METHOD AND DEVICE FOR CANCELLING AN INSURANCE POLICY, INSURANCE SYSTEM, AND COMPUTER-READABLE STORAGE MEDIUM

[0001] The present application is the National Stage of International Application No. PCT/CN2017/089482, filed on Jun. 22, 2017, which claims the benefit of China Patent Application No. 201710155657.9, filed on March 15, 2017 to the State Intellectual Property Office and entitled "Method and Device for Cancelling an Insurance Policy, Insurance System, and Computer-readable Storage Medium", the entirety of which is hereby incorporated herein by reference.

[0002] TECHNICAL FIELD

[0003] The present disclosure relates generally to the technical field of insurance, and more particularly relates to a method and a device for cancelling an insurance policy, an insurance system, and a computer-readable storage medium.

[0004] BACKGROUND

[0005] An insurance policy may need to be cancelled when it is under insurance-applying status or under to-be-underwritten status. Existing methods of cancelling an insurance policy, however, need to be performed manually, which are inefficient and costly. If the insurance policy, after it is generated, is kept unprocessed by the insurance system, the insurance salesman will cancel the insurance policy. This not only affects the underwriting effectiveness of the insurance policy, but it would increase the cost of the insurance company if later a technician is required to recover the relevant data.

[0006] SUMMARY

[0007] It is therefore one main object of the present disclosure to provide a method and a device for cancelling an insurance policy, an insurance system, and a computer-readable storage medium, to address the technical problems of low efficiency and high cost of existing methods of cancelling an insurance policy.

[0093] The detection module 10 can further be configured to detect within the cancellation period whether a first change instruction is received which first change instruction changes the status of the insurance policy so that the preset cancellation condition of the insurance policy is no longer satisfied.

[0094] The cancellation module 30 can be configured to cancel the insurance policy if the first change instruction is not detected.

[0095] When the insurance policy lies within the cancellation period, the detection module 10 may detect within the cancellation period whether the first change instruction is received which first change instruction changes the status of the insurance policy so that the cancellation condition of the insurance policy is no longer satisfied. When the detection module 10 detects no first change instruction within the cancellation period that is intended to change the status of the insurance policy to make the preset cancellation condition of the insurance policy no longer satisfied, then the cancellation module 30 would cancel this insurance policy. If within the cancellation period the detection module 10 has detected the first change instruction intended to change the status of the insurance policy to make the preset cancellation condition of the insurance policy no longer satisfied, then the status of the insurance policy after it is changed can be maintained to facilitate the performance of the subsequent underwriting operation.

[0096] In addition, the device for cancelling an insurance policy may further include:

[0097] a second transmission module configured to send a notification message that the insurance policy has been cancelled to a terminal held by the insured, in order to notify the insured that the insurance policy has been cancelled.

[0098] After the insurance policy has been cancelled, the second transmission module would sent a notice of cancellation of the insurance policy to the terminal held by the policyholder so that the policyholder can be informed that the insurance policy has been cancelled. It can be understood that the notification message can be sent in the form of text messages or emails. The terminal held by the policyholder can be a mobile phone, a handheld computer, or a personal computer.

[0099] In accordance with this embodiment, when the insurance policy is under the insurance-applying status or under the to-be-underwritten status, it is detected whether