Fig. 1

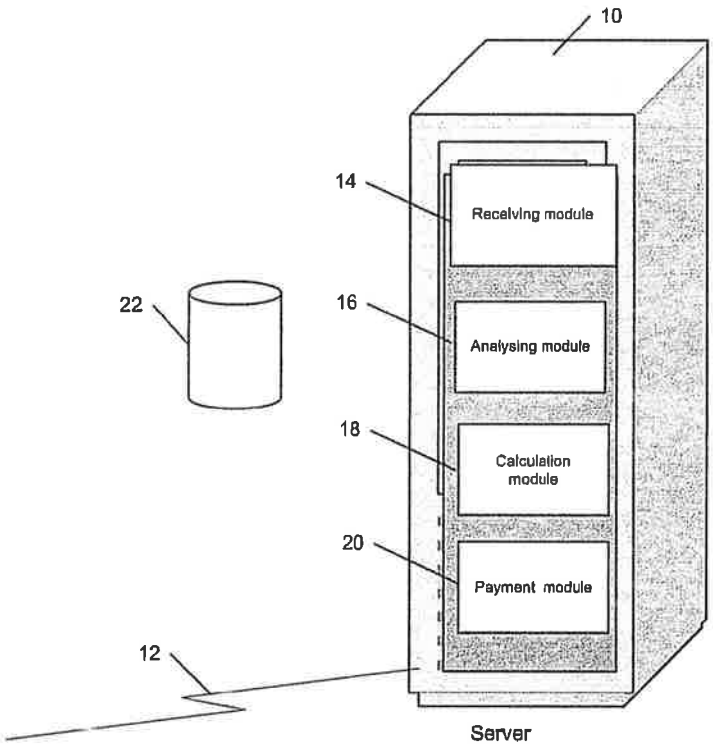
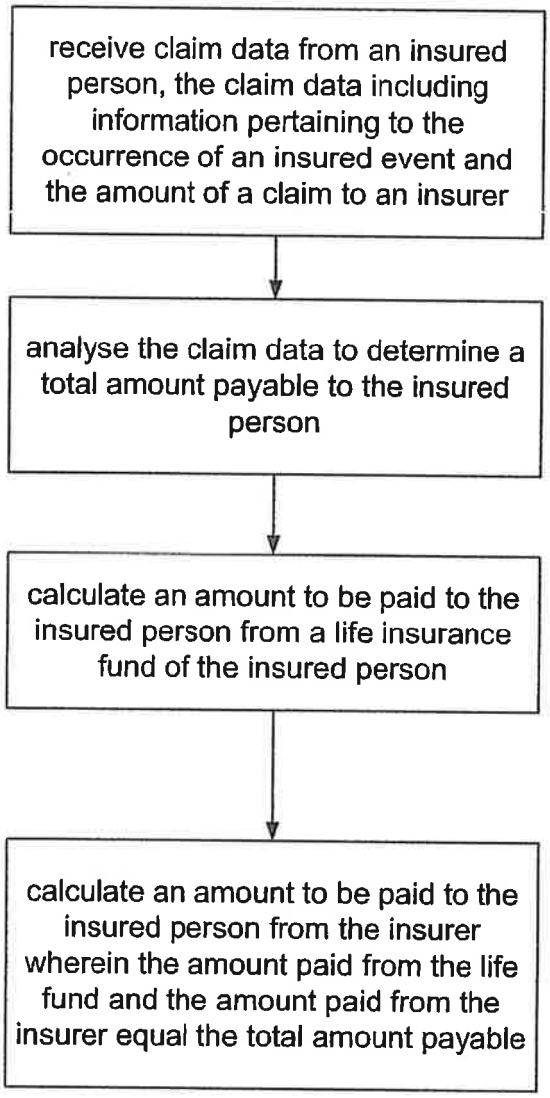

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Receiving module
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Analysing module
18
Calculation module
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Payment module
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Server

Fig. 2


receive claim data from an insured person, the claim data including information pertaining to the occurrence of an insured event and the amount of a claim to an insurer
analyse the claim data to determine a total amount payable to the insured person
calculate an amount to be paid to the insured person from a life insurance fund of the insured person
calculate an amount to be paid to the insured person from the insurer wherein the amount paid from the life fund and the amount paid from the insurer equal the total amount payable