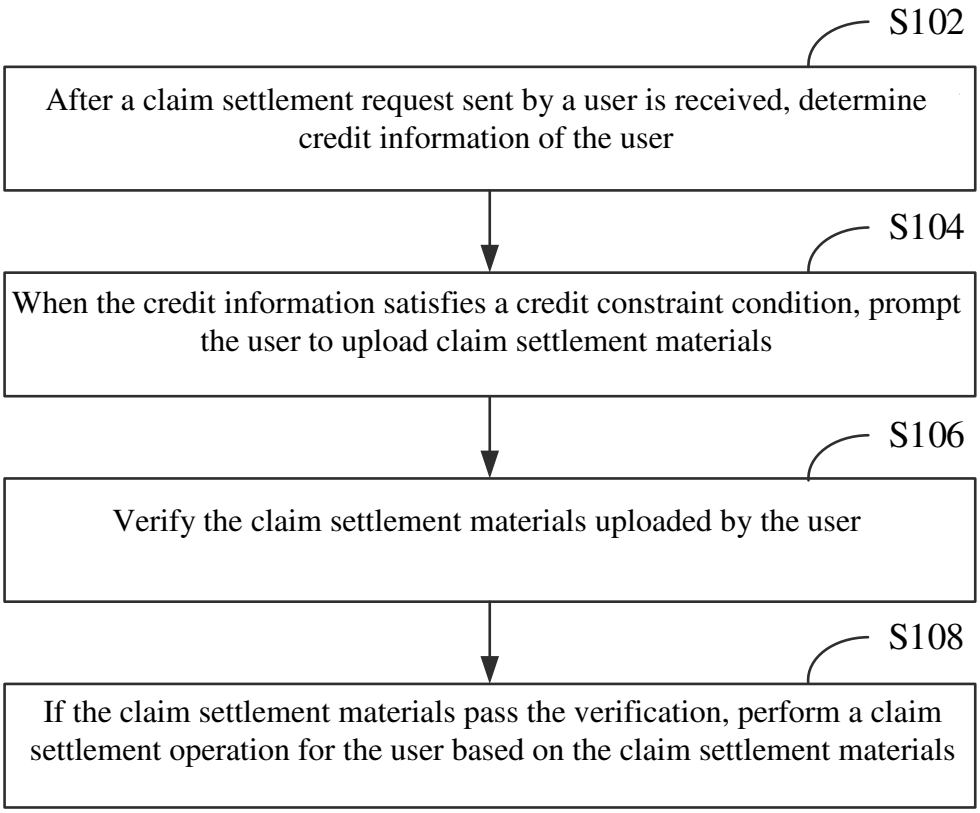

S102
After a claim settlement request sent by a user is received, determine credit information of the user
S104
When the credit information satisfies a credit constraint condition, prompt the user to upload claim settlement materials
S106
Verify the claim settlement materials uploaded by the user
S108
If the claim settlement materials pass the verification, perform a claim settlement operation for the user based on the claim settlement materials

