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## **THE ROLE OF INFORMATIVE SYSTEMS IN ADMINISTRATION OF DAMAGES**

### **Abstract**

As such risks may have a great impact on life, health, personal wealth, wealth of business entity and in society. As such risks have a higher cost individual wealth can destroy completely, and the possibility of recovering these losses is limited. The insurance for the liquidation of damages works in most commonly form in which organizational units work with evaluated and liquidated damages for various types of insurances.

The fast pace with which information technology is progressing provides organizations and companies an opportunity to introduce the different types of hardware and software programs, which help insurance companies in the development and fulfillment of the requirements for information systems. The rapid development of information technology has made it possible for large amounts of data collated and used easily by individuals who are part of various departments. In this regard recently to facilitate the work to the department of damages, are applied different software programs, since receiving the case from the injured until the end of the course, so that the effectiveness is the biggest in the damage occurred . Such computerized programs that will be integrated within each insurance company, and would give opportunity to all employees and agents to access the progress of claimed procedures.

Key words: Damages, Administration of Damages , Informative Systems , Insurance Companies, Informatic Systems.

## **Introduction**

Informative systems in Kosovo during the war presented initially to the government institutions and later to private and public companies. Given that information systems requires qualified personnel to began the trainings of personnel for more rational utilization of this information system. Over time these trends started appearing in private businesses, then gradually though not on a large scale was also featured in other institutions such as schools, universities and governmental institutions.

Nearly all modern business organizations are using and are becoming increasingly dependent on information technologies that apply in their enterprises. Lack of information technology disables to competition and changes facing the market in which they operate. It is known that information with complete and reliable data has become indispensable to exist in the fierce of competition on a global level. As a result of this competition is increasing demand for business information system.

On the other hand the rapid steps with which information technology is progressing it offers these organizations an opportunity to introduce different types of hardware and software programs, which assist businesses in the development and fulfillment of the requirements for their informative systems. And the rapid development of information technology has made it possible for large amounts of data collected and used easily by individuals, institutions and other interested organizations.

Information technology has reached a high degree of development, electronic infrastructure has merged the world in a place where ideas, information and capitals circulate at a speed previously unimagined. Information is presented as meanings are used very often, as in life, as in many areas of scientific disciplines, theories and different technologies. A business or enterprise by utilizing the possibilities of information technology will be informed and this will improve sales, reduce costs and reduce risks. Sophisticated software deployment opportunities today

provide information online in drafting periodic reports and daily detailed database of decision-making systems more easy in making management decisions.

To submit information flow phenomenon, it is necessary first to understand the organizational structure of the enterprise, in terms of operational and management activities. According to the work and activities taking place in the organization have been established within its functions (production, marketing, finance, accounting, logistics etc.). Each of these functions and activities of management has different needs and requirements for information. This information flows in both horizontal and vertical directions.

Construction of the computerized system is developed in the form of a pyramid and provides support for managers and other decision makers. Technological advances and perfection of communication applications databases create enormous opportunity for information gathering. Entrepreneur to use specialized information systems to ensure accurate information in a timely manner and to achieve their goals.

Management works within the insurance companies is done through division of tasks, where each company has the organizational chart of operation across departments ex department of acquisition, sales department, comprising insurance mandatory (TPL, TPL plus, and border insurance) and voluntary insurance (non-life and life insurance), legal department, marketing department, finance department, and damages department.

The better to illustrate the role of information systems to the insurance industry have taken a sample of claims management practice through the use of information technology.

## **Damages and liquidation of claims on insurance companies, theoretical and practical part**

The insurance for the liquidation of damages work most commonly form in which organizational units work evaluators and liquidators damages for specific types of insurance. Some companies have begun to implement mobile services assessment of damages in vehicles,

which contributes to preserving the environment for, and provides services to clients evaluation of damage in the shortest time from the occurrence of the accident.

