COMPUTERISATION OF LIFE ASSURANCE

A CASE STUDY OF NICON INSURANCE, MINNA

BY

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PGD/MCS/054/96

PROJECT SUBMITTED TO THE DEPARTMENT OF MATHEMATICS/COMPUTER SCIENCE, FEDERAL UNIVERSITY OF TECHNOLOGY, MINNA
IN PARTIAL FULFILMENT OF THE REQUIREMENT FOR THE AWARD OF POST GRADUATE DIPLOMA IN COMPUTER SCIENCE.

MARCH 1998

APPROVAL SHEET

This project has been examined and found acceptable in fulfilment of the requirement for the award of post-graduate diploma in computer science, federal University of Technology, Minna.

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CERTIFICATION

This is to certify that this project was carried out by Ajayi Oladipo Joseph to meet the requirement for the award of post graduate Diploma in computer science of Federal University of Technology, Minna.

DEDICATION

This project is dedicated to all those who contributed in one way or the other to the successful completion of this project work.

TABLE OF CONTENT

CHAPTER THREE

SYSTEM ANALYSIS AND DESIGN

CHAPTER FOUR

SOFTWARE DEVELOPMENT AND IMPLEMENTATION

CHAPTER FIVE

CHAPTER ONE

INTRODUCTION

1.0 INTRODUCTION

Insurance is a form of protection against financial loss. By this method, a large number of persons share a possible financial loss that would be difficult for an individual, or the individual's family to bear. Such a loss might come from theft of valuables, destruction of property by fire or storm, interruption of earning power through illness or injury, or death of a breadwinner. Each insured person pays a small sum regularly for the insurance protection, each financial loss that may occur is, in effect, spread over many persons, and no individual victim of a loss suffers financial hardship.

1.1 DEVELOPMENT OF COMPUTER.

A computer can be defined as a machine that simply accepts an input of some data, stores the data, manipulates it, selects alternative paths of manipulation and then produces the desired information on an output device (Sprowls 1981).

The development of tools to aid in calculation began with early civilization. One of the earliest calculating device created by man was the Abacus attributed to the Chinese around 1642. Over the years, refinement of the computing concept has focused on increase in speed and reduction in both size and cost.

Essentially, there are three types of computers: The digital computers, Analog computers and the Hybrid computers. The digital computers performs arithmetic operations and access logical decisions according to the instructions coded to it in advance. The name digital computer comes from digit, a word that means a single number symbol, numbers and letters are represented as digits. The Analog computers performs its operation by measuring and comparing or relating physical phenomena or changes and variables in the form of mathematical equation in some notable quantities. Hence, Analog computers measure towards their answers, while digital computers count to their results. The Hybrid computers are a combination of the desirable features of Analog computers and accuracy of digital computers. Hybrid computers are used in computer- controlled manufacturing processes and production facilities [Orilia 1979].

Computers can also be classified as GENERAL PURPOSE or SPECIAL **PURPOSE COMPUTERS**. General purpose computers can be used for many purposes. They are designed not specifically for specific jobs. Special purpose computers on the other hand many incorporate the features of general purpose computers but are designed to carry out specific tasks.

Computers come in various sizes and their use vary for differ ent users. However, the basic components of any computer are the input unit, central processing unit [cpu] and the output. The most important central processing unit [cpu].

2

CENTRAL PROCESSING UNIT.

This unit is the control centre of the entire computer system that accepts data whose primary purpose is data processing. It consists of three functional sub-units.

(1) Arithmetic and Logic Unit [ALU] - This unit performs three basic functions of data transfer, Arithmetic calculations and decision making. The Arithmetic unit provides for the simplest arithmetic calculations logical operations involves ability to compare two quantities or things and determine if they are equal, and if unequal, which one is larger.

(ii) Control unit:- This unit governs the operation of the computer electronically. It controls and coordinates the various units that make up the computer and determines the order of operations. The control unit accomplishes its tasks by executing a set of instructions called computer program.

(iii) Primary storage unit often called memory, receives data, holds the data without loss and such data can be retrieved when accessed from the CPU for processing.

The primary storage unit and the CPU are the heart of the computer system [sprowls, 1981].

INPUT UNIT

These are devices in simple language that helps gain entrance into the CPU of the computer ie data is transfered into the CPU through the input unit. Common input device include punched cards, magnetic tape or keyboard /Typewriter.

OUTPUT UNIT

These are mechanisms by which processed data information are transferred to the outside world from the computer. Common output devices are the printer and plotter.

Human control over the computers is exercised through the console. Lights, switches and buttoms enable the computer operator to control the computer and also monitor the operations of the computer. After the console is designed into the CPU so that the console and the processor are in the same box.

A simple diagram of basic computer is shown in figure 1
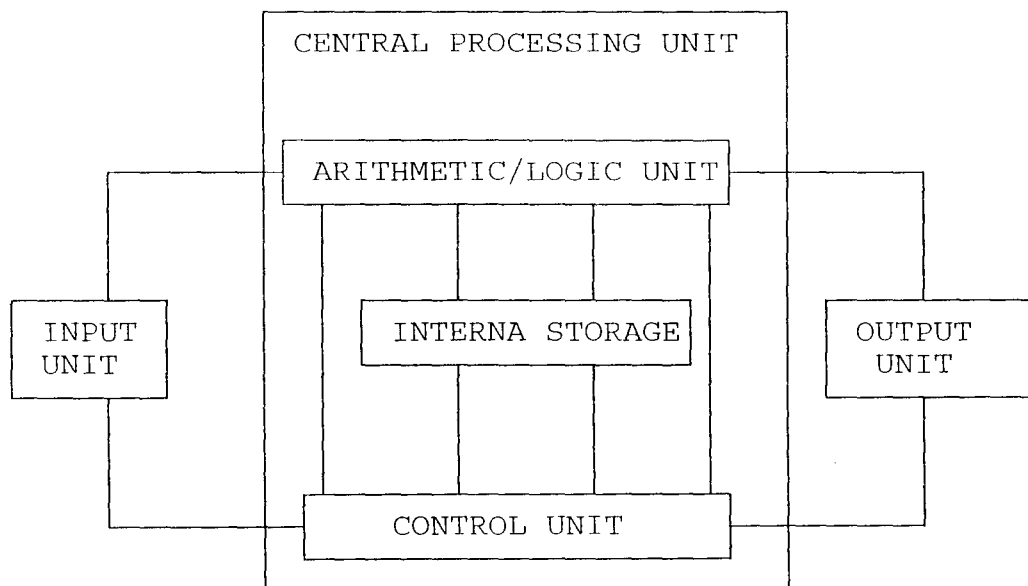
Fg 1 A BASIC COMPUTER SYSTEM.

4

The arrows indicate the direction of flow for data values and information.

Every business is concerned with processing information, or data, about its operations in order to provide current, accurate information to management. The depth accuracy and correctness of factural information at the disposal of management can provide a business with a substantial edge over its source competitors (Fouri, 1977).

Over the years, there has been increased in the amount of data to be processed in shorter times and this necessited faster, cheaper, more efficient and reliable methods of processing information. Different automated devices were developed and introduced in order to satisfy the need in the business environment. The most significant one being the Electronic computer.

Virtually all business have felt the impact of the electronic computer in one way or the other. Computers are used to calculate the chemical composition of petroleum products, amount of current flowing through an electric conductor and most importantly the business world, one of which is insurance.

A recent development in the 1980's the Nigerian Insurance industry is the quest for computerizing the operations of the industry. It is believed that computerization will enhance timely accumulation of data [Roberts 1979]. Increase of the number of companies increased the quest for computerization by Insurance companies to gain competitive advantage over their contemporaries.

1.2 OBJECTIVES OF THE STUDY

This work is centred on the computerization of Life Insurance [A case study of NICON Insurance, MINNA] with the specific objectives of making operations easier, faster and timely. Consequently, the availability of information for decision making is enhanced as well as saving customer's time.

1.3 JUSTIFICATION OF THE STUDY

It is common knowledge that quantitative analysis over the past few years has been enhanced through the use of electronic computers. Problems which were once textbook examples can now be saved using calculator which range from small wallet size to desktop. In a complex setting like the insurance companies several individual steps and endless man hours are achieved in a matter of minutes. The system performs the computation and displays the result immediately in graphic or in any one of the several standard media.

The amount of data to be processed is usually voluminous, and transactions should be posted up- to- date, if posting is several months behind schedule, decisions which should be made now are postponed until a future date loses necessary data is made available. By such delay, data loses its decision usefulness. With the introduction of computers, one of the greatest problem "confronting the insurance world which is timely accumulation of data is adequately taken care of".

Also, with proper programming and use of identification codes, frauds are easy to delect and perpetuators detected.

On the whole, the problems associated with computerization and those associated and those associated with cost and dependance on the system are outweighed by the advantage.

1.4 **HISTORICAL BACKGROUND OF NICON INSURANCE PLC**.

NICON Insurance plc is fully owned by the Federal Government of Nigeria. The company was established by Decree NO.22 of 1969 (as amended by cap .263 of 1990) with the main objective of assisting in the development of insurance industry in Nigeria and specifically to ensure that Federal Government assets and property are fully protected by way of insurance. Investment in the corporation is secured and backed by the "Federal Might". The company which is now the leading insurance company in Nigeria accounts for over 43% of the total premium income of the Nigeria insurance market with a gross premium of ₦1,729.7m and an underwriting result of ₦82m in 1992. In 1993, the company generated a premium of ₦2,912.3m with a profit of ₦112.6m. It has over 42 branch offices, located virtually every state in the country and leads in the underwriting of such personal line insurance as life, motor, personal accident, as well as in the insurance of aviation, marine, petroleum and other special target risks.

The company accepts inward reinsurance from companies all over the world. On the international scene, the company is well recognized and through its London office is able to keep a breast of development in the international market. Furthermore, arrangements have advanced stages to establish full underwriting offices in the U.K. and other of Africa.

The Insurance company has several operations which are carried out by departmental units. The internal organization of a life insurance company is a function of size and complexity. Typically, the Nigerian Insurance Companies are organized in broad categories-by product, by function and territory. In NICON, activities within these categories are grouped together into departments:

Claims department

Underwriting department

Accounts department

Administrative department

Marketing department

ADMINISTRATIVE DEPARTMENT

The personnel or staff department is responsible for advertising, interviewing and appointing staff, keeping staff records and controlling the company's overall policy on staffing levels and salary scales. Training opportunities for insurance personnel is basically provided by NICON training school.

ACCOUNTS DEPARTMENT

The job of accounts department is to control the company's finances. Income in form of premiums and investment earnings expenses of running the company which include rents, salaries and other out-goings.

MARKETING DEPARTMENT

The work in this department is usually divided into two:

On the one side, is the marketing process which design new projects so as to be able to identify, anticipate and satisfy customers requirement. On the other side, it controls the operations of the branches and their in-come and field staff. The marketing side of operation involves the design of prospectuses, advertising format and customer research and testing.

CLAIM DEPARTMENT

Essentially, the department is concerned with adjusting and processing for payment.

UNDERWRITING DEPARTMENT

This department function mainly as that of risk assessment. The function is to select the risk for insurance and to determine in what amounts and on what terms the insurance company will accept the risk.

CHAPTER TWO

LITERATURE REVIEW

2.0 HISTORICAL BACKGROUND OF INSURANCE

Marine insurance is the oldest form of insurance known, dating back to ancient terms. Life and health insurance is traced to Greece and Rome. Insurance can be defined as the business of transfering risk by means of a contract (Zelton, 1975).

Merchants and traders, until well into the middle ages had to borrow funds to finance their trade or secure goods on consignment from producers or suppliers. As security for the loans or for the goods of their trade, the merchants pledge not only their ships or other tangible property but also their lives (as slaves) and those of their families. To reduce the risk of robbery and capture for ransom, the Babylonians deviced a system of contracts in which the supplier of capital for the trade venture agreed to cancel the loan if the merchant was disposed of his goods. An extra charge was added to the usual rate of interest as a premium for the creditor, to whom the risk of loss by robbery was transferred.

2.1 SCOPE OF LIFE INSURANCE OPERATION

Life insurance can be defined as the business of transferring the risk of loss of life by means of a contract. This contract by nature must have all the elements in order to be binding on both parties to the contract; the Insurance and the insured. These elements are offer, acceptance and consideration, which are represented by the completion of an application, the insurance of

10

the policy and the payment of the premium respectively.

In terms of entities that carry on a life insurance operation in Nigeria, the Insurance Decree of 1976 clearly states that:

a. No person shall carry on any class of insurance business in Nigeria except a company only registered as a limited liability company under or pursuant to the companies decree of 1968.

b. A co-operative insurance society registered under any exactment or law relating to cooperative societies or

c. A mutual insurance company.

The ability to pay dividends to the stockholders after the payment of claims and expenses and additions to surplus or reserves as the case may be is one of the primary goals of Insurance companies. Therefore the management of each life insurance company has a dual responsibility namely.

a. Responsibility to manage the policy holders funds in such a manner as to be able to pay claims when they arise;

b. To earn adequate return on the shareholders investment in the firm

The different classes of life insurances offered by the cooperation include

(1) Whole life insurance

Whole life insurance provides protection for the whole of life; the amount insured is payable only on the death of the life insured whenever it may happen. Premiums are payable as long as the life insured is alive. Policies are issued with or without profit.

