

CLAIMS

What is claimed is:

~~1. A blockchain based claim settlement~~1. A method, applicable to a blockchain comprising a node device of an insurer and a node device of an insured party, a first smart contract comprising one or more logics for insurance claim settlement~~-being~~ deployed in the blockchain, and the method comprising:

~~obtaining~~obtaining, by the node device of the insurer, a second transaction generated based on an insurance claim settlement contract;

calling, by the node device of the insurer, the first smart contract based on a smart contract address of the first smart contract, and executing, by the node device of the insurer, a generation logic of the first smart contract, and generating, by the generation logic, (i) an insurance claim settlement logic corresponding to the insured party in the first smart contract based on an insurance claim settlement rule corresponding to the insured party and (ii) a logic identifier for the generated insurance claim settlement logic;

updating, by the node device of the insurer, the first smart contract to include the logic identifier in the first smart contract, wherein the first smart contract is updated to include a plurality of different logic identifiers corresponding to different insured parties;

obtaining, by the node device of the insurer, a first transaction for settling a claim of the insured party, wherein the first transaction comprises an identifier of the insured party, the logic identifier, and claim settlement event data corresponding to the insured party; and

calling, by the node device of the insurer, the first smart contract, ~~executing an~~identifying the insurance claim settlement logic ~~declared~~ in the first smart contract ~~and corresponding to~~based on the identifier of the insured party and the logic identifier, executing, by the node device of the insurer, the insurance claim settlement logic in the first smart contract, and ~~settling~~executing, by the insurance claim settlement logic, the claim of the insured party based on the claim settlement event data.

2. The method according to claim 1, wherein the ~~settling~~executing the claim of the insured party based on the claim settlement event data comprises:

sending, by the node device of the insurer, a claim settlement scheme transaction for the insured party to the blockchain.

3. The method according to claim 1, wherein the ~~settling~~executing the claim of the insured

party based on the claim settlement event data comprises:

calculating, by the node device of the insurer using the insurance claim settlement logic,
a claim settlement amount based on the claim settlement event data; and

transferring, by the node device of the insurer, an asset certificate corresponding to the
claim settlement amount to a blockchain account of the insured party.

4. The method according to ~~any one of claims claim 1 to 3~~, wherein the insurer and the
insured party have signed ~~an~~the insurance claim settlement contract, and the insurance claim
settlement contract comprises ~~an~~the insurance claim settlement rule corresponding to the
insured party; and

the first smart contract is generated based on the insurance claim settlement contract.

5. The method according to claim 4, further comprising:

obtaining, by the node device of the insurer, a third transaction generated based on the
insurance claim settlement contract;

calling, by the node device of the insurer, a second ~~transaction generated based on the~~
~~insurance claim settlement contract;~~smart contract and

~~calling the~~ executing, by the node device of the insurer, a first smart contract,~~executing~~
~~a generation logic of the insurance claim settlement logic declared in the~~ second smart contract,
and generating the first smart contract,~~and generating the insurance claim settlement logic~~
corresponding to the insured party ~~in the first smart contract~~ based on the insurance claim
settlement ~~rule corresponding contract; and~~

sending, by the node device of the insurer, the first smart contract to the ~~insured~~
~~party~~blockchain, to enable the first smart contract, after being verified in consensus by node
devices of the blockchain, to be deployed in the blockchain.

6. The method according to claim 4, further comprising:

~~obtaining a third transaction generated based on the insurance claim settlement contract;~~

~~calling a second smart contract, executing a first smart contract generation logic declared~~
~~in the second smart contract, and generating the first smart contract corresponding to the~~
~~insured party based on the insurance claim settlement contract; and~~

~~sending the first smart contract to the blockchain, to enable the first smart contract, after~~
~~being verified in consensus by node devices of the blockchain, to be deployed in the blockchain.~~

~~76.~~ The method according to claim 1, wherein the first transaction further comprises insurance claim settlement logic identification information.

~~87.~~ The method according to claim 1, wherein the blockchain is a consortium blockchain, and the node device of the insurer is a node device of a consortium member of the consortium blockchain.

~~9. A blockchain-based claim settlement apparatus, applicable~~8. One or more non-transitory computer-readable storage media storing instructions executable by one or more processors, wherein execution of the instructions causes the one or more processors to a blockchain perform operations comprising:

obtaining a second transaction generated based on an insurance claim settlement contract, wherein a blockchain comprises a node device of an insurer and a node device of an insured party, and wherein a first smart contract comprising one or more logics for insurance claim settlement beingis deployed in the blockchain, and the apparatus comprising:

~~an obtaining unit configured to obtain~~calling the first smart contract based on a smart contract address of the first smart contract and executing a generation logic of the first smart contract, and generating, by the generation logic, (i) an insurance claim settlement logic corresponding to the insured party in the first smart contract based on an insurance claim settlement rule corresponding to the insured party and (ii) a logic identifier for the generated insurance claim settlement logic;

updating the first smart contract to include the logic identifier in the first smart contract, wherein the first smart contract is updated to include a plurality of different logic identifiers corresponding to different insured parties;

obtaining a first transaction for settling a claim of the insured party, wherein the first transaction comprises an identifier of the insured party, the logic identifier, and claim settlement event data corresponding to the insured party; and

~~an execution unit configured to call~~acalling the first smart contract, execute an identifying the insurance claim settlement logic declared in the first smart contract and corresponding to based on the identifier of the insured party and the logic identifier, executing the insurance claim settlement logic in the first smart contract, and settleexecuting, by the insurance claim settlement logic, the claim of the insured party based on the claim settlement event data.