The advancement of technology, the emergence of tablets, which are installed programed and different applications in cooperation with Microsoft, the assessor can to assess the damage in whole, to perform in the field, thus facilitating and accelerating the procedure of evaluation. The process of assessing damage in motor vehicles is lighter in relation to the flexibility and speed. Assessors have previously been dependent on the provision of information by persons who have received courses of the accident, and there have been independent at work, while the data provided by those responsible have been drawn to the script, which lasted process, and it has been necessary a host of manuscripts.

Thanking you in these kinds of applications in the field assessors can have access to information in the data base and do not need to numerous letters. The application enables the connection of data base with assessors on the ground, thus the use of documents is unnecessary, while assessors on completion of the damage assessment, case be directed to the next field. This is a step in the digitization of the procedure, and at the same time simplifying the procedure, eliminating manuscript letters and documents which are considered unnecessary, because all entries are displayed in the data base.

Experts with special knowledge (such as commissars of breakdowns) mung assess the damage for one or more insurance companies.

Processing procedure of damage, namely liquidation of damage, make the following processes:

1. Configuring event damage that includes collecting all relevant documents and assessing the amount of damage,
2. Selection of damages,
3. Payment of damages.

Insurers often do not start processing until the insured damage not drop them all the necessary information and documents. Sometimes this job can last long. Law on Mandatory

relationships are defined terms in which the damage must be solved, but the extension of this deadline is possible if the insured did not bring all the necessary documents.

Any specific damage had been done and there is no "recipe" under which elected. Often in the process of selecting the damage cooperate experts of various profiles, which give opinions on the basis of which insurance companies pay compensation. The cause of damages creates an obligation for damages for which one insurance company, so it is seen that the award of damages is to sanction civil-legal outside the contract case of causing harm.

By analyzing the general insurance market in Kosovo during the past 3 years we say that the total claims paid by insurance companies and Kosovo Insurance Bureau (CIB) in 2015 amounted to euro 36.8 million, marking an annual growth from 13.8 percent unlike last year when the value of claims paid had recorded an annual decline of 16.8 percent significant impact on the growth of total claims paid has been the increase in claims paid to insurance 'non-life', which recorded a growth of 14.6 percent, compared with an annual decline of 16.4 percent in 2014. It also marked increase payments for claims paid on life insurance, which recorded a growth of 38.3 percent, compared with an annual decline of 5.0 percent recorded in 2014. Claims paid by Kosovo Insurance Bureau (CIB) also increased, registering an annual growth rate of 6.8 percent (down from 18.2 percent in 2014).

The growth of claims paid and depreciation of the premiums written resulted in increasing the ratio of claims paid to premiums written, at 46.0 percent compared with 39.4 percent in 2014. To show the role of information systems in administration damage've got such practice of insurance company "Eurosig" - which since 2015 as legacy former Dardania company operates in the market of Kosovo as a branch of a company with the Albanian capital.

### **Claims management information system of the Insurance Company "Eurosig"**

To have a quality management as insurance companies use different systems management information for their business. Modules used for sales management, claims management,



Insurance of all infrastructure is important that we take it very seriously, so we have several layers of filtration, when it comes to communication, ranging from firewall ISP / router, VPN, firewalls our numerous and antivirus systems on users' computers. Internet communication used by 8MB / s fiber cable as the primary connection and a coaxial cable as a backup link which connects immediately after the main channel is out of order. Connecting all our branches and our sales agents are secure VPN connection provided by our ISP, which allows employees to utilize all our resources to IT in a secure channel and gives flexibility to IT support.

An important place in the business of the insurance company takes the management of claims of insured persons. Insurance companies exist to compensate for damages incurred therefore customer care or insured persons has a high priority.

In addition to other modules, the information system of the insurance company "Eurosig" features the module damage.

Damages module includes all phases of administration, from the moment of application by the injured party to its liquidation and closure.