(2) **LIMITED- PAYMENT WHOLE LIFE INSURANCE**

This is the same as whole life insurance except that premiums cease at the end of a specified number of years or on the attainment of a certain predetermined age. In the latter case the maximum number of years for which premiums are payable is equal to the difference between the selected age and the age attained on the birthday following the commencement of the policy.

(3) **ORDINARY ENDOWMENT INSURANCE**

In this case, the sum insured is payable on the survival of the life insured to the end of the term of the policy or on his earlier death. The term may be selected as a specified period of years. This is a highly popular scheme for making provision may be limited to expire before maturity date.

(4) **PROPERTY PLAN**

A prosperity plan policy provides for the instal payment of capital sum insured over the period of the insurance. Unlike the ordinary endowment policy where the sum insured is payable at maturity or earlier death. This is a usually designed specifically

for those who would need cash at regular interval. Policies ar e
issued with profits.

(5) **SELECTOR**

This contract provides very generous insurance benefits such as,
cash at retirement, adequate life insurance as well as feature
insurability. It is a flexible policy that allows the policy holder
to increase his insurance coverage from time to time to reflect
changes in his financial status as well as to   provide adequate
protection against inflation. The policy is insured with profits.

(6) **EDUCATION ENDOWMENT**

This provides an income of one fifth of the sum insured payable
at intervals of four months for a period of years commencing from
the end of the selected term. Premium payments however cease on the
death of the insured within the selected term. Policies are issued
only without profit, policies are child or children.

(7) **TERM INSURANCE**

Under this, the sum insured is payable on the death of the life
insured if this occur during the selected term. No payment is made
by the corporation if the life insured survives the end of the
term. Policies are issued only without profits. This provides for
the cheapest form of life insurance cover and is particularly ideal
to cover a short term loan, a business trip and all short term
risks.

(8) FAMILY INCOME BENEFITS

This type of policy provides quarterly income payments of one quarter of the annual income insured commencing on the death of the life insured if this occurs during the selected term and ceasing at the end of the term. Contracts are issued without profits or as orders to main policies.

(2) MORTGAGE PROTECTION INSURANCE

A mortgage protection policy provides for a payment sufficient to clear the amount outstanding under a mortgage redeemable over the term of the policy by level installments of capital and interest. Only without profits are policies issued. Although no payment is made on survival to the end of the term chosen . Nevertheless, valuable protection would have been secured for the dependents during the term.

CHAPTER THREE

SYSTEM ANALYSIS & DESIGN

3.0 ANALYSIS OF THE EXISTING SYSTEM

In taking any class of Life Assurance offered by the corporation, a potential client gets involved either through an agent of the corporation, or by making a direct contact with the corporation's branch office in his area. In either of the cases of involvement, after the client has been briefed on the involvements and associated benefits of each class of insurance, a proposal form is issued the client to fill. In a situation whereby an insurance agent assists the client to complete the proposal form, he is deemed to have done so as the agent of the client.

Two categories of the proposal assists and they include

(1) The life Assurance Medical proposal and

(2) The Life Assurance non-medical proposal

In the first instance, the fill ie the medical proposal, the client's age must be above 40 years and the sum to be assured must be above ₦150,000:00

The medical proposal form requires the client (who is now the proposed) to supply general information, such as his name, postal address, occupation, marital status, Nationality, place and date, such as the sum to be assured (either with or without profits), the class and duration of assurance, the sum assured if extra benefit is to be covered, and how the premiums are made payable, are also supplied by the proposer. Other details include those on the proposer's medical attendant, previous proposals if any, travelling

schedules and sporting engagements or games, insurance policies taken for spouse and/or children, person to whom the policy is to be granted if different from the life assured, the amount of deposit made with he proposal form, and general remarks. Afterwards, the proposer goes on to sign a declaration in the presence of a witness whose details are also recorded, and subsequently fills a bankers order included in the proposal form.

Next is the completion of the Medical Report illustrates as figure 3.2 which requires personal statements from the proposer Here, the proposer supply information on himself and give answers to questions regarding family history, and involvement in the consumption of alcohol or hard drugs. The proposer also supplies information on the categories of illness, diseases or complications he has encountered at any stage in his life. Finally, the proposer signs to a declaration together with his medical examiner.

The other part of the medical report form is a confidential statement from the medical examiner which is required to be submitted to the corporation directly without communicating its content to the proposer or any unauthorised person. This part includes statements supplied by the medical examiner on general and specific tests and examination carried out on the proposer.

The other category of life assurance non-medical proposal requires the proposer to be 40 years old or less, the sum to be assured not more than ₦150,000:00K and a declaration of age or birth certificate, together with two recent passport size photographs.

The non-medical proposal form illustrated in figure 3.3 contain similar request as the medical proposal form, the major difference being in the non-provision of a medical report form. However, the proposer is made to supply information regarding himself, history on health matters ranging from congenital diseases to contracted illness, medical consultation within the last five years, measurement of physical values, pregnancy (in females), laboratory tests undergone, physical deformities, internal disorders and so on. In a situation whereby the proposer is other than the life assured, relevant details are supplied by the person to whom the policy is to be granted, and sub-sequently signs a declaration. A declaration is also signed by the life assured.

The table below shows a summary of requirements together with sum to be assured and age of the proposer.

Table

SUM ASSURED (₦)	UP TO AGE 40	AGE 41 ABOVE
UP TO 150,000	A	A(B over Age 45)
150,000-200,000	B	B
200,000-300,000	B+D	B+C
300,000-400,000	B+C+D	B+C+D
400,000-500,000	B+C+D+E	B+C+D+E
500,000-600,000	B+C+D+E+F+H	B+C+D+E+F+H
600,000-UPWARDS	B+C+D+E+F+H	B+C+D+E+F+H

A: Without Medical Examination

B: Medical Examination

C: Electrocardiogram ECG,12 lends before and if not medically contraindicated immediately after adequate exercise.

D: Chest X-ray (Large film)

E: Microscopic Urenelysis plus Haemotology studies (HB, ESB)

F: Blood chemistry studies comprising fasting blood sugar and cholesterol creatinine, SGPT

G: HIC (Antibody test)

H: financial statement.

Following the completion of the forms in any of the categories of proposal, photocopies of the receipt of payment and all other relevant documents are made. The photocopies are kept in the originating branch office where the transaction was effected, while the originals are taken to the head office for proposer underwriting.

The underwriting department then process the request for policy grant by looking at each answered question critically, and the premium rate is affected. A times, after going through the proposals forms, the life department in the Lagos Head office may require the proposer, in non-medical cases, to go for some medical test such as HIV, X-ray and so on, to make sure that the health risk is minimal. Afterwards, the life department put things together and determine the normal premium through the experts (actuarians).

Information provided by the proposer regarding his person, attitude, sporting engagements, family history and on other medical requirements, go a long way in helping the head offices to determine the amount of premium to be paid. A medical practioner might be required to determine, in a case whereby the sum assured is high, whether the life assured is sub-standard or standard. A standard life is not exactly a hundred percent alright, but the risks involved is not as high as those with very serious ailments. A sub-standard life is taken as not being able to live up to expected lifetime due to a serious ailment. Again, sporting involvements may include those with particularly high risks such as mountaineering and motor racing. Premium to be is also determined on this basis.

Following proper verification of a proposer's request life Assurance policy, the head office, if satisfied, issues an acceptance letter, illustrated in figure 3.4

The original and photocopies (done in triplicate) is sent to the branch office. Subsequently, the acceptance letter is despatched to the proposer. The proposer reads through, fills and signs the acceptance letter.

The issuance of an acceptance letter is followed by the preparation of a policy certificate. The policy certificate is usually accompanied by an acknowledgement card which the life assured signs, if the terms or conditions are okay. Afterwards, subsequent premium is paid, otherwise a letter of disagreement is written to cancel the policy grant. Once the calculated premium

rate is not paid, the policy becomes lapsed and void since the terms of contract are no longer met.

Regarding the policy and subsequent premium payments, certain facts are made known to the proposer. These include

(1) Additional fatal Accident Benefit

(2) Tax Relief on premiums

(3) Payment of premium

(4) Days of grace

(5) Lapsed policy

(6) Policy Revival

(7) Surrender Value

(8) Automatic Non-forfeiture

(9) Paid -up (free) policy

Details of these are stated in the prospectus

CALCULATION OF PREMIUM

This is usually done manually

The formula used generally is:

A. Annual Premium = Rate x $\dfrac{\text{Benefits}}{1000}$ + policy fee

where Benefit is the sum Assured

Duration is the period of assurance

Rate (Table Values)

For example, if the sum assured is ₦30,000 for a period of 20 years and the age of the assured life is 40 years.

Annual premium = $170.20 \times \dfrac{30,000}{12}$ +15 = ₦3531

For monthly payment $= \dfrac{3531}{12} = $ ₦294.25

The life assured will then pay ₦294.25 to NICON Insurance plc every month for the next 20 years or ₦3531 every year.

FOR HALF-YEARLY PREMIUMS

Annual premium is increased by 3% and divided by 2

[₦3531+(₦3531x3/100)]x1/2

(₦3531+₦105.93)X1/2 = ₦1818.47

This amount is paid twice in a year for the next 20 years.

FOR QUARTERLY PREMIUMS

Annual premium is increased by 4% and divide by 4

[₦3531+(₦3531x4/100)]x1/4

(₦3531+₦141.24)x1/4   = ₦918.06

This amount is paid four times in a year for the next 20 years.

COLLECTION OF POLICY PROCEEDS AND CLAIMS

Maturity claim is paid to the life assured, who owns the policy or his assign if any. On the other hand, a death claim is payable to his estate or to assign or beneficial specified by the assured.

However, where a named beneficial is elected absolutely at any time within the accuracy of the policy without a with holding condition, the policy proceeds shall be paid to such beneficial under any circumstances. The election permits the corporation to settle death claims promptly without requiring a grant of separation .

This also means that it may be difficult for such policy documents to be used as collateral securities, without the consent of the beneficiaries. The same applies to benefits under education endowment.

3.1 PROBLEM OF THE EXISTING SYSTEM

(1) Delay- There is lot of delay being encountered owing to the fact that there are a lot of forms to be filled and this takes much time.

(2) Error - Just like any manual calculation, the premium to be paid is liable to error and subsequently affects.

(3) Storage- Large volumes of data is involved and the storage of such data is difficult when one considers the number of files to be consulted.

(4) Insurance Business by its nature, involves payments of small amounts of money by a large number of people. Accounting for such transaction is tedious if it is done on manual basis.

(5) Insecurity- This becomes relevant in cases of fine outbreaks in which all the existing record is burnt.

3.2 ANALYSIS OF THE PROPOSED SYSTEM

The proposed system is the computerization of the operations of the different classes of life Assurance.

The computerization is to be done in such a way that only relevant information is contained in the proposal and medical form.

Since computer is suited for handling large amount of data at a relatively lower cost than the manual system, it is highly recommended as this will eliminate the problems of tediousness because it will be the system that will perform the necessary computations and display the result. The computer is not fatigued as it is the case with human being and it is known to also provide error free solutions. Hence, the accuracy in the calculations of premium for the different policies is guaranteed.

In the calculation of the premiums, the strong point that makes for easy computerization lies in the fact virtually the same formula is used in the calculation only that the rate differs with the age and the class of life insurance being taken by assured life.

The speed of job execution is also much with the computerization of the operations.

3.3 SYSTEM INVESTIGATION

The method of gathering information used in this case are

(a) Interviewing

(b) Observation

(c) reading of journals.

(a) Interviewing: This is the most common way of obtaining satisfactory information. This method of system investigation allows the person to ask particular questions and specific questions which might not be possible with other methods. The question was prepared before to interview based on information gathered and the period of time for the interview was made short.

(b) Observation: This involves watching the operations for a period to see for oneself exactly what happens. The whole process involved was shown in to the state and was able to check already noted.

(c) Extraction from Journals

3.4 **SYSTEM DESIGN**

The design of the new system include

(1) File Specifications

(2) Output specifications

(3) Input specifications

(1) **FILE SPECIFICATIONS**- This is concerned with the file structure and organisation. The files for the different operations will be specified so as to make room for easy referncing purposes or updating of records.

(2) **OUTPUT SPECIFICATIONS**: This is the calculation of premiums on momthly basis, quarterly basis, quarterly basis half-yearly basis and annually.

(3) **INPUT SPECIFICATIONS**: This will include the amount to be assured, life to be assured, the class of life assurance, the duration of inssurance and the rate.

CHAPTER FOUR

SOFTWARE DEVELOPMENT AND IMPLEMENTATION

4.0 PROGRAM DESIGN AND GENERAL OPERATION OF THE SYSTEM

The computerization of Life Assurance System (CLAS) is an automated software package that is designed to capture all information as regard Life Assurance System in NICON INSURANCE Plc.