9. The ~~apparatus~~one or more non-transitory computer-readable storage media according to claim 98, wherein the ~~execution unit is configured to~~executing the claim of the insured party based on the claim settlement event data comprises:

~~sending~~a claim settlement scheme transaction for the insured party to the blockchain,
~~to enable the claim settlement scheme transaction, after being verified in consensus by node devices of the blockchain, to be recorded in a distributed database of the blockchain.~~

10.

~~11.~~ The ~~apparatus~~one or more non-transitory computer-readable storage media according to claim 98, wherein the ~~execution unit is configured to~~executing the claim of the insured party based on the claim settlement event data comprises:

~~calculate~~calculating a claim settlement amount based on the claim settlement event data;
and

~~transfer~~transferring an asset certificate corresponding to the claim settlement amount to a blockchain account of the insured party.

11. The ~~apparatus~~one or more non-transitory computer-readable storage media according to ~~any one of claims 9 to 11~~claim 8, wherein the insurer and the insured party have signed ~~an~~the insurance claim settlement contract, and the insurance claim settlement contract comprises ~~an~~the insurance claim settlement rule corresponding to the insured party; and
the first smart contract is generated based on the insurance claim settlement contract.

12. ~~13.~~ The ~~apparatus~~one or more non-transitory computer-readable storage media according to claim 12, wherein the operations further comprise:

obtaining ~~unit is configured to obtain a second transaction generated based on the insurance claim settlement contract; and~~

~~the execution unit is configured to call the first smart contract, execute a generation logic of the insurance claim settlement logic declared in the first smart contract, and generate the insurance claim settlement logic corresponding to the insured party in the first smart contract based on the insurance claim settlement rule corresponding to the insured party.~~

14. The apparatus according to claim 12, further comprising a sending unit, wherein:
~~the obtaining unit is configured to obtain a third transaction generated based on the insurance claim settlement contract;~~

~~the execution unit is configured to call~~calling a second smart contract, ~~execute and~~executing a first smart contract generation logic ~~declared~~in the second smart contract, and ~~generate~~generating the first smart contract corresponding to the insured party based on the insurance claim settlement contract; and

~~the sending unit is configured to send~~ the first smart contract to the blockchain, to enable the first smart contract, after being verified in consensus by node devices of the blockchain, to be deployed in the blockchain.

~~13. 15.~~The ~~apparatus~~one or more non-transitory computer-readable storage media according to claim ~~98~~, wherein the first transaction further comprises insurance claim settlement logic identification information.

~~14.~~ The ~~apparatus~~one or more non-transitory computer-readable storage media according to claim ~~98~~, wherein the blockchain is a consortium blockchain, and the node device of the insurer is a node device of a consortium member of the consortium blockchain.

~~15.~~ A ~~computer device, system~~ comprising ~~a memory~~one or more processors and ~~a processor, wherein one or more non-transitory computer-readable memories coupled to the memory stores a computer program~~one or more processors and configured with instructions executable by the processor, and one or more processors to cause the processor, when system to perform operations comprising:

obtaining a second transaction generated based on an insurance claim settlement contract, wherein a blockchain comprises a node device of an insurer and a node device of an insured party, and wherein a first smart contract comprising one or more logics for insurance claim settlement is deployed in the blockchain;

calling the first smart contract based on a smart contract address of the first smart contract and executing the computer program, performs the methoda generation logic of the first smart contract, and generating, by the generation logic, (i) an insurance claim settlement logic corresponding to the insured party in the first smart contract based on an insurance claim settlement rule corresponding to the insured party and (ii) a logic identifier for the generated insurance claim settlement logic;

updating the first smart contract to include the logic identifier in the first smart contract, wherein the first smart contract is updated to include a plurality of different logic identifiers corresponding to different insured parties;

obtaining a first transaction for settling a claim of the insured party, wherein the first transaction comprises an identifier of the insured party, the logic identifier, and claim settlement event data corresponding to the insured party; and

calling the first smart contract, identifying the insurance claim settlement logic in the first smart contract based on the identifier of the insured party and the logic identifier, executing the insurance claim settlement logic in the first smart contract, and executing, by the insurance claim settlement logic, the claim of the insured party based on the claim settlement event data.

16. The system according to claim 15, wherein the executing the claim of the insured party based on the claim settlement event data comprises:

sending a claim settlement scheme transaction for the insured party to the blockchain.

17. The system according to claim 15, wherein the executing the claim of the insured party based on the claim settlement event data comprises:

calculating a claim settlement amount based on the claim settlement event data; and

transferring an asset certificate corresponding to the claim settlement amount to a blockchain account of the insured party.

18. The system according to claim 15, wherein the insurer and the insured party have signed the insurance claim settlement contract, and the insurance claim settlement contract comprises the insurance claim settlement rule corresponding to the insured party; and

the first smart contract is generated based on the insurance claim settlement contract.

19. The system according to claim 18, wherein the operations further comprise:

obtaining a third transaction generated based on the insurance claim settlement contract;

calling a second smart contract and executing a first smart contract generation logic in the second smart contract, and generating the first smart contract corresponding to the insured party based on the insurance claim settlement contract; and

sending the first smart contract to the blockchain, to enable the first smart contract, after being verified in consensus by node devices of the blockchain, to be deployed in the blockchain.

~~any one of claims 1 to 8~~20. The system according to claim 15, wherein the first transaction further comprises insurance claim settlement logic identification information.