## **Filing a claim for damages (As an example we receive a registration request and damage TPL)**

Once the party meets the demand for compensation and submit the necessary documents which are: Police report, copy of ID, copy of the insurance policy, a copy of the driving license and a copy of the perm movement of the vehicle, it is entered into the system through the form of giving ongoing. This form must be completed to record the date and time of the accident, the insurance policy which covers the incident occurred, the number of the police report and the date, the date of submission to the insurance company, place of accident data for the injured, data from the damaged vehicle, the type of damage (material or immaterial).

The image shows two screenshots of a web-based application interface for reporting traffic accidents and vehicle details.

**Left Window: Paraqitja e dëmeve të policave - Sigurimi TPL**

- Page: Faqja kryesore
- System: TPL
- Date and time of accident: 02.08.16 09:59:29
- Police and insurance: Polica e sigurimit
- Date of reporting: 02.08.16
- Number of reports: 1437
- City of accident: Shteti i Aksidentit: [dropdown]
- Location of accident: Vendi i Aksidentit: [dropdown]
- Location of reporting: Vendi i paraqitjes: Qendra në Prishtinë
- Date of reporting: 02.08.16
- Person responsible: Personi që ka njoftu për rastin: [text field]
- Witness: Verësuesit: [dropdown]
- Documentation:  Plotësim dokumentacioni
- Database: Baza: [text field]
- Owner type: Përfutuesi:  I dëmtuari  Tjetër
- Owner: Përfutuesi: [text field]
- License:  Ekziston i autorizuarin  Zgjedh të autorizuarin [text field]
- Insurance:  Me përgjegjësi të ndarë [text field]
- Buttons: Ruajtja në disk dhe dalja

**Right Window: Automjetet - Shënimi i ri**

- Vehicle number: Numri i shasisë: [text field]
- Vehicle type: Lloji i automjetit: AUTOMJETET E UDHËTARËVE
- Make and model: Marka dhe tipi: [text field]
- Target:  Targat me KS
- Target: Targat: [text field]
- Color: Ngjyra: [text field]
- Material:  metalike
- Year of production: Viti i prodhimit: [text field] \*
- Technical specifications: Shënimet teknike: [text field] ccm \*
- Number of doors: Nr.dyerve: 4 \*
- Engine power: Fuqia motorike: [text field] \*
- Weight: Pesha: [text field] \*
- Registration year: Viti i regjistrimit të parë: 0 \*
- Optional notes: \* shënime opcionale
- Buttons: Ruajtja në disk dhe Dalja, Mos ruajtja në disk dhe Dalja

Once logged starts pressing the case.





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**KËRKESË PËR KOMPENZIMIN E DËMIT MTPL**  
**REQUEST FOR DAMAGE COMPENSATION DMTPL**

**Nr. dëmit/Claim no.** **1180/2016**  
**Data/Date:** **22.06.16**  
**Filialia/Branch:** **Qendra në Prishtinë**

Uloji i dëmit/Claim type:

<input checked="" type="checkbox"/> <b>Dëm material/Material damage</b>	<input checked="" type="checkbox"/> <b>Automjet/Vehicle</b>	<input type="checkbox"/> <b>Te tjera/Other</b>
<input type="checkbox"/> <b>Lëndim trupor/Bodily injury</b>	<input type="checkbox"/> <b>Vdekje/Death</b>	
<b>Të dhënat mbi aksidentin</b> Information regarding the accident	<b>Data e aksidentit</b> Date of accident	<b>Vendi i aksidentit</b> Place of accident
	<b>18.06.16</b>	<b>Prishtinë</b>

Të dhënat mbi të dëmtuarin/Information regarding claimant:

**Emri dhe Mbiemri/Name and Surname** **Shneur Muslija** **Nr. telefonit/Phone No.** \_\_\_\_\_  
**Adresa/Address** **Kalabri** **Email** \_\_\_\_\_

Të dhënat mbi automjetin e dëmtuar / Information regarding the damaged vehicle

**Marka dhe tipi / Mark and type** **Renault Clio** **Targa e aut./Vehicle's plates** **VR019-PW**  
**Kompania e sigurimit/Insurance Company** \_\_\_\_\_