The computerized life Assurance System (CLAS) has main menu system s shown below in fig 1

```
+-----------------------------------------------------------+
| CLAS   COMPUTERISED LIFE ASSURANCE SYSTEM      DATE       |
+-----------------------------------------------------------+
|        +---------------------------------+                |
|        | TRANSACTION                     |                |
|        | FILE MANAGEMENT                 |                |
|        | REPORT GENERATION               |                |
|        |    QUIT                         |                |
|        +---------------------------------+                |
|                                                           |
|   USE UP & DOWN ARROW KEY TO HIGHLIGHT THE   OPTION       |
|         AND PRESS THE ENTER KEY                           |
+-----------------------------------------------------------+
```
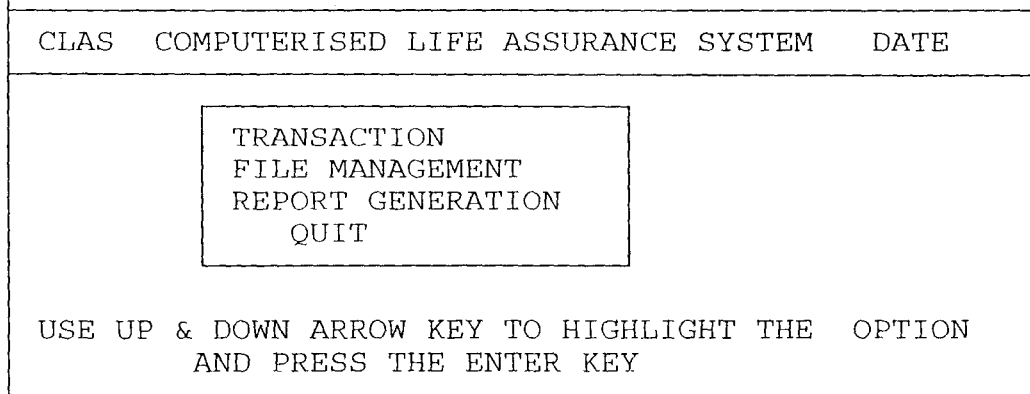
The system will require the operators to use the up and down arrow keys to highlight the desired option and use the enter key to executive the program that is concerned.

(1) **TRANSACTION**

The transaction is the first option of the Main Menu of the computerized Life Assurance System (CLAS). It comprises of other option, that is a submenu. This is activated by pressing the ENTER key on the transaction option and the submenu is activated. The submenu has another last option which allow the user to determine whether he wants to either CREATE NEW RECORDS MODIFY EXISTING RECORDS, VIEW EXISTING RECORDS and DELETION OF UNWANTED RECORDS. The general format of the transaction submenu is as shown in fig 2

```
+---------------------------------------------------------------+
| CLAS COMPUTERIZED LIFE ASSURANCE SYSTEM | DATE                |
+-----+---------------------------+-----------------------------+
|     | TRANSACTION               |                             |
|     | FILE MANAGEMENT           |                             |
|     | REPORT GENERATION   +-----------------------+           |
|     | QUIT                | CLIENT PROPOSAL       |           |
|     +---------------------| RENEWAL OF PROPOSAL +-----------+ |
|                           | PAYMENT OF PREMIUM  | CREATE NEW| |
|                           | RETURN TO MENU      |   RECORD  | |
|                           +---------------------| MODIFY    | |
|                                                 |   RECORD  | |
|                                                 | VIEW      | |
|                                                 |   RECORD  | |
|                                                 | DELETE    | |
|                                                 |   RECORD  | |
|                                                 +-----------+ |
+-------------------------------------------------------------+ |
| USE UP & DOWN ARROW KEY TO HIGHLIGHT THE OPTION DESIRED       |
|               AND PRESS THE ENTER KEY                          |
+---------------------------------------------------------------+
```
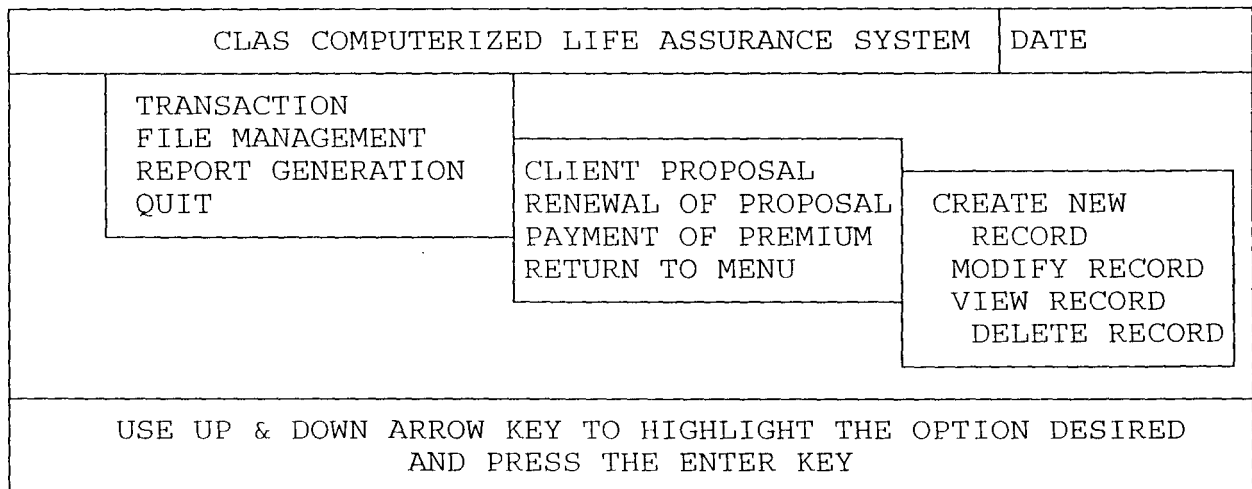
(1) CLIENT PROPOSAL

This is the first option of the transaction sunbmenu. It is used to capture all information regarding to clients into the proposal database file. Few among the information captures are client code, client name, policy code, policy name etc.

(2) RENEWAL OF PROPOSAL

Every client proposal has a stipulated duration that is a period in which the proposal that has expired that is the duration is over there should be a form that will be entered for renewal the proposal. This form is known as the renewal of client proposal form in which the duration of the renewed client proposal need to be re-entered.

(3) PAYMENT OF PREMIUM

This is the third option of the transaction menu. It is basically payment made is based either on any of the followings:

(i) Monthly basis

(ii) Quarterly basis

(iii) Half-yearly basis

(iv) Yearly basis

RETURN TO MENU

This is the last option of the transaction menu. RETURN to menu will take the pointer back to the main menu system under transaction.

(a) **CREATE NEW RECORD:**

This is the option that allow the user to create new records into the database file. Virtually all the option main menu that is transaction and file Management has the create new record option to enable the operator add new record to the database fie. However, every record has a unique code that serve as an identifier one record from the other.

(b) **MODIFY EXISTING RECORD:**

Here, all erroneous records are been modified. This is done by entering the unique code of the records to be modified, if the code entered is invalid, a message is displayed on the computer screen as shown below "INVALID CODE, PRESS ANY KEY TO RETURN". At this point, if the user press any key to re- entry, the computer clear the message from the screen and take the cursor to the beginning of the execution of the program for another code to be entered. This time if the code entered is valid, the computer now use the code entered to search for a corresponding record in the database file used and the relevant information is then displayed on the computer screen; and a message is displayed as shown below.

[M]odify   [R]epeat   [A]bandon

If the user presses the [M], which signifies that he wants to modify the record displayed on the screen and the modification will commence immediately after pressing the letter [M]. If the user decide to press the letter [R], it signifies that he wants to repeat the execution of the program all over by entering another

code. If the entered letter is [A], this signifies that he wants the computer to clear the screen, close all activated database file and return back to the menu where it is been call from.

(c) VIEW EXISTING RECORDS:

Viewing of existing records allow the user or operator to display the records available in the database file at a glance to see whether there is any incorrect information entered during the process of data entry.

However, this is done by first entering the unique code which the computer will use to search for the corresponding records in the database file used. If the record code is available, the information is then displayed on the computer screen and a message is displayed at the lower part of the computer screen as shown below;

" [V]iew   [R]epeat   [A]bandon

The letter [V] allow the user to continue to view by entering another unique code for other records to be displayed.

(d) DELETE EXISTING RECORDS:

This is used to delete obsolete or unwanted record from the database file. This is done by entering the code and the computer will use the code to search for the corresponding record code in the database file. If the record code exist, the information as relate to the record code is then displayed on the computer screen and a message is displayed at the lower part of the computer screen

30

as show below

"[D]elete   [R]epeat   [A]bandon"

If the user decide to press the letter [D] which signifies that he wants to delete the record, hence the records involved are completely deleted from the database file.

(2) **FILE MANAGEMENT**

This is the second option of the main menu system. It is used to pre-define certain records which contains static record or record that are unlikely to change frequently which are used for reference purpose. This option however, does have another submenu option which are policy registration, Agent Registration and Return to menu. Each of this has another submenu option for creation of new record, modify existing record, view existing record and delete or unwanted records.

The general format of the file management system is as shown in fig 3

CLAS COMPUTERIZED LIFE ASSURANCE SYSTEM	DATE

TRANSACTION FILE MANAGEMENT REPORT GENERATION QUIT	FILE MANAGEMENT

POLICY REGISTRATION AGENT REGISTRATION RETURN TO MENU	CREATE NEW RECORD MODIFY RECORD VIEW RECORD DELETE RECORD

USE UP & DOWN ARROW KEY TO HIGHLIGHT THE OPTION DESIRED
AND PRESS THE ENTER KEY

31
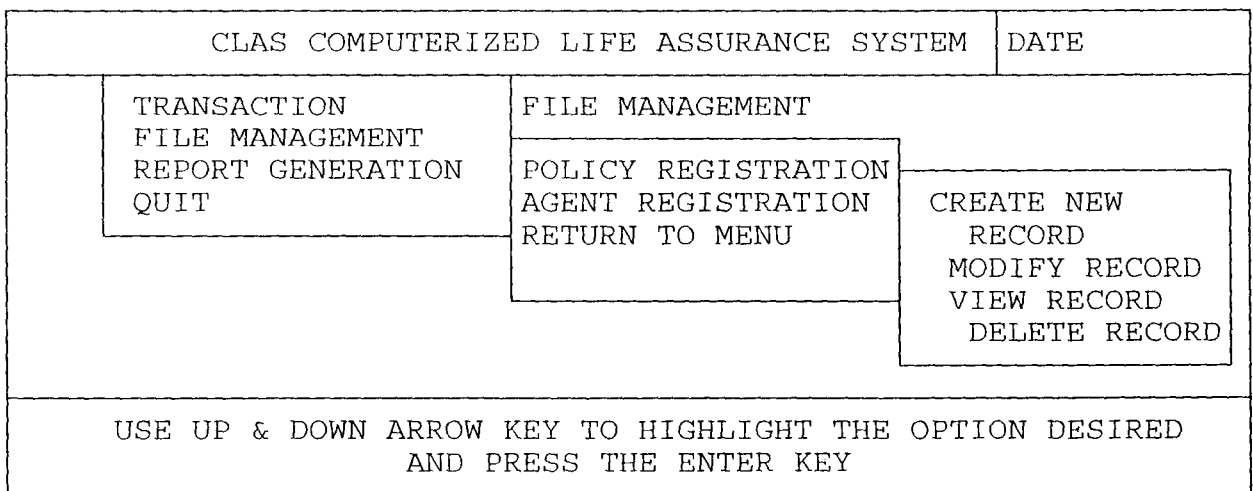
POLICY REGISTRATION

This is where all forms of life Assurance policies are been registered into the policy database file. Here, every policy has a unique policy code in the form of (99xx999) that is used to differentiate a particular policy from one another. Few among the policies in the database file are prosperity plan, education endowment.etc.

AGENT REGISTRATION

Agent Registration is the second option of the file management. It is used to register only accredited agent. The agents are used as a sales representatives to promote the company business and hence every agent has a certain amount of commission on every client proposal that comes through the agent.

(3) REPORT GENERATION

The report generation is the output specification generated from the database file contained in the system. The essence of the report generation is to produce hard copies for management decision making and consultation. Few among the report are

- List of Registered policy

- List of Registered Agents

- List of client proposal

- List of premium payment and balance.

