

ABSTRACT

To reduce the burden on a user, and promote the purchase of insurance or other equivalent services. A management server 10, which is connected to a user terminal 20 used by a user, an insurer's terminal 30 used by an insurer, and a sponsor's terminal 40 used by a sponsor through a communication network, receives information about insurance products from the insurer's terminal 30, receives information about purchase conditions of the insurance products from the sponsor 'terminal 40, and determines whether to permit the user to purchase the service by at least partially referring to the purchase conditions received from the sponsor's terminal 40, when an application for the service purchase is received from the user terminal 20.