Të dhënat mbi të siguruarin / Information regarding insured:

**I siguruar/Insured** **FIONA BAJRAMI** **Nr. policës/Policy No** **5787717**  
**Validiteti i policës/ Policy validity** **19.04.16** **19.04.17**

Në lidhje me aksidentin deklaroj/About the accident, I declare:



**Dokumentacioni bashkëngjitur/Attached docs.**

1. Raporti policor/Police report	<input type="checkbox"/>
2. Kopje e letërnjoftimit/Copy of ID	<input type="checkbox"/>
3. Kopje e policës së sigurimit/Copy of Insurance Policy	<input type="checkbox"/>
4. Kopje e patent shoferit/Copy of DL	<input type="checkbox"/>
5. Kopje e lejes së qarkullimit/Copy of VRD	<input type="checkbox"/>
6.	<input type="checkbox"/>
7.	<input type="checkbox"/>
8.	<input type="checkbox"/>
9.	<input type="checkbox"/>
10.	<input type="checkbox"/>

**Skema e dëmit/ Damage sketch**



**Deklaratë/Declaration**

Me nënshkrimin e kësaj kërtese deklaroj se të gjitha përgjigjet e dhëna më lartë janë të vërteta e korrekte.  
By signing this claim form I hereby declare that all the answers given above are true and correct.