However, on pressing the enter key on any of the above option, the system will execute the concerned procedure. The general format of the report menu is as shown in fig 4 below.

```
+-----------------------------------------------------------------------+
| CLAS COMPUTERIZED LIFE ASSURANCE SYSTEM   DATE                         |
+-----------------------------------------------------------------------+
| +-------------------------+                                           |
| | TRASACTION              |                                           |
| | FILE MANAGEMENT         | REPORT GENERATION                         |
| | REPORT GENERATION       +-------------------------------------+     |
| |       QUIT              |                                     |     |
| +-------------------------+ LIST OF REGISTERED POLICY           |     |
|                            | LIST OF REGISTERED AGENT            |     |
|                            | LIST OF CLIENT PROPOSAL             |     |
|                            | PREMIUM PAYMENT & BALANCE           |     |
|                            | RETURN TO MENU                      |     |
|                            +-------------------------------------+     |
+-----------------------------------------------------------------------+
| USE UP & DOWN ARROW KEY TO HIGHLIGHT THE OPTION DESIRE AND            |
|              PRESS ENTERED KEY                                         |
+-----------------------------------------------------------------------+
```
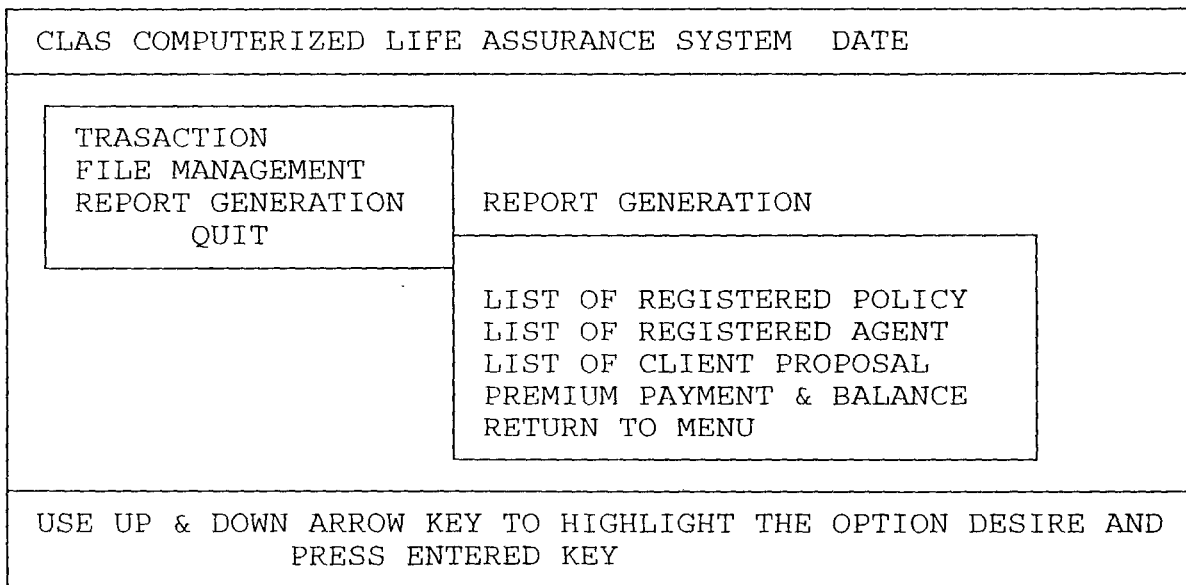
(4) QUIT

This is the last option of the main menu system. It is used to clear the computer screen, close all activated database files and return to the DOS prompt.

4.1 CHOICE OF PROGRAMMING LANGUAGE (DBASEIV)

The choice of programming language is the data Dbase Management System (DBMS).

Database Management System (DBMS) is a software that construct, expands and maintain the data contained in database. It also provides the interface between the user and the data in such a way that it enables the user to record, organize, select, summarize, extract, report on and otherwise manage data contained in a database

33

DBASE IV has the following advantages

(a) It is suitable for transaction processing application

(b) It is easy to use and understand

(c) It is easy to develop user friendly application hence, data entry and updating can be easily performed..

(d) It is easy to make corrections.

4.2 CHANGEOVER PROCEDURES

A changeover or conversion from the old system (existing system) to the new system (proposed system) is needed that is once the new system is working efficiently as expected and conclusive verification of the operational efficiency of the new system, to help achieve the aim of transforming the existing system into the newly developed one. Also, there is need to set up new files and convert old files before the changeover is finally carried out.

Changeover marks the end of system conversion, and it can simply be described as the methods of moving from the old to the newly developed one. These are basically four methods of changing over to new system

(a) Parallel changeover

(b) Direct changeover

(c) Pilot changeover

(d) Staged changeover

(a) PARALLEL CHANGEOVER

Here, the old and new systems are tested at the same time using the same input data. The outputs are compared and reasons for differences resolved. Outputs from the old system continued to be distributed until the system has proved satisfactory. At this point the old system is discontinued and the new one take its place.

(b) DIRECT CHANGEOVER

In this case, the old system is discontinued altogether and the new system becomes operational immediately. It is good for small and simple project. The cost is low but the method involves higher risk.

(c) STAGED CHANGEOVER

This is used when a large system that is newly built is to be installed. The system is sectioned into stages which are implemented one after the other.

From the above methods, the recommended method of changeover is the parallel method. This method allows for processing by the old and new system concurrently until the new system is confirmed to be capable of accommodating the users need effectively, efficiently and accurately for at least one system cycle using teal live data in the operational environment. The factor of efficiency of the system is allowed to be proved out completely before the final changeover is made. This method also enhances the confidence of the users, after the new system has been proved satisfactory all through.
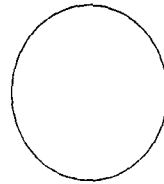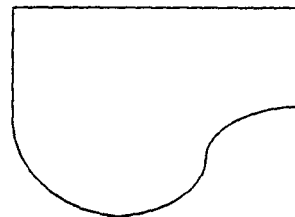
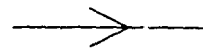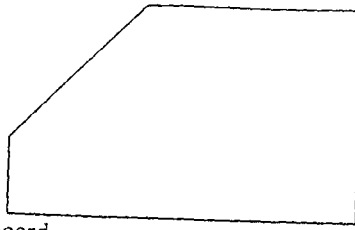## 4.3 FLOW CHART
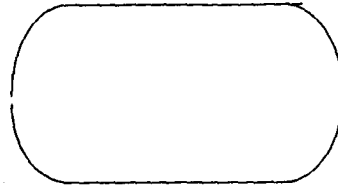
Start/Terminal
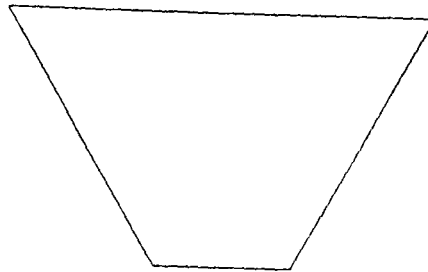
Process

Input/Output

Connector

Document i.e Printing report

Flow Line or Arrow head

Manual Input eg Keyboard

Manual Operation
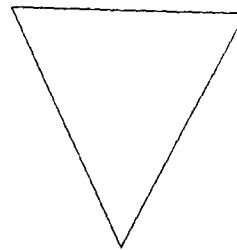
Merging of Documents (Offline Storage)

YES   NO

Decision (Yes or No)

37
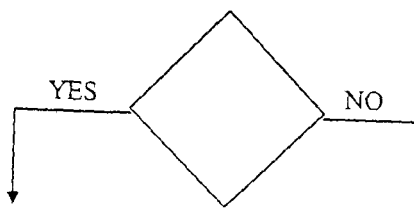
4.4 **STAFF TRAINING**

Training is very essential for the computer staff. The amount of training required for various categories of personnel will depend upon the complexity of the system and the skills presently available. It is evidence that the software package is easy to understand and as such a period of training for not less than a month duration of the new system is recommended.

Within the specified period of training the staff should be given proper access to the new system. Possible problems that are likely to arise should be resolved within this period. Training should involve the use of test data which can be repeated processed.

Where possible, a handbook manual or reference guide which provide comprehensive and in depth explanations on the use of the software should be made accessible to the trainees.

4.5 SYSTEM IMPLEMENTATION

Implementation follows on from the details design stage. This involves the co-ordination of the effort of the user department and the data processing department in getting the system into operation, the system analyst who is responsible for the design of the new system is an important member in participation because of his thorough knowledge of the system.

However, implementation has to do with the maintenance of the system against environmental changes which may affect either the computer or other parts of the computer based system. This may lead to the improvement of system function and the correction of faults

which arises during the operation of the system.

Specifically, the objectives of the system implementation review are as follows:

(1) To check whether the system goal and objectives have been achieved or not.

(2) Determining whether user service requirements have been met, while simultaneously reducing errors and costs.

(3) Determine whether personal procedures, operating activities and other control have been confirmed

(4) To check whether known and unexpected limitations of the system need attention.

CHAPTER FIVE

5.0 SUMMARY

Computerization is becoming increasingly important in business. Insurance companies in this country have been slow to take advantage of the immense benefits which computer offers. The primary purpose for computerization should not be objective of reducing costs over a short period of time (this is highly debatable) but rather to improve efficiency, and service to clients. In the life office, the potential uses of the computer are so vast.

The accuracy, speed and reliability of computers in processing lists of instructions in the most efficient manner has also increased the zeal of individuals and corporate bodies to engage the use of computers in their respective day to day business activities. The information needs of the present day organizations continue to increase considerably, and such information are required to be generated within a reasonable time and also with high speed.

When designing any computer based procedure, channelling the design in such a way as to achieve maximum benefit in terms of speed of execution, complete or total automation of procedure and maximum eradication of possible errors from the use of computers.

The new system provide benefits which include:

1. Providing a solution to the problems of the existing system

2. Increasing in processing speed and generation of useful report within a short period of time.

3. The integrity of the data is maintained.

4. Better control is achieved on the security of the information regarding the customer.

5. Better and more satisfactory reports are generated.

This helps the customers to understand better, how the various balances are arrived at and the reconciliation of accounts are made easier.

5.1 RECOMMENDATIONS AND CONCLUSIONS

With the above benefits, it is recommended that the life Assurance Department of NICON Insurance plc be computerized in view of the business environment. It is also recommended that this department should be used as a springboard for the complete automation of all other departments.

The potential role which computerization can play in the operation of the life office has been examined in this work. The challenges facing the Life Insurance industry today are truly immense only the most efficient offices can survive and pos at some handsome returns to shareholders and policy holders . Computerization constitute an essential element in the success of life companies.

