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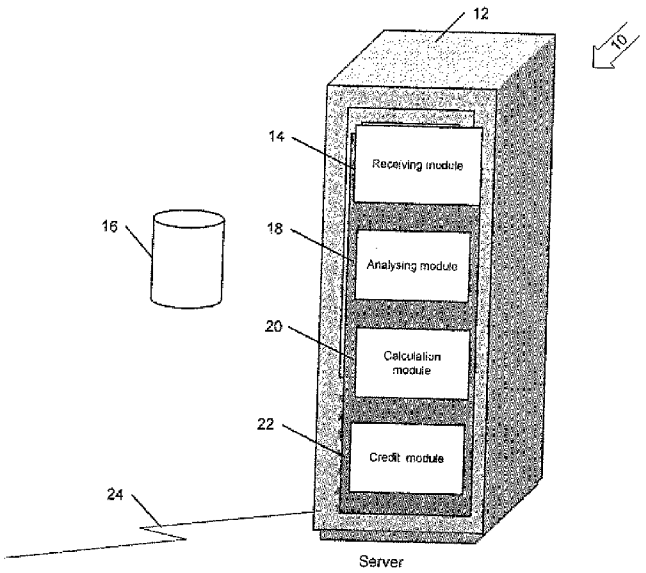
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(54) Title: A SYSTEM AND METHOD OF CALCULATING THE PRICING OF CREDIT BASED ON ENGAGEMENT WITH A DRIVER PROGRAMME

Fig. 1



(57) Abstract: A system and method of calculating the pricing of credit based on engagement with a driver programme includes receiving data including information relating to the compliance of a driver in a plurality of programme areas related to motor vehicle driver behaviours and storing the data in a database. Points are awarded to the driver wherein the points allocated are related to the compliance of the driver in the programme areas and the points allocated are used as one factor to calculate the pricing of credit for the driver wherein the higher the degree of compliance with the programme the cheaper the pricing of the credit.

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