Pajtohem që njoftimi për rastin t'më dërgohet përmes: sms  postë  email

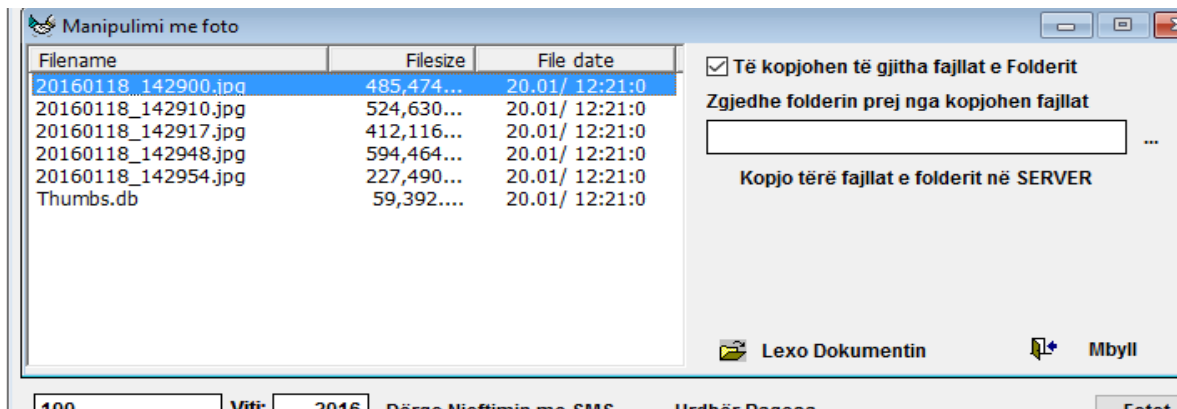
Palë e dëmtuar,

Branoli,

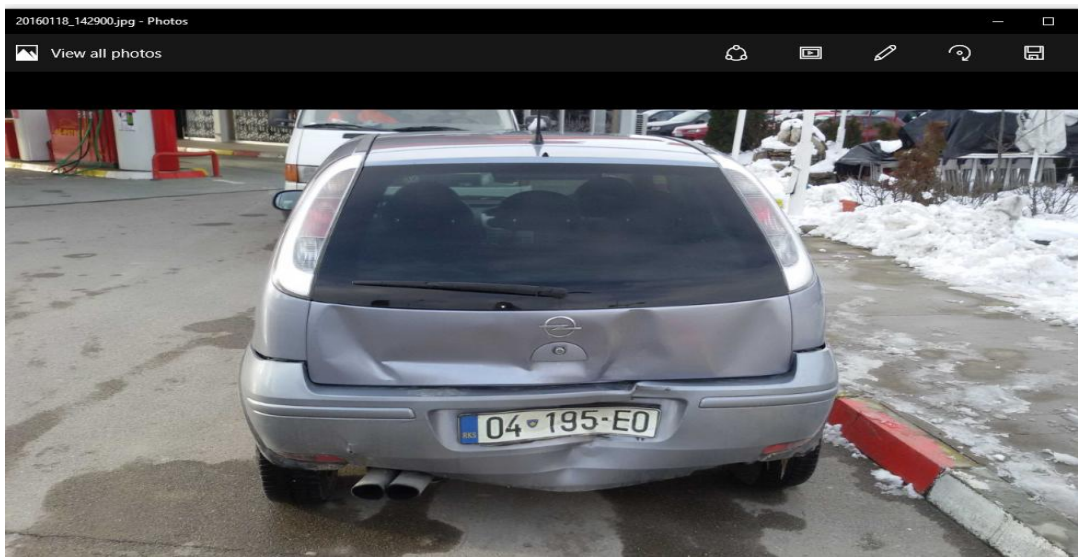
(Emri, mbiemri, nënshkrimi)

(Emri, mbiemri, nënshkrimi)

## Recording and photo manipulation



The system also saved the pictures of the damaged vehicle as evidence of the damage:



The course then undergoing evaluation by experts of the insurance company

### Assessment of the compensation claim

The rating also registered in the information system. Eg the case required. Case number 1180 2016 and the type of TPL insurance

Nr.lëndës	Data	Nr.policës	I siguruari	I dëmtuari	Nr.ngjarjes
1180	22.06.16	5787717	FIONA BAJRAMI	Shenur Muslija	17874

**Lloji i sigurimit**  
Sigurimi TPL Rezervuar: 340.00 (22.06.16)

**Kërkimi sipas:**

- Numrit të kërkesës për dëmshpërblim
- Policës së sigurimit
- Të dhënave personale të të siguarit
- Të dhënave personale të të dëmtuarit
- Numrit të ngjarjes
- Automjetit të të dëmtuarit
- Sigurimi Grupor

Polica grupore:  Polica individuale:

Sipas policës   
 Sipas Targave   
 Sipas Nr.Shasisë

[Raporti i komisionit](#) [Marreveshja](#)

Viti:  [Dërgo Njoftimin me SMS](#) [Urdhër Pagesa](#) [Fotot](#)

[Detalet](#) [Vlerësimi](#) [Transaksionet](#) [Ankesë](#) [Rimbursim](#) [Padi në Gjykatë](#)

After pressing Button "rating", opens next form

**VLERËSIM DEMI MATERIAL**

Kërkesa Nr.	1180	Data:	02.08.2016	I dëmtuari:	Shenur Muslija
Marka, Modeli	Numri i shasisë		Targa		
Renault Clio	VF1 SBR7EF32029926		VR019-PW		
Km të kaluara	Paisje shtesë		Viti i prodhimit		
			2004		

