures that premium pay or receive reports on the condition of his reinstatement, credit, delivery fees at any branch which is in the land of his nearest residence. E-mail links are made in almost every office, in every department at all regional offices and headquarters. Various web-sites are created with the purpose of connecting to the Internet and through which the company provides information about the organization, product or service. Such

web-site are well established in our country today and counted dozens of such as are www.dardania.com, www.kosovaere.com, www.illyriainsurance.com, www.sigma-ks.net, www.sigal-ks.net, www.ks-siguria.com, www.elsig.com.

Information technology has brought many good things and surprises for insurance policyholders. In recent years the development and performance of insurance companies as a result of information technology has been to note that IT plays an important role in providing a high quality service at an insurance company operations. In other life insurance companies are using the latest technology to create their Web sites. So technology is the most important tool for the creation of an area important for life insurance companies.

In companies that sigurijnë life, the process whereby policyholders values called the evaluation process of an insurance liabilities and insurance policies are calculated based on individual assessments. For the group estimates there are some common characteristics such as age, duration or time period etc.. Groups are created in the event that the number of policies is sufficient in order to have a group of acceptable size. For a life insurance company that work is only possible through the application of appropriate technology.

It is necessary now in our country a company which makes life insurance to give importance to the complexity of the products, whether life insurance or other activities related to it. Speaking of life insurance companies should also be noted that customers, agents need sophisticated information including, benefits, comparisons, needs and product selection that a company offers.

Management System database

To find more clients, the insurer must take into account many factors, including cash-in value, competition etc.. But the need for registration and study characteristics to maintain policies, customers and agents is very important in an insurance company. In order to find a combination of retaining profitable customers, products and database agents is one of the highlights. In the past it was very expensive but thanks to the advantages of PC (Personal Computer) and RISC (Reduced Instruction Set Computing) have the advantage of holding companies with thousands of police in a device with thousands of bytes of data for policies / clients / agents. By analyzing a database of 10 years we can see how many clients we have, the policies have, as such you are overdue, as submitted. Using the technology of database companies become more inclusive, with high performance and create its loyal customers.

Data Warehouse

Data Warehouse is based on the integration of a significant number of information in the system. Traditionally sales policies and statements for damages are two particular areas of insurance companies and as such (since it would be needed in the future) are stored in the data warehouse. Data Warehouse also offers the opportunity to profit level management with an integrated approach and not allow these data to lose. The data are needed as a means to control costs and profits achieved by the organization / company. All that said above can be made possible only through the expansion of information technology concepts. Market research is another area where information technology plays an important role. Today, customers are the center of rotation of the market. The world today is moving towards a market economy. The organization, which was purely based on the concept of selling now aiming to become marketing organizations.

Insurance companies which previously dealt with the financial needs of people now can not ignore reality. Insurance companies have become quite dynamic, aspirations, needs, attitudes, purchase behavior, STANDARDS and quality of life are changing. Prejudice of what present standards and quality of life have changed. The requirements are more flexible than packaged products, in particular in the services market. So insurance companies have no alternative except to make continuous market research. The company should know the demographic changes in society, it must know what is being sold and where it needs to know the sales pace from day to day. An insurance company must not only know the profile of new customers but also the size of the market. All these require a market research study and his research. Even if the market research done will not be possible for an insurance company to become free tech support.

Conclusion

This research paper would raise technical, professional and commercial issues that reflect with the reality of modern insurance agencies and Information Technology. The insurance itself contains problems of different nature which have to be overtaken and at the same time find the solutions that meet with the customers' needs.

The paper, provides ideas and new techniques of development of the insurance industry in Kosovo. During elaboration of its practical facts, the application of information technology with insurance companies in Kosovo was taken into consideration and the same have been simplified as far as it was possible.

The history and development of insurance companies and its role toward economic development is also presented in the paper in a comprehensive way, in relation to reducing the level of unemployment as well as providing of more qualitative services for customers of these companies. In particular, paper presents the importance of information technology in business and to what extension it has facilitated the work performance and the experience, how has technology replaced the man in performing of activities which have been difficult to accomplish.

Nowadays the Information Technology is presented as an indispensable need in every sphere of life and as such it also applicable with the insurance industry. The existence of insurance companies cannot be imagined without information technology and its application. In recent years the Information Technology is applied in all spheres of business.

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