Finally, the benefits of the new system clearly outweighs those of the existing system. Therefore, the new system should be installed within the shortest possible time to cater for the immediate needs and future needs of the company.

```
        do FILER
      case option = 3
        do reporter
      otherwise
        exit
   endc
   rest screen
enddo
clear
return
*---------------------------- Procedure Trans program ------------------------------------------------
do while .t.
clear
@00,02 to 02,15 doubl
@01,04 say "NICON CLAS"
@00,17 to 02,62 doubl
DO HEAD
@00,64 to 02,79 doubl
@01,65 say "DATE :" +DTOC(DATE())
@03,00 to 20,79 doubl
@21,08 to 23,72 doubl

@05,29 to 12,50 doubl
@06,32 say "MAIN MENU SYSTEM"
@07,30 to 07,49 doubl
@08,30 say "   TRANSACTION          " colo "b+/w+"
@09,30 say " FILE MANAGEMENT    "
@10,30 say " REPORT GENERATION  "
@11,30 say "      QUIT              "

*------------------------- Sub Menu --------------------
@08,54 say "TRANSACTION"
@09,53 to 14,74 doubl
@10,54 prompt " CLIENT PROPOSAL      "
@11,54 prompt " PREMIUM PAYMENT    "
@12,54 prompt " RENEWAL OF PROPSAL "
@13,54 prompt "      EXIT             "
do choice
   menu to opt
   save screen
   Do case
     case opt=0
        loop
     case opt=1
        do proposal
```

```
            case opt=2
                do payment
            case opt=3
                do renewal
            otherwise
                exit
        endcase
        rest screen
enddo
clea
return
*------------------------------------- Proposal Program -----------------------------------------------
set color to "w+/b"

do while .t.
clear
@00,02 to 02,15 doubl
@01,04 say "NICON CLAS"
@00,17 to 02,62 doubl
DO HEAD
@00,64 to 02,79 doubl
@01,65 say "DATE :" +DTOC(DATE())
@03,00 to 20,79 doubl
@21,10 to 23,70 doubl

  set proc to heading
  do Tchoice
  set proc to
  k=space(01)
  @22,63 get k pict "!"
  read
  do case
     case k="C"
       do addpro
     case k="E"
       do editpro
     case k="V"
       do viewpro
     case k="D"
       do deletepr
     case k="A"
       @04,02 clear to 19,78
       exit
  other
       loop
```

```
    endc
enddo
clea all
clea
return

*--------------------------- PROCEDURE ADDPROS ---------------------------
proc addpro
set color to "w+/b"
Do while .t.
show1="-------------------- PROPOSAL DATA ENTRY SCREEN ----------------------"
    @04,(80-len(show1))/2 say show1
    @05,02 clea to 19,78
    @05,02 say "CLIENT CODE"
    @05,20 say "CLIENT NAME"
    @05,39 say "POLICY CODE"
    @05,60 say "POLICY NAME"

    @08,02 say "CLIENT SEX"
    @08,20 say "DATE OF BIRTH"
    @08,39 say "CLIENT AGE"
    @08,52 say "BLOOD GROUP"
    @08,68 say "GENOTYPE"

    @11,02 say "OCCUPATION"
    @11,30 say "CLIENT ADDRESS"
    @11,57 say "CLIENT MARITAL STATUS"

    @15,02 say "NEXT OF KIN NAME"
    @15,32 say "NEXT OF KIN ADDRESS"
    @15,60 say "NEXT OF KIN SEX"
    @18,02 say "DATE OF BIRTH"
    @18,19 say "CLIENT AGE"
    @18,40 say "OCCUPATION"
    @18,60 say "MARITAL STATUS"

    Sele 1
    Use proposal
    index on clientcode to client
    Sele 2
    Use policy
    index on policycode to policy

    Sele 3
    Use agent
```

```
index on agentcode to agent


xregtime=time()
store space(07) to xclientcode,xpolicycode,xagent_code
store space(30) to xclientname,xpolicyname,xc_address,xnkin_name,xnkin_add,xagentname
store space(20) to xoccupation,xnkin_occ
store space(01) to xmarital_s,xsex,xnkin_ms,xmode_pay
store space(02) to xblood_g,xgenotype
xdate_birth= ctod(" / / ")
xsum_insure= 0.00
xpremium  = 0.00

do while .t.
   @22,11 clea to 22,69
   le1="CODE MUST BE OF THE FORM [99CC999] OR [ENTER KEY] TO EXIT"
   @22,(80-len(le1))/2 say le1
   xclient= space(07)
   @06,03 get xclient pict "99CC999"
   read
   if xclient=space(07)
      @04,02 clea to 19,78
      @22,11 clea to 22,69
      return
   endif
   lenty=len(xclient)
   if lenty<7
      le2="CODE MUST BE OF THE FORM [99CC999], press any key to retry"
      @22,(80-len(le2))/2 say le2
      set cons off
      wait
      loop
      set cons on
   endif
      xclientcode=upper(xclient)

      sele 1
      go top
      seek xclientcode
   if found()
      @22,11 clea to 22,69
      le3="RECORD ALREADY EXIST, press any key to retry"
      @22,(80-len(le3))/2 say le3
      set cons off
      wait
```

```
            loop
          set cons on
        endif
          exit
        enddo
      do while .t.
        @22,11 clea to 22,69
        xclientname= space(30)
        @06,13 get xclientname pict "@!S25"
        read
        if xclientname=space(30)
          @22,11 clea to 22,69
          le2="CLIENT NAME CANNOT BE EMPTY, press any key to retry"
          @22,(80-len(le2))/2 say le2
          set cons off
          wait
          loop
          set cons on
        endif
          exit
        enddo
      do while .t.
        @22,11 clea to 22,69
        le1="CODE MUST BE OF THE FORM [99PC999] OR [ENTER KEY] TO EXIT"
        @22,(80-len(le1))/2 say le1
        xpolicy= space(07)
        @06,42 get xpolicy pict "99PC999"
        read
        if xpolicy=space(07)
          le2="CODE MUST BE OF THE FORM [99PC999], press any key to retry"
          @22,(80-len(le2))/2 say le2
          set cons off
          wait
          loop
          set cons on
        endif

          xpolicycode=upper(xpolicy)
          select 2
          go top
          seek xpolicycode
        if .not. found()
          @22,11 clea to 22,69
          le3="POLICY CODE DOES NOT EXIST, press any key to retry"
          @22,(80-len(le3))/2 say le3
```

```
        set cons off
        wait
        loop
        set cons on
      endif
        xpolicyname=policyname
        exit
    enddo
      @06,52 get xpolicyname pict "@!S25"
      clear gets
do while .t.
    @22,11 clea to 22,69
    xsex= space(01)
    @09,06 get xsex pict "!"
    read
    if xsex=space(01)
      le2="SEX CANNOT BE EMPTY & MUST BE [M or F], press any key to retry"
      @22,(80-len(le2))/2 say le2
      set cons off
      wait
      loop
      set cons on
    else
      if xsex="M" .or. xsex="F"
        exit
      endif
    endif
    enddo

do while .t.
    @22,11 clea to 22,69
    xdate_birth=ctod(" / / ")
    @09,22 get xdate_birth pict "99/99/99"
    read
    if (dtoc(xdate_birth))=(" / / ")
      le2="DATE OF BIRTH CANNOT BE EMPTY, press any key to retry"
      @22,(80-len(le2))/2 say le2
      set cons off
      wait
      loop
      set cons on
    endif
      age=(date()-xdate_birth)/365
      xage=abs(age)
      exit
```

```
        enddo
        @09,43 get xage pict "99"
        clea gets
do while .t.
    @22,11 clea to 22,69
    xblood_g=space(02)
    @09,56 get xblood_g pict "!!"
    read
    if xblood_g=space(02)
        le2="CLIENT BLOOD GROUP CANNOT BE EMPTY, press any key to retry"
        @22,(80-len(le2))/2 say le2
        set cons off
        wait
        loop
        set cons on
    else
        if xblood_g="AA" .or. xblood_g="AB" .or. xblood_g="A+" .or. xblood_g="O"
          exit
        endif
    endif
enddo
do while .t.
    @22,11 clea to 22,69
    xgenotype=space(02)
    @09,72 get xgenotype pict "!!"
    read
    if xgenotype=space(02)
        le2="CLIENT GENOTYPE CANNOT BE EMPTY, press any key to retry"
        @22,(80-len(le2))/2 say le2
        set cons off
        wait
        loop
        set cons on
    else
        if xgenotype="XX" .or. xgenotype="XY" .or. xgenotype="YY"
          exit
        endif
    endif
enddo
do while .t.
    @22,11 clea to 22,69
    xoccupation=space(20)
    @12,02 get xoccupation pict "@!"
    read
    if xoccupation=space(20)
```

```
         le2="CLIENT OCCUPATION CANNOT BE EMPTY, press any key to retry"
         @22,(80-len(le2))/2 say le2
         set cons off
         wait
         loop
         set cons on
      endif
      exit
   enddo
do while .t.
   @22,11 clea to 22,69
   xc_address=space(30)
   @12,24 get xc_address pict "@!"
   read
   if xc_address=space(30)
      le2="CLIENT ADDRESS CANNOT BE EMPTY, press any key to retry"
      @22,(80-len(le2))/2 say le2
      set cons off
      wait
      loop
      set cons on
   endif
      exit
   enddo
do while .t.
   @22,11 clea to 22,69
   xmarital_s=space(01)
   @12,65 get xmarital_s pict "!"
   read
   if xmarital_s=space(01)
      le2="MARITAL STATUS MUST BE [M or S], press any key to retry"
      @22,(80-len(le2))/2 say le2
      set cons off
      wait
      loop
      set cons on
   else
      if xmarital_s="M" .or. xmarital_s="S"
         exit
      endif
   endif
   enddo

show2="------------------ NEXT OF KIN PERSONAL INFORMATION ----------------"
@14,(80-len(show2))/2 say show2
```

```
do while .t.
    @22,11 clea to 22,69
    xnkin_name= space(30)
    @16,02 get xnkin_name pict "@!S25"
    read
    if xnkin_name=space(30)
        @22,11 clea to 22,69
        le2="NEXT OF KIN NAME CANNOT BE EMPTY, press any key to retry"
        @22,(80-len(le2))/2 say le2
        set cons off
        wait
        loop
        set cons on
    endif
        exit
enddo
do while .t.
    @22,11 clea to 22,69
    xnkin_add=space(30)
    @16,30 get xnkin_add pict "@!"
    read
    if xnkin_add=space(30)
        le2="NEXT OF KIN ADDRESS CANNOT BE EMPTY, press any key to retry"
        @22,(80-len(le2))/2 say le2
        set cons off
        wait
        loop
        set cons on
    endif
        exit
enddo
do while .t.
    @22,11 clea to 22,69
    xnkin_sex= space(01)
    @16,68 get xnkin_sex pict "!"
    read
    if xnkin_sex=space(01)
        le2="SEX MUST BE OF THE FORM [M or F], press any key to retry"
        @22,(80-len(le2))/2 say le2
        set cons off
        wait
        loop
        set cons on
    else
        if xnkin_sex="M" .or. xnkin_sex="F"
```

```
            exit
         endif
      endif
   enddo

do while .t.
   @22,11 clea to 22,69
   xnkin_db=ctod(" / / ")
   @19,04 get xnkin_db pict "99/99/99"
   read
   if (dtoc(xnkin_db))=(" / / ")
      le2="DATE OF BIRTH CANNOT BE EMPTY, press any key to retry"
      @22,(80-len(le2))/2 say le2
      set cons off
      wait
      loop
      set cons on
   endif
      age=(date()-xnkin_db)/365
      xage=abs(age)
      exit
   enddo
      @19,22 get xage pict "99"
      clea gets
do while .t.
   @22,11 clea to 22,69
   xnkin_occ=space(20)
   @19,35 get xnkin_occ pict "@!"
   read
   if xnkin_occ=space(20)
      le2="OCCUPATION CANNOT BE EMPTY, press any key to retry"
      @22,(80-len(le2))/2 say le2
      set cons off
      wait
      loop
      set cons on
   endif
      exit
   enddo
do while .t.
   @22,11 clea to 22,69
   xnkin_ms=space(01)
   @19,66 get xnkin_ms pict "!"
   read
   if xnkin_ms=space(01)
```

```
le2="MARITAL STATUS MUST BE [M or S], press any key to retry"
@22,(80-len(le2))/2 say le2
set cons off
wait
loop
set cons on
else
  if xnkin_ms="M" .or. xnkin_ms="S"
    exit
  endif
endif
enddo
@14,02 clear to 19,77
show2="---------------------- CONFIDENTIAL ENTRIES ------------------------"
@14,(80-len(show2))/2 say show2
    @15,02 say "AGENT CODE"
    @15,30 say "AGENT NAME"
    @17,02 say "MODE OF PAYMENT"
    @17,25 say "DURATION"
    @17,46 say "SUM INSURED"
    * @19,02 say "RATE"
    @19,02 say "PREMIUM SERVICE CHARGE"
    @19,45 say "CHARGES BASE ON M_O_P"

do while .t.
  @22,11 clea to 22,69
  le1="CODE MUST BE OF THE FORM [99GC999] OR [ENTER KEY] TO EXIT"
  @22,(80-len(le1))/2 say le1
  xagent=space(07)
  @15,15 get xagent pict "99GC999"
  read
  if xagent=space(07)
    le2="CODE MUST BE OF THE FORM [99GC999], press any key to retry"
    @22,(80-len(le2))/2 say le2
    set cons off
    wait
    loop
    set cons on
  endif
    xagentcode=upper(xagent)
    select 3
    go top
    seek xagentcode
  if .not. found()
    @22,11 clea to 22,69
```

```
      le3="AGENT CODE DOES NOT EXIST, press any key to retry"
      @22,(80-len(le3))/2 say le3
      set cons off
      wait
      loop
      set cons on
   endif
      xagentname=agentname
      exit
   enddo
      @15,45 get xagentname pict "@!"
      clear gets
do while .t.
      xmode_pay=space(01)
      @17,20 get xmode_pay pict "!"
   read
   if xmode_pay=space(01)
      le2="MODE OF PAYMENT MUST BE [A\H\Q\M], press any key to retry"
      @22,(80-len(le2))/2 say le2
      set cons off
      wait
      loop
      set cons on
   else
      if xmode_pay="A" .or. xmode_pay="H" .or. xmode_pay="Q" .or. xmode_pay="M"
        exit
      endif
   endif
   enddo
do while .t.
      xduration=0
      @17,35 get xduration pict "9"
      read
      @17,37 say "YEAR(S)"
   if xduration=0
      le2="POLICY DURATION CANNOT BE EMPTY, press any key to retry"
      @22,(80-len(le2))/2 say le2
      set cons off
      wait
      loop
      set cons on
   endif
      exit
   enddo
do while .t.
```

```
xsum_insure=0.00
@17,60 get xsum_insure pict "9,999,999.99"
read
if xsum_insure=0.00
  le2="SUM INSURE CANNOT BE EMPTY, press any key to retry"
  @22,(80-len(le2))/2 say le2
  set cons off
  wait
  loop
  set cons on
endif
    policy_fee=15
    benefit=xsum_insure
*---------------------------. Prosperity Plane ----------------------------
    if xage<=20 .and. xpolicycode="01PC004"
      rate=108.45
    endif
    if xage>20 .or. xage<=30 .and. xpolicycode="01PC004"
      rate=108.75
    endif
    if xage>30 .or. xage<=40 .and. xpolicycode="01PC004"
      rate=109.90
    endif
    if xage>40 .or. xage<=50 .and. xpolicycode="01PC004"
      rate=113.30
    endif
    if xage>50 .and. xpolicycode="01PC004"
      rate=115.00
    endif
*-------------------------- Educational Endowment --------------------------
    if xage<=20 .and. xpolicycode="01PC006"
      rate=123.60
    endif
    if xage>20 .or. xage<=30 .and. xpolicycode="01PC006"
      rate=123.90
    endif
    if xage>30 .or. xage<=40 .and. xpolicycode="01PC006"
      rate=125.10
    endif
    if xage>40 .or. xage<=50 .and. xpolicycode="01PC006"