Shënimi i ri  
  Korigjimi  
  Fshirja

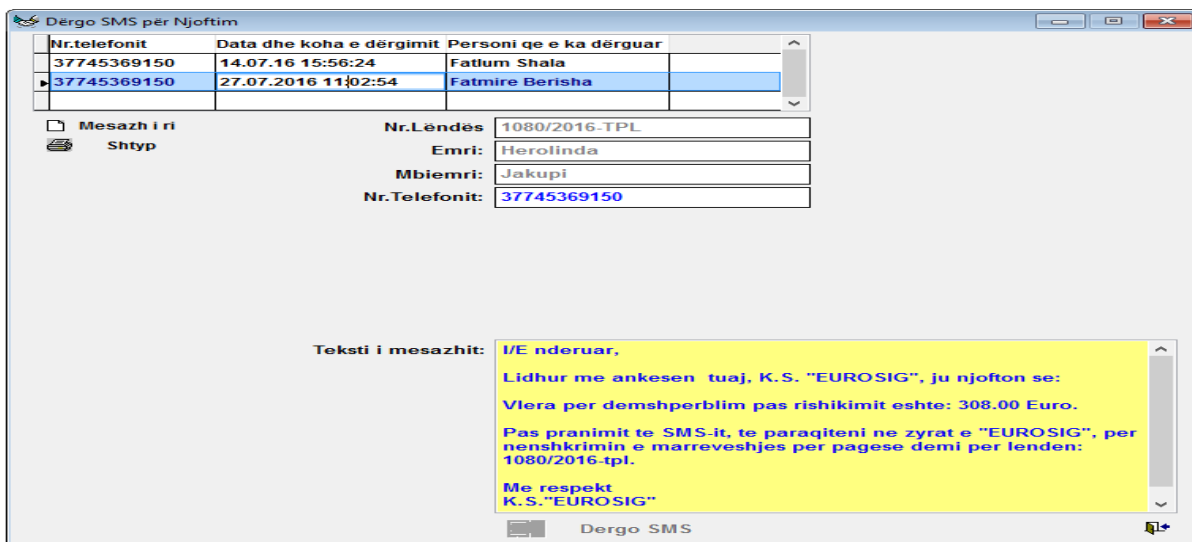
Emërtimi i pjesës së dëmtuar	JP	Sh	Mont- Zmon Koha[h]	Riparim Koha[h]	Lyerje Koha[h]	Vlera e pjesëve të këmbimit
<b>Shuma e kohëve:</b>			0.00	0.00	0.00	0.00

**Llogaritja e Dëmshpërblimit**

a) Vlera e pjesëve të këmbimit (Vlera - Amortizimi)					0.00
b) Vlera e punimeve riparuese (Shuma e Kohëve x tarifa orare)	0.00	x		8.00	0.0000
c) - Vlera e materialeve të konsumit (Koha e lyerjes x tarifa)	0.00	x		5.00	0.0000
d) - Vlera për drejtimin e shasisë					
e) - Vlera për kontrollin e sistemit të drejtimit					
f) - Vlera e transportit të mjetit të dëmtuar					
g) - Vlera për ruajtje të mjetit të dëmtuar					
<b>Vlera e llogaritur</b>					0.0000
Pjesa e zbritshme (kasko, kontributi ne aksident)					0.00
Vlera e demit per pagese	0				

Ruajtja në disk dhe Dalja  
  Mos ruajtja në disk dhe Dalja

Once you enter the data necessary for the calculation of the claim handling in case one party system and notification sent by SMS.



If a party disagrees with the assessment made by the company passed the stage 'ready for payment', otherwise the party may file an appeal.

List of damages that are available for payment sent to the finance sector who decide that list in order of cases to be paid and when it comes to the payment of its turn.

Lloji i transakcionit	Data	Vlera [Euro]
Rezervë fillestare	07.06.16	500.00
Vlerësim	11.07.16	305.00
Trajtim	11.07.16	305.00
E gatshme për pagesë	13.07.16	305.00
Pagesë	22.07.16	305.00
Mbyllje	22.07.16	.00

## Damage Reporting

The reporting of damages is an important part of the management information system that can draw damage Damage reports by different criteria or filters.

