FAMILY INSURANCE MANAGEMENT SYSTEM ZAKAT OBLIGATION

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Abstract: Once in a while all of us have to face the necessity to go to several companies and choose the most optimal solution for different type of insurances .whether we are taking about health , life or vehicle insurance. The market is full of offers family insurance management system offers you the different policies with zakat policy .As zakat is a religious obligation for all Muslims family insurance management system is having a zakat policy which will save money for poor like (servant) of that family .This policy will help to protect the health , business ,and house of the servant with specific terms and legal regulation .It will assure for financial compensation for the servant of that family

I. INTRODUCTION

What is insurance policy?
In insurance, the insurance policy is a contract (generally a standard form contract) between the insurer and the insured, known as the policyholder, which determines the claims which the insurer is legally required to pay. In exchange for an initial payment, known as the premium, the insurer promises to pay for loss caused by perils covered under the policy language.
Insurance contracts are designed to meet specific needs and thus have many features not found in many other types of contracts. The insurance policy is generally an integrated contract, meaning that it includes all forms associated with the agreement between the insured and insurer.
In order to understand the concept of insurance you should be familiar to the following terms

Insured: The person or party who seeks protection against a particular risk and pays a certain amount in consideration to the recovery of the financial loss is known as insured.

Insurer: The party (i.e insurance company) which undertakes to protect the insured from the specified risks and the loss so caused in consideration to a certain premium received from the insured is known as insurer.

Premium: It is the fees paid by the insured to the insurer as the consideration of the insurance contract for the assurance of the recovery of financial loss so caused.

Insured amount: It is the agreed financial value of the future loss caused by certain events. Insurance is made for the recovery of this value.

Insurance policy: It is the contract between the insured and the insurer containing the details of the terms and conditions of a certain insurance.

From the study of the above meaning and definition, insurance may be considered to be a better means of shifting and dividing the business risks. Hence, insurance may be defined as a contract between the insured and insurer by which the later undertakes or compensate the former with a fixed sum of money as the recovery of the pre decided financial loss in consideration to a certain premium. Nowadays, insurance has become a business and it is initiated by insurance companies

The Types Of Policies

Policy of health

A family health insurance policy plan, as the name itself suggests, is an insurance plan made for families. It is quite similar to the individual health plan with an add-on benefit of providing health coverage for the customer. The customer has the option to get a full family medical insurance coverage that includes self, parents, spouse, children and servant. A family is the best insurance plan when it comes to safeguarding the health of your loved ones. Since it is a single policy for the entire family it relieves you from the task of buying and maintaining several health insurance policies for each family member. Usually, family health plans offer coverage to individual, spouse and kids.

Policy of vehicle

Any family have vehicle, this policy is an insurance purchased for cars, motorcycles, and other family vehicles, Its primary use is to provide financial protection against physical damage and/or bodily injury resulting from traffic collisions and against liability that could also arise there from. To a lesser degree vehicle insurance may additionally offer financial protection against theft of the vehicle and possibly damage to the vehicle, sustained from things other than traffic collisions.

Policy for Business

Insurance coverage that protects businesses from losses due to events that may occur during the normal course of business . There are many types of insurance for businesses including coverage for property damage, legal liability and employee related risks. Companies evaluate their insurance needs based on potential risks, which can vary depending on the type of environment in which the company operates.

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Policy for House

The family place is special; it is a reflection of their life and the people with whom they share it. Our Insurance system helps protect this home. It is an insurance policy that combines various personal insurance protections, which can include losses occurring to one's home, its contents, loss of use (additional living expenses), or loss of other personal possessions of the homeowner, as well as liability insurance for accidents that may happen at the home or at the hands of the homeowner within the policy territory.

Zakat policy

Zakat is not just any form of voluntary charity, zakat and taxes .It is not merely an expression of kindness or generosity. zakat is all of these combined, and so much more, because it also includes god consciousness, as well as the spiritual ,moral and social goals . it is not a personal issue or a donation. It is a duty on which will be called one name to account by god almighty. Zakat is indispensable because it helps to achieve reform, both in financial terms and spirituality .removes misery and greed from the hearts and strengthens the Islamic economy, which leads to stability and prosperity.

This policy cares about poor person, the insurer can take policy for the family servant when the poor person will sick or has big problem and needs some money. The insurer will give servant name and writing his name in the contract. The insurer can't give this money for another person. Servant will get the financial compensation with this policy.