      rate=128.70
    endif
    if xage>50 .and. xpolicycode="01PC006"
      rate=130.00
    endif
```

```
*-------------------------- Educational With Profit --------------------------
        if xage<=20 .and. xpolicycode="01PC003"
            rate=123.60
        endif
        if xage>20 .or. xage<=30 .and. xpolicycode="01PC003"
            rate=123.90
        endif
        if xage>30 .or. xage<=40 .and. xpolicycode="01PC003"
            rate=125.10
        endif
        if xage>40 .or. xage<=50 .and. xpolicycode="01PC003"
            rate=128.70
        endif
        if xage>50 .and. xpolicycode="01PC003"
            rate=130.00
        endif
*---------------------- End of Decision Making ----------------------
        policy_fee=15
        benefit=xsum_insure
        xpremium=(rate*benefit/1000)+policy_fee
        xprem=(rate*benefit/1000)+policy_fee
        if xmode_pay="A"
            xcharges=xpremium
        endif
        if xmode_pay="H"
            xcharges=(xpremium+(3/100)*xpremium)/2
        endif
        if xmode_pay="Q"
            xcharges=(xpremium+(4/100)*xpremium)/4
        endif
        if xmode_pay="M"
            xcharges=(xpremium+(6/100)*xpremium)/12
        endif
      exit
    enddo
 *  do while .t.
 *    xrate=0.00
  *   @19,07 get xrate pict "999.99"
   *  read
    * if xrate=0.00
     *  le2="RATE CANNOT BE EMPTY, press any key to retry"
      * @22,(80-len(le2))/2 say le2
       * set cons off
       *wait
      *  loop
```

```
*    set cons on
*  endif
*    exit
*    enddo
   @19,30 get xprem pict "9,999,999.99"
   @19,67 get xcharges pict "9,999,999.99"
   clea gets

   @22,11 clea to 22,69
   do choice1
     k=0
     do while k=0
       k=inkey()
       if upper(chr(k)) $ "SRA"
         exit
       endif
       k=0
     enddo
     if upper(chr(k)) $ "R"
       @06+i,03 clear to 06+i,77
       loop
     endif
     if upper(chr(k)) $ "A"
       @04,02 clear to 19,78
       @22,11 clear to 22,69
       return
     endif
     sele 1
     appen blank
     repl REGDATE WITH date(), REGTIME WITH time()
     repl CLIENTCODE WITH xclientcode,CLIENTNAME WITH xclientname
     repl POLICYCODE with xpolicycode,POLICYNAME WITH xpolicyname
     repl SEX WITH xsex, DATE_BIRTH WITH xdate_birth
     repl OCCUPATION WITH xoccupation,marital_s WITH xmarital_s
     repl blood_g with xblood_g, genotype with xgenotype
     repl c_address with xc_address,nkin_name with xnkin_name
     repl nkin_add with xnkin_add, nkin_sex with xnkin_sex
     repl nkin_db with xnkin_db, nkin_ms with xnkin_ms
     repl nkin_occ with xnkin_occ,sum_insure with xsum_insure
     repl premium with xprem,mode_pay with xmode_pay
     repl charge with xcharges,agentcode with xagentcode
     repl agentname with xagentname,duration with xduration
     loop
enddo
@04,02 clear to 19,78
```

```
return
*---------------------------- PROCEDURE PAYMENT ----------------------------*
*---------------------------- PROCEDURE ADDPAY ----------------------------*
proc addpay
set color to "w+/b"
Do while .t.
show1="---------------- PREMIUM PAYMENT BY CLIENT ENTRY SCREEN ----------------"
  @04,(80-len(show1))/2 say show1
  @05,02 clea to 19,78
  @05,02 say "CLIENT CODE"
  @05,20 say "CLIENT NAME"
  @05,39 say "POLICY CODE"
  @05,60 say "POLICY NAME"

  @08,02 say "CLIENT SEX"
  @08,18 say "DATE OF BIRTH"
  @08,37 say "CLIENT AGE"
  @08,49 say "MODE OF PAYMENT"
  @08,69 say "DURATION"
  @11,02 say "SUM INSURED"
  @11,22 say "PREMIUM SERVICE CHARGE"
  @11,50 say "CHARGES BASE ON M_O_P"

  Sele 1
  Use proposal
  index on clientcode to client
  Sele 2
  Use payment
  index on clientcode to payment

  xregtime=time()
  store space(07) to xclientcode,xpolicycode
  store space(30) to xclientname,xpolicyname
  xmode_pay=Space(01)
  xdate_birth= ctod(" / / ")
  xsum_insure= 0.00
  xpremium   = 0.00

  do while .t.
    @22,11 clea to 22,69
    le1="CODE MUST BE OF THE FORM [99CC999] OR [ENTER KEY] TO EXIT"
    @22,(80-len(le1))/2 say le1
    xclient= space(07)
    @06,03 get xclient pict "99CC999"
    read
```

```
if xclient=space(07)
  @04,02 clea to 19,78
  @22,11 clea to 22,69
  return
endif
lenty=len(xclient)
if lenty<7
  le2="CODE MUST BE OF THE FORM [99CC999], press any key to retry"
  @22,(80-len(le2))/2 say le2
  set cons off
  wait
  loop
  set cons on
endif
  xclientcode=upper(xclient)
  sele 1
  go top
  seek xclientcode
if .not. found()
  @22,11 clea to 22,69
  le3="RECORD DOES NOT EXIST, press any key to retry"
  @22,(80-len(le3))/2 say le3
  set cons off
  wait
  loop
  set cons on
endif
  *-------------------- Transfer of Fv into MV ----------------------
  xclientname=clientname
  xclientname=clientname
  xpolicy=policycode
  xpolicyname=policyname
  xsex=sex
  xdate_birth=date_birth
  xage=(date()-xdate_birth)/365
  xmode_pay=mode_pay
  xduration=duration
  xsum_insure=sum_insure
  xprem=premium
  xcharges=charge
  exit
enddo
  *-------------------- Display of Content of MV --------------------
  @06,13 get xclientname pict "@!S25"
  @06,13 get xclientname pict "@!S25"
```

```
@06,42 get xpolicy pict "99PC999"
@06,52 get xpolicyname pict "@!S25"
@09,06 get xsex pict "!"
@09,20 get xdate_birth pict "99/99/99"
@09,41 get xage pict "99"
@09,54 get xmode_pay pict "!"
@09,71 get xduration pict "99"
@12,02 get xsum_insure pict "9,999,999.99"
@12,25 get xprem pict "9,999,999.99"
@12,54 get xcharges pict "9,999,999.99"
clea gets

    @22,11 clea to 22,69
    le2="PRESS ANY KEY TO Continue...!!!"
    @22,(80-len(le2))/2 say le2
    set cons off
    wait
    set cons on
@22,11 clear to 22,69
@14,02 clear to 19,77
show2="---------------------- CONFIDENTIAL ENTRIES -----------------------"
@14,(80-len(show2))/2 say show2
@18,02 clea to 19,78
  do while .t.
    xvoucher=0
    @16,22 say "PAYMENT VOUCHER NUMBER : " get xvoucher pict "9999"
    read
    if xvoucher=0
      @22,11 clear to 22,69
      le2="PAYMENT VOUCHER No. CANNOT BE EMPTY, press any key to retry"
      @22,(80-len(le2))/2 say le2
      set cons off
      wait
      loop
      set cons on
    endif
    sele 2
    locate for voucher=xvoucher
    if found()
      @22,11 clear to 22,69
      le2="VOUCHER No. ALREADY EXIST, press any key to retry"
      @22,(80-len(le2))/2 say le2
      set cons off
      wait
      loop
```

```
        set cons on
      endif
      exit
  enddo
    @18,02 say "PAYMENT DATE"
    @18,20 say "AMOUNT TO BE PAID"
    @18,41 say "AMOUNT PAID IN SO FAR"
    @18,67 say "BALANCE"
do while .t.
    xpay_date=ctod(" / / ")
    @19,04 get xpay_date pict "99/99/99"
    read
    if (dtoc(xpay_date))=(" / / ")
      @22,11 clear to 22,69
      le2="PAYMENT DATE CANNOT BE EMPTY, press any key to retry"
      @22,(80-len(le2))/2 say le2
      set cons off
      wait
      loop
      set cons on
    endif
      exit
  enddo
do while .t.
    xamtpaid=0.00
    @19,23 get xamtpaid pict "9,999,999.99"
    read
    if xamtpaid=0.00
      @22,11 clear to 22,69
      le2="AMOUNT TO BE PAID CANNOT BE EMPTY, press any key to retry"
      @22,(80-len(le2))/2 say le2
      set cons off
      wait
      loop
      set cons on
    endif
    if xamtpaid<xcharges
      @22,09 clear to 22,72
      leK="AMOUNT CANNOT BE < CHARGES BASE ON M_O_P, press any key to retry"
      @22,(80-len(leK))/2 say leK
      set cons off
      wait
      loop
      set cons on
    endif
```

```
      exit
  enddo
    sele 2
    set filter to clientcode=xclientcode
    sum amtpaid to totpaid
    xamtsofar=xamtpaid+totpaid
    xbalance=xprem-xamtsofar
    @19,45 get xamtsofar pict "9,999,999.99"
    @19,66 get xbalance pict "9,999,999.99"
    clea gets
   *----------------------------------------------------------------
    @22,11 clea to 22,69
    do choice1
      k=0
      do while k=0
        k=inkey()
        if upper(chr(k)) $ "SRA"
          exit
        endif
        k=0
      enddo
      if upper(chr(k)) $ "R"
        @04,03 clear to 19,77
        loop
      endif
      if upper(chr(k)) $ "A"
        @04,02 clear to 19,78
        @22,11 clear to 22,69
        return
      endif
      sele 2
      appen blank
      Repl clientcode with xclientcode,clientname with xclientname
      Repl policycode with xpolicy, policyname with xpolicyname
      Repl sex with xsex, date_birth with xdate_birth,mode_pay with xmode_pay
      Repl duration with xduration,sum_insure with xsum_insure,premium with xprem
      Repl charge with xcharges, voucher with xvoucher, pay_date with xpay_date
      Repl amtpaid with xamtpaid
      set filter to
xregtime=time()
store space(07) to xclientcode,xpolicycode,xagent_code
store space(30) to xclientname,xpolicyname,xc_address,xnkin_name,xnkin_add,xagentname
store space(20) to xoccupation,xnkin_occ
store space(01) to xmarital_s,xsex,xnkin_ms,xmode_pay
store space(02) to xblood_g,xgenotype
```

```
   xdate_birth= ctod("  /  /  ")
   xsum_insure= 0.00
   xpremium  = 0.00
   loop
enddo
@04,02 clear to 19,78
return


*----------------------------- PROCEDURE EDITPAY ----------------------------*
proc editpay
set color to "w+/b"
Do while .t.
show1="----------------- PREMIUM PAYMENT BY CLIENT ENTRY SCREEN -----------------"
   @04,(80-len(show1))/2 say show1
   @05,02 clea to 19,78
   @05,02 say "CLIENT CODE"
   @05,20 say "CLIENT NAME"
   @05,39 say "POLICY CODE"
   @05,60 say "POLICY NAME"

   @08,02 say "CLIENT SEX"
   @08,18 say "DATE OF BIRTH"
   @08,37 say "CLIENT AGE"
   @08,49 say "MODE OF PAYMENT"
   @08,69 say "DURATION"
   @11,02 say "SUM INSURED"
   @11,22 say "PREMIUM SERVICE CHARGE"
   @11,50 say "CHARGES BASE ON M_O_P"

   Sele 1
   Use proposal
   index on clientcode to client
   Sele 2
   Use payment
   index on clientcode to payment

   xregtime=time()
   store space(07) to xclientcode,xpolicycode
   store space(30) to xclientname,xpolicyname
   xmode_pay=Space(01)
   xdate_birth= ctod("  /  /  ")
   xsum_insure= 0.00
   xpremium  = 0.00

   do while .t.
```

```
@22,11 clea to 22,69
le1="CODE MUST BE OF THE FORM [99CC999] OR [ENTER KEY] TO EXIT"
@22,(80-len(le1))/2 say le1
xclient= space(07)
@06,03 get xclient pict "99CC999"
read
if xclient=space(07)
   @04,02 clea to 19,78
   @22,11 clea to 22,69
   return
endif
lenty=len(xclient)
if lenty<7
   le2="CODE MUST BE OF THE FORM [99CC999], press any key to retry"
   @22,(80-len(le2))/2 say le2
   set cons off
   wait
   loop
   set cons on
endif
   xclientcode=upper(xclient)
   sele 2
   go top
   seek xclientcode
if .not. found()
   @22,11 clea to 22,69
   le3="RECORD DOES NOT EXIST, press any key to retry"
   @22,(80-len(le3))/2 say le3
   set cons off
   wait
   loop
   set cons on
endif
   *-------------------- Transfer of Fv into MV --------------------
   xclientname=clientname
   xclientname=clientname
   xpolicy=policycode
   xpolicyname=policyname
   xsex=sex
   xdate_birth=date_birth
   xage=(date()-xdate_birth)/365
   xmode_pay=mode_pay
   xduration=duration
   xsum_insure=sum_insure
   xprem=premium
```

```
      xcharges=charge
      exit
   enddo
      *-------------------- Display of Content of MV --------------------
      @06,13 get xclientname pict "@!S25"
      @06,13 get xclientname pict "@!S25"
      @06,42 get xpolicy pict "99PC999"
      @06,52 get xpolicyname pict "@!S25"
      @09,06 get xsex pict "!"
      @09,20 get xdate_birth pict "99/99/99"
      @09,41 get xage pict "99"
      @09,54 get xmode_pay pict "!"
      @09,71 get xduration pict "99"
      @12,02 get xsum_insure pict "9,999,999.99"
      @12,25 get xprem pict "9,999,999.99"
      @12,54 get xcharges pict "9,999,999.99"
      clea gets

      @22,11 clea to 22,69
      le2="PRESS ANY KEY TO Continue...!!!"
      @22,(80-len(le2))/2 say le2
      set cons off
      wait
      set cons on
   @22,11 clear to 22,69
   @14,02 clear to 19,77
   show2="----------------------- CONFIDENTIAL ENTRIES -----------------------"
   @14,(80-len(show2))/2 say show2
   @18,02 clea to 19,78
    do while .t.
      xvoucher=0
      @16,22 say "PAYMENT VOUCHER NUMBER : " get xvoucher pict "9999"
      read
      if xvoucher=0
         @22,11 clear to 22,69
         le2="PAYMENT VOUCHER No. CANNOT BE EMPTY, press any key to retry"
         @22,(80-len(le2))/2 say le2
         set cons off
         wait
         loop
         set cons on
      endif
      sele 2
      locate for voucher=xvoucher
      if .not. found()
```

```
        @22,11 clear to 22,69
        le2="INVALID VOUCHER No. CANNOT BE EMPTY, press any key to retry"
        @22,(80-len(le2))/2 say le2
        set cons off
        wait
        loop
        set cons on
    endif
      xpay_date=pay_date
      xamtpaid=amtpaid
    exit
enddo
    @16,02 clea to 19,78
    @16,02 say "PAYMENT DATE"
    @16,20 say "AMOUNT TO BE PAID"
    @16,41 say "AMOUNT PAID IN SO FAR"
    @16,67 say "BALANCE"

    @18,04 get xpay_date pict "99/99/99"
    @18,23 get xamtpaid pict "9,999,999.99"
    clea gets

    set filter to clientcode=xclientcode
    sum amtpaid to totpaid

    xamtsofar=totpaid
    xbalance=xprem-xamtsofar
    @18,45 get xamtsofar pict "9,999,999.99"
    @18,66 get xbalance pict "9,999,999.99"
    clea gets
*------------------------------------------------------------------
@22,11 clea to 22,69
do choice2
  k=0
  do while k=0
    k=inkey()
    if upper(chr(k)) $ "ERA"
      exit
    endif
    k=0
  enddo
  if upper(chr(k)) $ "R"
    @04,03 clear to 19,77
    loop
  endif
```

```
        if upper(chr(k)) $ "A"
          @04,02 clear to 19,78
          @22,11 clear to 22,69
          return
        endif
*----------------------- Accepting New Entries for Updating Purpose-----------------------*---
   do while .t.
     xpay_date=ctod("  /  /  ")
     @18,04 get xpay_date pict "99/99/99"
     read
     if (dtoc(xpay_date))=("  /  /  ")
       @22,11 clear to 22,69
       le2="PAYMENT DATE CANNOT BE EMPTY, press any key to retry"
       @22,(80-len(le2))/2 say le2