	Numri	Vlera
Gjithsej kërkesa:	0	Rezerva fillestare: 0.00
Vlerësuar:	0	0.00
Trajtuar:	0	0.00
E gatshme për pag.	0	0.00
Paguar:	0	0.00
Refuzuar:	0	0.00
Mbyllur:	0	0.00
Të pambyllura:	0	Rezerva momentale: 0.00

**Llojet e sigurimit**      **Shënimeve për aksident**      **Polica e sigurimit - I siguruari**      **Trajtimi**

Specifikimet per TPL      Shëndeti

- Në automjete
- Në pasuri tjetër
- Me lëndime
- Me vdekje
- Sipas llojit të automjetit
- Sipas servisit:
- Të gjitha
- Me tabela KS
- Me tabela të huaja
- Sipas të dëmtuarit

Vazhdo

Caktimi filtrave

Specifikimet per TPL		Shëndeti
Llojet e sigurimit	<b>Shënimeve për aksident</b>	Polica e sigurimit - I siguruari

Sipas vendit të raportimit

Sipas vendit të aksidentit:

Sipas shtetit të aksidentit:

Sipas datës së aksidentit: 01.07.2016 10.07.2016

Caktimi filtrave

Specifikimet per TPL		Shëndeti
Llojet e sigurimit	<b>Shënimeve për aksident</b>	<b>Polica e sigurimit - I siguruari</b>

Sipas Regjioneve

Sipas Nën-regjioneve

Sipas Agjentëve

Të gjitha

Sipas datës së lëshimit 01.07.2016 10.07.2016

Sipas të siguarit

Sipas policës

Sipas llojit të automjetit të të siguarit

Policat që kanë shkaktuar më shumë se 2 dëme

Caqimi i mirave

Specifikimet per TPL		Shëndeti	
Llojet e sigurimit	Shënimeve për aksident	Polica e sigurimit - I siguruari	Trajtimi

**Filtrimi sipas:**

- Vlerësimit
- Rezervës fillestare
- Trajtimit
- Pagesës
- Gatishmërisë për pagesë
- Refuzimit
- Mbylljes
- Rezervat momentale në mes të vlerave:
- Rezervat momentale në një datë të caktuar
- Sipas vlerësuesit
- Sipas administratorit

Po  
 Jo

01.07.2016 10.07.2016

Plotësim dokumentacioni  
I kërkuar në mes të datave

02.08.2016 02.08.2016

Pagesat në mes të vlerave:

0 0

Të gjitha  
 Me padi  
 Pa padi

0 0

10.07.2016

Vazhdo

Once set appropriate filters read data from the server and as a result gain:



The screenshot shows a web application window titled "Raportet e dëmeve". It features a sidebar on the left with filters and a main table on the right. The sidebar includes a date range selector (01.07.16 to 10.07.16), a filter icon, a button "Lexo shënimet nga serveri", a section "Të shiqohen kërkesat në ekran" with a printer icon and "Shtyp Kërkesat", and a checkbox "Vetëm kërkesat e pambyllura". The main table has two columns: "Numri" and "Vlera". It lists various inquiry statuses and their corresponding counts and values.

	Numri	Vlera
Gjithsej kërkesa:	49	Rezerva fillestare: 70,200.00
Vlerësuar:	12	5,148.00
Trajtuar:	13	4,905.00
E gatshme për pag.	2	632.00
Paguar:	2	1,338.28
Refuzuar:	0	0.00
Mbyllur:	2	1,350.00
Të pambyllura:	47	Rezerva momentale: 66,275.00

Inquiries can inspect on screen or printed

Kërkesat për dëmtshpërblim

Nr.kërkesës	Data raport.	Lloji i dëmit	I dëmtuari	PolicaNr
1227	01.07.16	Sigurimi TPL	ENVER OSMANI	5844546
1228	01.07.16	Sigurimi TPL	BAFTI KURTI	5709654
1229	01.07.16	Sigurimi TPL	Fation Xhemalaj	5594003
1230	01.07.16	Sigurimi TPL	Vullnet Vraniqi	5528615
1231	01.07.16	Sigurimi TPL	Egzon Begaj	5752153
1232	01.07.16	Sigurimi TPL	Rrahim Ibrahimimi	5752913
1233	01.07.16	Sigurimi TPL	Besart Arifi	5473900

