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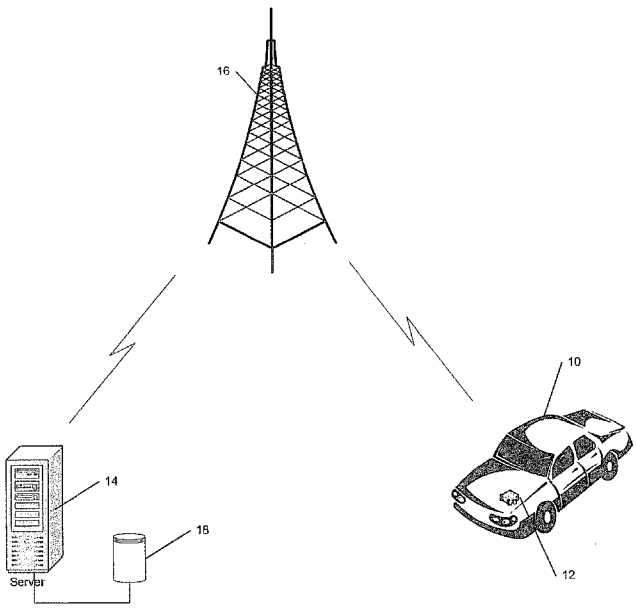
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[Continued on next page]

(54) Title: A METHOD OF MANAGING AN INSURANCE SCHEME AND A SYSTEM THEREFOR

Fig. 1



(57) Abstract: A method and system for managing an insurance scheme includes receiving and storing data relating to a life insurance agreement between an insured person and a life insurer including data relating to at least one premium to be paid to the life insurer and details of the life insurers obligations to the insured person or their beneficiary on the occurrence of the insured person dying or suffering disability. Receiving data including information relating to the compliance of the insured person in a plurality of programme areas related to motor vehicle driver behaviours and storing the data in a database. Points are awarded to the insured person wherein the points awarded are related to the compliance of the insured person in the programme areas and the points awarded are then used to determine a reward for the insured person from the life insurer.

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