       set cons off
       wait
       loop
       set cons on
     endif
     exit
   enddo
   do while .t.
     xamtpaid=0.00
     @18,23 get xamtpaid pict "9,999,999.99"
     read
     if xamtpaid=0.00
       @22,11 clear to 22,69
       le2="AMOUNT TO BE PAID CANNOT BE EMPTY, press any key to retry"
       @22,(80-len(le2))/2 say le2
       set cons off
       wait
       loop
       set cons on
     endif
     if xamtpaid<xcharges
       @22,09 clear to 22,72
       leK="AMOUNT CANNOT BE < CHARGES BASE ON M_O_P, press any key to retry"
       @22,(80-len(leK))/2 say leK
       set cons off
       wait
       loop
       set cons on
     endif
     exit
   enddo
```

```
            sele 2
            set filter to clientcode=xclientcode
            locate for voucher=xvoucher
              repl amtpaid with xamtpaid
              sum amtpaid to totpaid
              xamtsofar=totpaid
              xbalance=xprem-xamtsofar
            @18,45 get xamtsofar pict "9,999,999.99"
            @18,66 get xbalance pict "9,999,999.99"
            clea gets
          *------------------------------------------------------------------
          @22,11 clea to 22,69
          do choice1
            k=0
            do while k=0
              k=inkey()
              if upper(chr(k)) $ "SRA"
                exit
              endif
              k=0
            enddo
            if upper(chr(k)) $ "R"
              @04,03 clear to 19,77
              loop
            endif
            if upper(chr(k)) $ "A"
              @04,02 clear to 19,78
              @22,11 clear to 22,69
              return
            endif
            sele 2
            set filter to clientcode=xclientcode
            locate for voucher=xvoucher
            Repl clientcode with xclientcode,clientname with xclientname
            Repl policycode with xpolicy, policyname with xpolicyname
            Repl sex with xsex, date_birth with xdate_birth,mode_pay with xmode_pay
            Repl duration with xduration,sum_insure with xsum_insure,premium with xprem
            Repl charge with xcharges,voucher with xvoucher,pay_date with xpay_date
            Repl amtpaid with xamtpaid
            set filter to
        loop
      enddo
      @04,02 clear to 19,78
      return
```

```
*---------------------------------------------- Report Program ----------------------------------------
do while .t.
clear
@00,02 to 02,15 doubl
@01,04 say "NICON CLAS"
@00,17 to 02,62 doubl
DO HEAD
@00,64 to 02,79 doubl
@01,65 say "DATE :" +DTOC(DATE())
@03,00 to 20,79 doubl
@21,08 to 23,72 doubl

@05,10 to 12,31 doubl
@06,13 say "MAIN MENU SYSTEM"
@07,11 to 07,30 doubl
@08,11 say "   TRANSACTION   " colo "b+/w+"
@09,11 say " FILE MANAGEMENT  "
@10,11 say " REPORT GENERATION "
@11,11 say "      QUIT      "

*--------------------------- Sub Menu ---------------------
  @08,34 say "REPORT GENERATION"
  @09,33 to 15,76 doubl
  @10,35 prompt "LIST OF REGISTERED POLICY..............."
  @11,35 prompt "LIST OF REGISTERED CLIENT PROPOSAL......."
  @12,35 prompt "LIST OF PAYMENT MADE BY CLIENTS & BALANCE"
  @13,35 prompt "LIST OF REGISTERED AUTHORISED AGENT......"
  @14,35 prompt "EXIT...................................."
do choice
  menu to opt
  save screen
  Do case
    case opt=0
       loop
    case opt=1
       do pol_rep
    case opt=2
       do prop_rep
    case opt=3
       do mop_rep
    case opt=4
       do age_rep
    otherwise
       exit
  endcase
```

```
        rest screen
enddo
clea
return
*---------------------------------------------- Report Program ----------------------------------------------
set color to "w+/b"
clear
  use policy
  index on policycode to po
  outer="[P]rinting  [C]ancel"
  @11,(80-len(outer))/2 say outer
  x=0
  do while x=0
    x=inkey()
    if upper (chr(x)) $ "PC"
      exit
    endif
      x=0
  enddo
    if upper (chr(x)) $ "C"
      clear
      close all
      return
    endif
    clear
    set device to screen
    outer1="PLEASE DO NOT DISTURB PRINTING IN PROGRESS...!!!"
    @12,(80-len(outer1))/2 say outer1
    X=INKEY(2)
    go top
    row=6
    mrow=72
    xno=1
    mpage=1
set device to print
set proc to heading
@00,00 say chr(15)
outerm="COMPUTERISED LIFE ASSURANCE SYSTEM - [N I C O N   C L A S]"
@01,(80-len(outerm))/2 say outerm
outer2="LIST OF REGISTERED LIFE ASSURANCE POLICIES"
@02,(80-len(outer2))/2 say outer2
    @04,05 say "No."
    @04,11 say "REG. DATE"
    @04,23 say "REG. TIME"
    @04,35 say "POLICY CODE"
```

```
    @04,47 say "POLICY NAME"
    @05,00 say repl ("-",79)
  do while .not. eof()
   if row>mrow
    eject
    CLEAR
     outerm="COMPUTERISED LIFE ASSURANCE SYSTEM - [N I C O N   C L A S]"
     @01,(80-len(outerm))/2 say outerm
     outer2="LIST OF REGISTERED LIFE ASSURANCE POLICIES"
     @02,(80-len(outer2))/2 say outer2
    row=6
    mpage=mpage+1
    @04,05 say "No."
    @04,11 say "REG. DATE"
    @04,23 say "REG. TIME"
    @04,35 say "POLICY CODE"
    @04,47 say "POLICY NAME"
    @05,00 say repl ("-",79)
   endif
   xregdate=regdate
   xregtime=regtime
   xpolicycode=policycode
   xpolicyname=policyname
  @row,05 say xno pict "99"
  @row,11 say xregdate pict "99/99/99"
  @row,23 say xregtime pict "99:99:99"
  @row,35 say xpolicycode pict "99PC999"
  @row,47 say xpolicyname pict "@!"
   row=row+2
   xno=xno+1
   skip
 enddo
   eject
   SET DEVICE TO SCREEN
   clear
   outer2="PRINTING JOB COMPLETED, press any key to continue..!!!"
   @12,(80-len(outer2))/2 say outer2
   wait " "
   @00,00 say chr(18)
   use
   return
**----------------------------------------------- Proposal Report -------------------------------------
set color to "w+/b"
clear
 use proposal
```

```
index on clientcode to clientcode
outer="[P]rinting  [C]ancel"
@11,(80-len(outer))/2 say outer
x=0
do while x=0
  x=inkey()
  if upper (chr(x)) $ "PC"
    exit
   endif
    x=0
 enddo
  if upper (chr(x)) $ "C"
    clear
    close all
    return
   endif
   clear
   set device to screen
   outer1="PLEASE DO NOT DISTURB PRINTING IN PROGRESS...!!!"
   @12,(80-len(outer1))/2 say outer1
   X=INKEY(5)
   go top
   row=6
   mrow=72
   xno=1
   mpage=1
set device to print
set proc to heading
@00,00 say chr(15)
puter="COMPUTERISED LIFE ASSURANCE SYSTEM (NICON CLAS)"
puter1="LIST OF REGISTERED CLIENT PROPOSAL"
@01,(180-len(puter))/2 say puter
@02,(180-len(puter1))/2 say puter1
  @04,002 say "SERIAL No."
  @04,015 say "REG. DATE"
  @04,026 say "CLIENT CODE"
  @04,040 say "CLIENT NAME"
  @04,073 say "POLICY CODE"
  @04,086 say "POLICY NAME"
  @04,120 say "SEX"
  @04,125 say "DATE OF BIRTH"
  @04,140 say "OCCUPATION"
  @04,163 say "M_STATUS"
  @04,173 say "AGENT CODE"
  @04,185 say "AGENT NAME"
```

```
    @04,205 say "M_O_P (M\Q\H\A)"
    @04,223 say "DURATION"
    @04,232 say "SUM INSURED"
    @04,250 say "PREMIUM"
    @04,265 say "CHARGES BASE ON M_O_P"
    @05,000 say repl ("-",180)
do while .not. eof()
 if row>mrow
  eject
  WAIT " "
  CLEAR
puter="COMPUTERISED LIFE ASSURANCE SYSTEM (NICON CLAS)"
puter1="LIST OF REGISTERED CLIENT PROPOSAL"
@01,(80-len(puter))/2 say puter
@02,(80-len(puter1))/2 say puter1
  row=6
  mpage=mpage+1
  @04,002 say "SERIAL No."
  @04,015 say "REG. DATE"
  @04,026 say "CLIENT CODE"
  @04,040 say "CLIENT NAME"
  @04,073 say "POLICY CODE"
  @04,086 say "POLICY NAME"
  @04,120 say "SEX"
  @04,125 say "DATE OF BIRTH"
  @04,140 say "OCCUPATION"
  @04,163 say "M_STATUS"
  @04,173 say "AGENT CODE"
  @04,185 say "AGENT NAME"
  @04,205 say "M_O_P (M\Q\H\A)"
  @04,223 say "DURATION"
  @04,232 say "SUM INSURED"
  @04,250 say "PREMIUM"
  @04,265 say "CHARGES BASE ON M_O_P"
  @05,000 say repl ("-",180)
endif
xregdate=regdate
xclientcode=clientcode
xclientname=clientname
xpolicycode=policycode
xpolicyname=policyname
xsex=sex
xdate_birth=date_birth
xmarital_=marital_s
xsum_insure=sum_insure
```

```
xpremium=premium
xcharge=charge
xmode_pay=mode_pay
xduration=duration
xagentcode=agentcode
xagentname=agentname
  @row,002 say xno pict "99"
  @row,015 say xregdate     pict "99/99/99"
  @row,026 say xCLIENTCODE  pict "99CC999"
  @row,040 say xCLIENTNAME  pict "@!"
  @row,073 say xPOLICYCODE  pict "99PC999"
  @row,086 say xPOLICYNAME  pict "@!"
  @row,120 say xSEX         pict "!"
  @row,125 say xDATE_BIRTH  pict "99/99/99"
  @row,140 say xOCCUPATION  pict "@!"
  @row,163 say xMarital_S   pict "!"
  @row,173 say xAGENTCODE   pict "99GC999"
  @row,185 say xAGENTNAME   pict "@!"
  @row,205 say xMode_Pay    pict "!"
  @row,223 say xDURATION    pict "999"
  @row,232 say xSUM_INSURE  pict "9,999,999.99"
  @row,250 say xPREMIUM     pict "9,999,999.99"
  @row,265 say xCHARGES     pict "9,999,999.99"
 row=row+2
 xno=xno+1
 skip
enddo
 eject
 SET DEVICE TO SCREEN
 clear
 outer2="PRINTING JOB COMPLETED, press any key to continue..!!!"
 @12,(80-len(outer2))/2 say outer2
 wait " "
 @00,00 say chr(18)
 use
 return
**------------------------------------- Report Mode of Payment ------------------------------
set color to "w+/b"
clear
 use payment
 index on voucher to voucher
 outer="[P]rinting  [C]ancel"
 @11,(80-len(outer))/2 say outer
 x=0
 do while x=0
```

```
    x=inkey()
    if upper (chr(x)) $ "PC"
      exit
    endif
    x=0
enddo
    if upper (chr(x)) $ "C"
      clear
      close all
      return
    endif
    clear
    set device to screen
    outer1="PLEASE DO NOT DISTURB PRINTING IN PROGRESS...!!!"
    @12,(80-len(outer1))/2 say outer1
    X=INKEY(5)
    go top
    row=6
    mrow=72
    xno=1
    mpage=1
set device to print
set proc to heading
@00,00 say chr(15)
puter="COMPUTERISED LIFE ASSURANCE SYSTEM (NICON CLAS)"
puter1="LIST OF PAYMENT MADE BY CLIENT AND BALANCES"
@01,(180-len(puter))/2 say puter
@02,(180-len(puter1))/2 say puter1
    @04,002 say "SERIAL No."
    @04,015 say "REG. DATE"
    @04,026 say "VOUCHER No."
    @04,040 say "CLIENT CODE"
    @04,053 say "CLIENT NAME"
    @04,085 say "POLICY CODE"
    @04,100 say "POLICY NAME"
    @04,135 say "SEX"
    @04,142 say "DATE OF BIRTH"
    @04,156 say "M_O_P (M\Q\H\A)"
    @04,175 say "DURATION"
    @04,185 say "SUM INSURED"
    @04,200 say "PREMIUM"
    @04,215 say "AMOUNT PAID"
    @04,235 say "BALANCE"
    @05,000 say repl ("-",180)
do while .not. eof()
```

```
if row>mrow
 eject
 WAIT " "
 CLEAR
puter="COMPUTERISED LIFE ASSURANCE SYSTEM (NICON CLAS)"
puter1="LIST OF PAYMENT MADE BY CLIENT AND BALANCES"
@01,(80-len(puter))/2 say puter
@02,(80-len(puter1))/2 say puter1
 row=6
 mpage=mpage+1
 @04,002 say "SERIAL No."
 @04,015 say "REG. DATE"
 @04,026 say "VOUCHER No."
 @04,040 say "CLIENT CODE"
 @04,053 say "CLIENT NAME"
 @04,085 say "POLICY CODE"
 @04,100 say "POLICY NAME"
 @04,135 say "SEX"
 @04,142 say "DATE OF BIRTH"
 @04,156 say "M_O_P (M\Q\H\A)"
 @04,175 say "DURATION"
 @04,185 say "SUM INSURED"
 @04,200 say "PREMIUM"
 @04,215 say "AMOUNT PAID"
 @04,235 say "BALANCE"
 @05,000 say repl ("-",180)
endif
xregdate=regdate
xclientcode=clientcode
xclientname=clientname
xpolicycode=policycode
xpolicyname=policyname
xsex=sex
xdate_birth=date_birth
xsum_insure=sum_insure
xpremium=premium
xcharge=charge
xmode_pay=mode_pay
xduration=duration
 @04,002 say xno         pict "99"
 @04,015 say xREGDATE     pict "99/99/99"
 @04,026 say xVOUCHER     pict "9999"
 @04,040 say xCLIENTCODE   pict "99CC999"
 @04,053 say xCLIENTNAME   pict "@!"
 @04,085 say xPOLICYCODE   pict "99PC999"
```

```
    @04,100 say xPOLICYNAME    pict "@!"
    @04,135 say xSEX          pict "!"
    @04,142 say xDATE_BIRTH    pict "99/99/99"
    @04,156 say xMode_Pay     pict "!"
    @04,175 say xDURATION      pict "999"
    @04,185 say xSUM_INSURE    pict "9,999,999.99"
    @04,200 say xPREMIUM      pict "9,999,999.99"
    go top
    set filter to clientcode=xclientcode
    sum amtpaid to xamtpaid
    @04,215 say xAMTPAID      pict "9,999,999.99"
    xbalance=xpremium-amtpaid
    @04,235 say xBALANCE      pict "9,999,999.99"
  row=row+2
  xno=xno+1
  skip
  set filter to
enddo
  eject
  SET DEVICE TO SCREEN
  clear
  outer2="PRINTING JOB COMPLETED, press any key to continue..!!!"
  @12,(80-len(outer2))/2 say outer2
  wait " "
  @00,00 say chr(18)
  use
  return
*---------------------------- Agent Report ----------------------------------------
set color to "w+/b"
clear
  use agent
  index on agentcode to agent
  outer="[P]rinting  [C]ancel"
  @11,(80-len(outer))/2 say outer
  x=0
  do while x=0
    x=inkey()
    if upper (chr(x)) $ "PC"
      exit
    endif
    x=0
  enddo
    if upper (chr(x)) $ "C"
      clear
      close all
```

```
      return
   endif
   clear
   set device to screen
   outer1="PLEASE DO NOT DISTURB PRINTING IN PROGRESS...!!!"
   @12,(80-len(outer1))/2 say outer1
   X=INKEY(5)
   go top
   row=6
   mrow=72
   xno=1
   mpage=1
set device to print
set proc to heading
@00,00 say chr(15)
puter="COMPUTERISED LIFE ASSURANCE SYSTEM (NICON CLAS)"
puter1="LIST OF REGISTERED AUTHORISED AGENTS"
@01,(80-len(puter))/2 say puter
@02,(80-len(puter1))/2 say puter1
   @04,02 say "No."
   @04,06 say "AGENT CODE"
   @04,20 say "COMPANY NAME"
   @04,65 say "REG. DATE"
   @05,00 say repl ("-",79)
do while .not. eof()
 if row>mrow
  eject
   WAIT " "
   CLEAR
puter="COMPUTERISED LIFE ASSURANCE SYSTEM (NICON CLAS)"
puter1="LIST OF REGISTERED AUTHORISED AGENTS"
@01,(80-len(puter))/2 say puter
@02,(80-len(puter1))/2 say puter1
   row=6
   mpage=mpage+1
   @04,02 say "No."
   @04,06 say "AGENT CODE"
   @04,20 say "COMPANY NAME"
   @04,65 say "REG. DATE"
   @05,00 say repl("-",79)
 endif
 xagentcode=agentcode
 xagentname=agentname
 xregdate=regdate
@row,02 say xno pict "99"
```

```
@row,06 say xagentcode pict "99GC999"
@row,16 say xagentname pict "@!"
@row,65 say xregdate pict "99/99/99"
 row=row+2
 xno=xno+1
 skip
enddo
 eject
 SET DEVICE TO SCREEN
 clear
 outer2="PRINTING JOB COMPLETED, press any key to continue..!!!"
 @12,(80-len(outer2))/2 say outer2
 wait " "
 @00,00 say chr(18)
 use
 return
```