The contract in the website will continue to one year and the customer can renew Participation for the next year.

Our Database have the information of all customers of all policies. It also maintenance the information of money given from the customer .

II. EXISTING SYSTEM

In the existing system the people must go to the insurance office for any kind of help. The users can post their problems but can't get the details of the problems and some other services. This system doesn't have much popularity and is not user friendly.

Disadvantages of existing system

- The work is manually.
- Time consuming & required a efforts to maintain the files.
- Duplicity of complaints.
- The users cannot get the details of the problems.
- This system doesn't have much popularity and is not
- user friendly.
- Lost a lot of time and cost.
- There is no option for help poor.

III. PROPOSED SYSTEM

Developing a new system must get through problem associated with the current system. Our system is an online site, With click of a mouse you can take policy from any corner of Saudi Arabia at any point of time. The user can take his/her insurance policy from anywhere in Saudi Arabia and at any time, all operations will be computerized for the system administrator or the customer. Payment will be through the site as linked to the bank. Insurance policies are Online. No need to go to the Company to obtain the wanted insurance .Website offers all of these services and also complete the religious Obligation. Zakat policy helps to your servant

IV. ADVANTAGES

- Arabic and English languages.
- Help to Complete Religious Obligation and Salvation.
- Assures for financial compensation.
- Reduction of risks.
- Encouragement to saving and investment.
- Maintains economic stability.
- Promotes business activities
- Provides employment opportunities

V. SCOPE

Our website has these modules: Policy of health, Policy of vehicle, Policy for business, Policy for house and Zakat policy. These options are optional benefits and can be added to the policy by paying premiums. Moreover the options are subject to terms & conditions.

This website work all these Insurance plans by monthly or yearly paid, Customer can take all five plans or any one from it. The customer has the option to get a full family insurance coverage with religious Obligation that includes self, parent, spouse, children and Servant

VI. LITERATURE REVIEW

Related Work

The Council of Cooperative Health Insurance:
This system is designed to provide health care and organize all residents to non-Saudis in the Kingdom, and may be applied to other citizens and the decision of the Council of Ministers.

This system covers the cooperative health insurance basic health services the following:

A - A medical examination and treatment at clinics, and medicines.
B - Preventive measures such as vaccinations, maternity care, and childhood.
C - Lab tests and x-ray required by the situation
D- Accommodation and treatment in hospitals, including delivery and operations

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E- Treatment of diseases of the teeth and gums, except for crews calendar and industrial

Amana Cooperative Insurance:
AMANA, in Arabic language, means honesty and keeping covenant, which represents one of the solid foundations that Amana Cooperative Insurance Company relies on in planning its business strategy. They offer a wide range of insurance solutions designed to meet the requirements of their individual and corporate clients. Amana's portfolio includes a variety of products covering health (medical), motor, property, fire, marine, engineering and other specialized insurance that covers the activities of various business sectors such as industry, trade and service.

General Organization for Social Insurance:
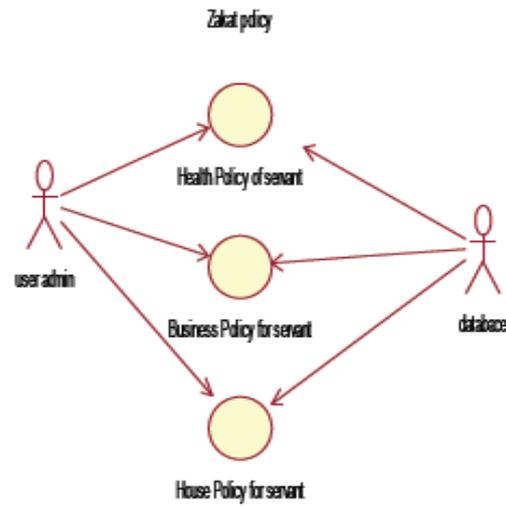This Law shall be called "Social Insurance Law" and shall constitute the following insurance branches :
a. Occupational Hazards Branch which provides benefits in cases of employment injuries
b. Annuities Branch which provides benefits in cases of non-occupational disability, old-age, and death.

Saudi Enaya:
All Saudi Enaya products are compliant with the Council of Cooperative Health Insurance (CCHI). The products available vary in health care providers, accommodation and determine the limits of cover the customer.

SAICO:
The major activity of the company includes offering insurance service in the fields of: vehicles, medical, sea shipment, fire, engineering, aviation, power, group life insurance and accidents.