FIG. 1

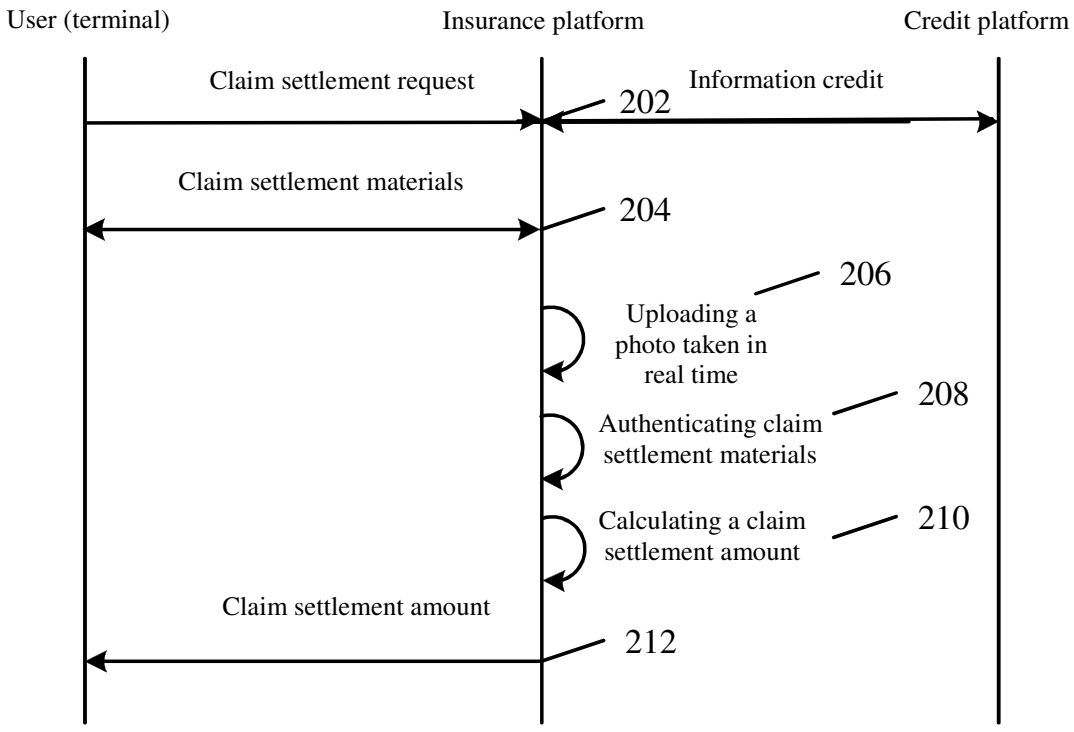

User (terminal)
Insurance platform
Credit platform
Claim settlement request
202
Information credit
Claim settlement materials
204
206
Uploading a photo taken in real time
208
Authenticating claim settlement materials
Calculating a claim settlement amount
210
Claim settlement amount
212

FIG. 2

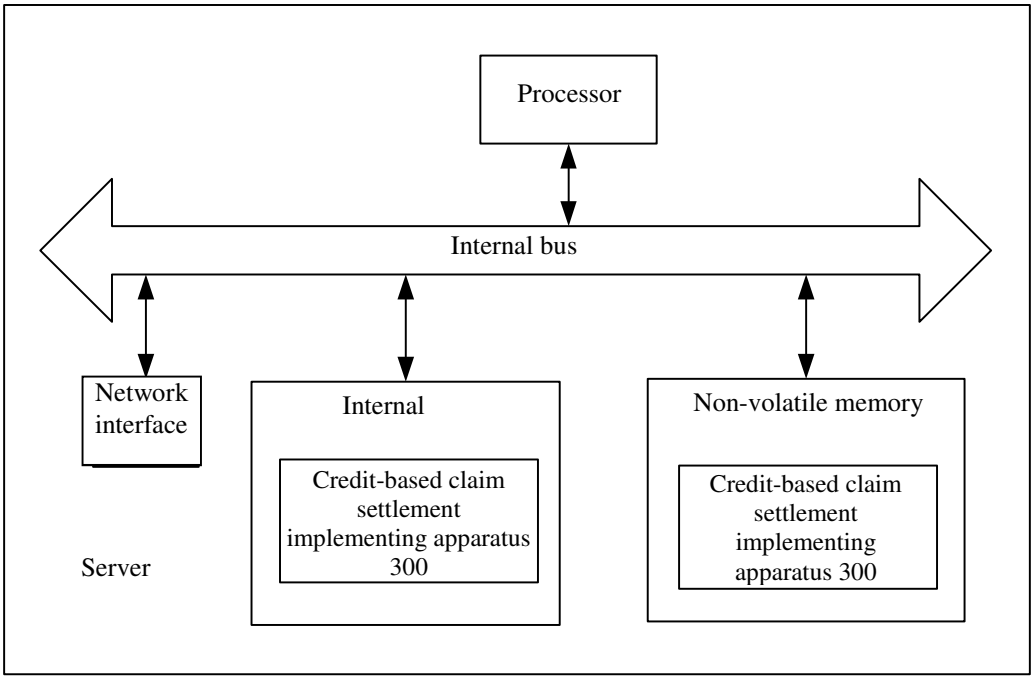

Processor
Internal bus
Network interface
Internal
Credit-based claim settlement implementing apparatus 300
Non-volatile memory
Credit-based claim settlement implementing apparatus 300
Server

FIG. 3

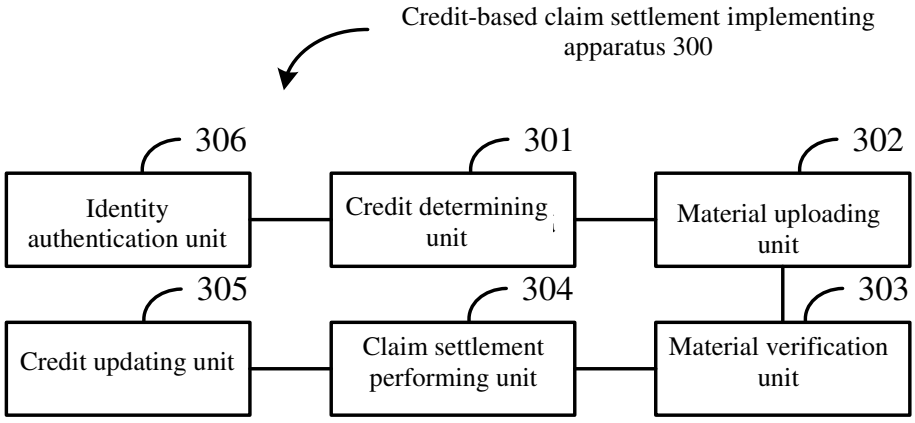

Credit-based claim settlement implementing apparatus 300
306
Identity authentication unit
301
Credit determining unit
302
Material uploading unit
305
Credit updating unit
304
Claim settlement performing unit
303
Material verification unit

FIG. 4