COMPUTERISED LIFE ASSURANCE SYSTEM(CLASS)
LIST OF REGISTERED CLIENT PROPOSAL

S/NO	REGDATE	CLIENTCODE	NAME	POLICYCODE	NAME	SEX	M_STATUS	AGENTCODE	NAME	M_PAYMENT	DURATION	SUM INSURED
1.	12/10/97	01CC001	YAHAYA ORUMA	01PC001	SELECTA	M	M	01GC005	BALEX COMM	M	1year	20,000.00
2.	12/10/97	01CC002	ISAH AUDU	01PC001	WHOLE LIFE	M	M	01GC012	LEVER BROTHERS	Q	1months	45,0
3.	20/12/97	01CC003	OLAIYA MUTIU	01PC001	WHOLE LIFE	M	M	01GC014	CROSSWALK NIG LTD	M	1year	190,000.00
4.	22/12/97	01CC004	DIPO OJO	01PC001	WHOLE LIFE	M	M	01GC005	BALEX COMM:	Q	1year	145,000.00
5.	05/01/98	01CC005	PETER OGABA	01PC002	WHOLE LIFE	M	M	01GC015	KENDO HOLDINGS	M	6months	50,000.00
6.	08/01/98	01CC006	USMAN BUBA	01PC001	TERM ASSURANCEM	M	M	01GC012	LEVER BROTHERS	Q	1year	250,000.00
7.	20/02/98	01CC007	ADAJI PETER	01PC001	TERM ASSURANCEM	M	M	01GC014	CROSSWALK NIG LTD	M	1year	450,000.00
8.	22/02/98	01CC008	OYWOYE OJO	01PC001	TERM ASSURANCEM	M	M	01GC005	BALEX COMM:	Q	6months	100,000.00
9.	12/10/97	01CC009	BALA ISAH	01PC001	TERM ASSURANCEM	M	M	01GC005	BALEX COMM:	M	1year	225,000.00
10.	12/10/97	01CC010	USMAN BUBA	01PC001	PROSPERITY PLAN	M	M	01GC012	LEVER BROTHERS	Q	16months	180,000.00
11.	20/12/97	01CC011	AKANDE BELLO	01PC001	PROSPERITY PLAN	M	M	01GC014	CROSSWALK NIG LTD	M	1year	90,000.00
12.	22/12/97	01CC012	OYWOYE OJO	01PC001	PROSPERITY PLAN	M	M	01GC005	BALEX COMM:	Q	1year	145,000.00

).	AGENT CODE	COMPANY NAME	REG. DATE
_	GC		/ /
2	01GC001	KAPITAL INVESTMENT	17/11/97
3	01GC002	LOGO MARKETERS	17/11/97
4	01GC003	FIRST INVESTMENT	18/11/97
5	01GC004	PROSPERITY	18/11/97
6	01GC005	BALEX COMMUNICATION	20/12/97
7	01GC006	NIGER STATE DEV. COMPANY	20/12/97
8	01GC007	NIGER STATE TRUST FUND	22/12/97
9	01GC008	NIGER STATE SUPPLY COMPANY	22/12/97
0	01GC009	TRUST BUSINESS & COMPANY	23/12/97
.1	01GC010	BOLAND COMMUNICATIONS	27/12/97
12	01GC011	ESS-AY HOLDINGS	27/12/97
13	01GC012	LEVER BROTHERS	28/12/97
14	01GC013	CROSS WALK NIG. LTD.	29/12/97
15	01GC014	CROSS INVESTMENT & ASSOCIATES	20/12/97
16	01GC015	KENDO HOLDINGS	05/01/98
17	01GC017	MCGARNET COMPUTER INVESTMENT	05/01/98

COMPUTERISED LIFE ASSURANCE SYSTEM - [N I C O N   C L A S]
LIST OF REGISTERED LIFE ASSURANCE POLICIES

No.	REG. DATE	REG. TIME	POLICY CODE	POLICY NAME
1	17/11/97	18:43:31	01PC001	WHOLE LIFE ASSURANCE
2	17/11/97	19:48:01	01PC002	LIMITED - PAYMENT WHOLE LIFE A
3	18/11/97	01:08:02	01PC003	ORDINARY ENDOWMENT ASSURANCE
4	18/11/97	01:08:21	01PC004	PROSPERITY PLAN
5	25/11/97	16:17:17	01PC005	SELECTA
6	25/11/97	16:17:38	01PC006	EDUCATION ENDOWMENT
7	25/11/97	16:17:50	01PC007	TERM ASSURANCE
8	25/11/97	16:18:05	01PC008	FAMILY INCOME BENEFITS
9	25/11/97	16:18:30	01PC009	MORTGAGE PROTECTION ASSURANCE