VII. USE DIAGRAM

FAMILY INSURANCE MANAGEMENT SYSTEM

use case digram for main system

Fig.1:Main System

use case diagram for Zakat policy

VIII. SOFTWARE SELECTION

- Database - Oracle 11i
- Language - Asp.net2012

IX. HARDWARE SELECTION

- Processor Core - i7
- RAM 4 GB or more
- Hard Disk 100 GB or more

X. SYSTEM USERS

This project contains two users:
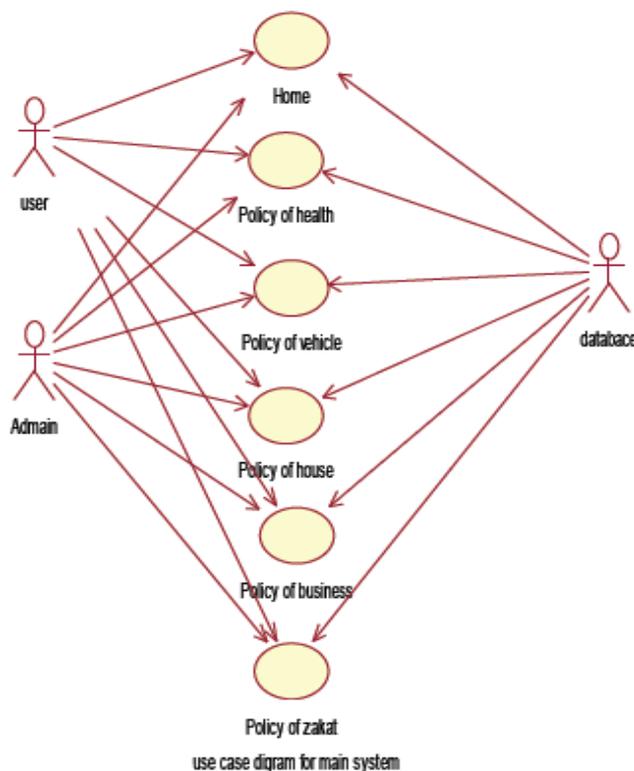- Administrator
- Customer

X. SYSTEM IMPLEMENTATION

Software implementation is the stage in the software engineering process at which an executable software system is developed. In this stage where the theoretical design is turned into a working system.

After having the user acceptance of the new system developed, the implementation phase begins. Implementation is the stage of a project during which theory is turned into practice. During this phase, all the programs of the system are loaded onto the user's computer. After loading the system, training for the users starts. Main topics of such type of training are:
- How to execute the package
- How to enter the data
- How to process the data (processing details)
- How to take out the reports

After the users are trained about the computerized system, manual working has to shift from manual to computerized working. The following two strategies are followed for running the system:

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Parallel running is one of the ways to change from an existing system to a new one i.e. computerized and manual are executed in parallel. This strategy is helpful because of the following:

- Manual results can be compared with the results of the computerized system.
- Failure of the computerized system at the early stage, does not affect the working of the organization, because the manual system continues to work, as it used to do.

The new system is installed in parts. Some part of the new system is installed first and executed successfully for considerable time period. When the results are found satisfactory then only other parts are implemented. This strategy builds the confidence and the errors are traced easily.

XI. CONCLUSIONS

The "**Family Insurance Management System**" process made computerized to reduce human errors and to increase the efficiency. The main focus of this project is to lessen human efforts. The maintenance of the records is made efficient, as all the records are stored in the SQL database, through which data can be retrieved easily.

The navigation control is provided in all the forms to navigate through the large amount of records. If the numbers of records are very large then user has to just type in the search string and user gets the results immediately. The editing is also made simpler. The user has to just type in the required field and press the update button to update the desired field.

In the present situation where the technology is the buzzword and has revolutionized the way we work and live, we would be the losers if we do not keep up with the changing world. Moreover, it makes a world of difference

and a whole of sense to break-up from the age old work culture and embrace the effective, cost, and time saving ways of looking and working at things.

This is precisely where the Online Insurance supports and improves many of the core functionality of the insurance organization i.e. insurance project helps in quick easy monitoring of the reports that have been automatically generated as and when the admin and policy agent performs transactions in the system. Using such a system helps the organization in minimizing the time consumed in fulfilling the day to- day functionality's and cutting down the expenses incurred on the same.

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