Gjenerale		Specifikat për TPL - Sigurime motorike	
Nr. i ngjarjes:	17907		
Vendi i raportimit:	Qendra në Prishtinë		
Data e aksidentit:	07.06.2016 17:30:00		
Vendi i aksidentit:	Klinë		
Validiteti i policës:	03.06.2016	28.02.2017	
I siguruari:	IDEAL METAL " SH.P.K		
Vlerësuar:	169.00	12.07.2016	
Rezerva fillestare:	180.00	12.07.2016	
Trajtuar:	169.00	01.08.2016	
E gatshme për pag.	0.00		
Paguar:	0.00		
Refuzuar:	0.00		
<b>JO E MBYLLUR</b>			
Rezerva momentale:	169.00		

Print Preview

**EUROSIG**  
INSURANCE COMPANY

**LIBRI I DËMEVE - Sigurimi TPL pa TPL Plus**  
01.07.16-10.07.16

Nr.	Nr.Lendës	Data rap.	Data e aksidentit	I dëmtuari	Vendi aksid.	Lloji i dëmit	I siguruari	Nr.policës	Rezervuar	Paguar	Datapag	Refuzuar	Mb.	Rez.mom.
1	1227/16	01.07.16	07.06.16 17:30:00	ENVER OSMANI	Klinë	Materiai-Automjet	IDEAL METAL "	5844546	180	0.00		0		169
2	1228/16	01.07.16	23.06.16 21:38:00	BAFTI KURTI	Prishtinë	Materiai-Automjet	AGM BAJRAMI	5709654	480	0.00		0		480
3	1229/16	01.07.16	04.06.16 12:20:00	Fation Xhemalaj	Prishtinë	Materiai-Automjet	BASHKIM BUNAKU	5594003	480	0.00		0		527
4	1230/16	01.07.16	16.06.16 22:08:00	Vullnet Vraniqi	Prizren	Jomateriai-Lëndim	GJOK PALOKAJ	5528615	300	0.00		0		300
5	1231/16	01.07.16	04.05.16 15:30:00	Egzon Besart	Dranash	Imateriai-Lëndim	ARTAN KRASNIQI	5752153	0	0.00		0		0

Management of damage done not only at the central office, but they are recorded in each of the subsidiaries of the Kosovo office. Damage to the party presents the nearest as the loss of time and costs are much lower.

TPL similar damages and other damages are administrated.

## CONCLUSIONS

This paper can be considered rare of its type, emphasizing the role and importance that information systems in the advancement of actuarial work to different departments, with a special emphasis on the case to the department of damages. Recently, we develop a program unique to the claims department, where the party and the company's employees will have a direct access in terms of information. The paper in question connectivity between information systems, development of new techniques for the insurance industry in the field of damage assessment. During the elaboration of this work we have given the facts practical application of information technology in insurance companies in Kosovo, and is simplified as far as was possible the performance of the work in an insurance company and this due to the fact that the readers can have as easier to how work at an insurance company. Such a work, or an analysis of the theoretical as well as practical, which allows insurance companies to be ready at any moment to respond to customer requirements, which is the main goal of every company. Analyzing all these, the insurance market will form an advanced strategy, in order to be part of the international security standards, information technology is therefore of utmost importance in the implementation of such projects. Such programs not only in the claims department, but also to other departments, the programs of interest that should be similar to the different programs that are implicated in various European companies. Today we can say that insurance companies in Kosovo Better marketing is timely payment of damages, in order to be solvent and liquid market insurer.

## Recommendations

The insurance industry's application of information technology, like any other branch of the economy is highly advanced, not to say that today work in each department of insurance companies is unlikely that without the impact of information systems.

1. It is recommended that insurance companies compile adequate software programs, which will facilitate work on the claims department by creating opportunity agents and company

employees have direct access to the progress of proceedings on the request has filed damage the injured party in order that the case be resolved as soon as possible in the shortest time to be possible to avoid delays

2. Insurance companies in Kosovo must adapt and harmonize the rules, laws and procedures of European countries, given that we pretend to be part of the European Com

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