FIG. 1

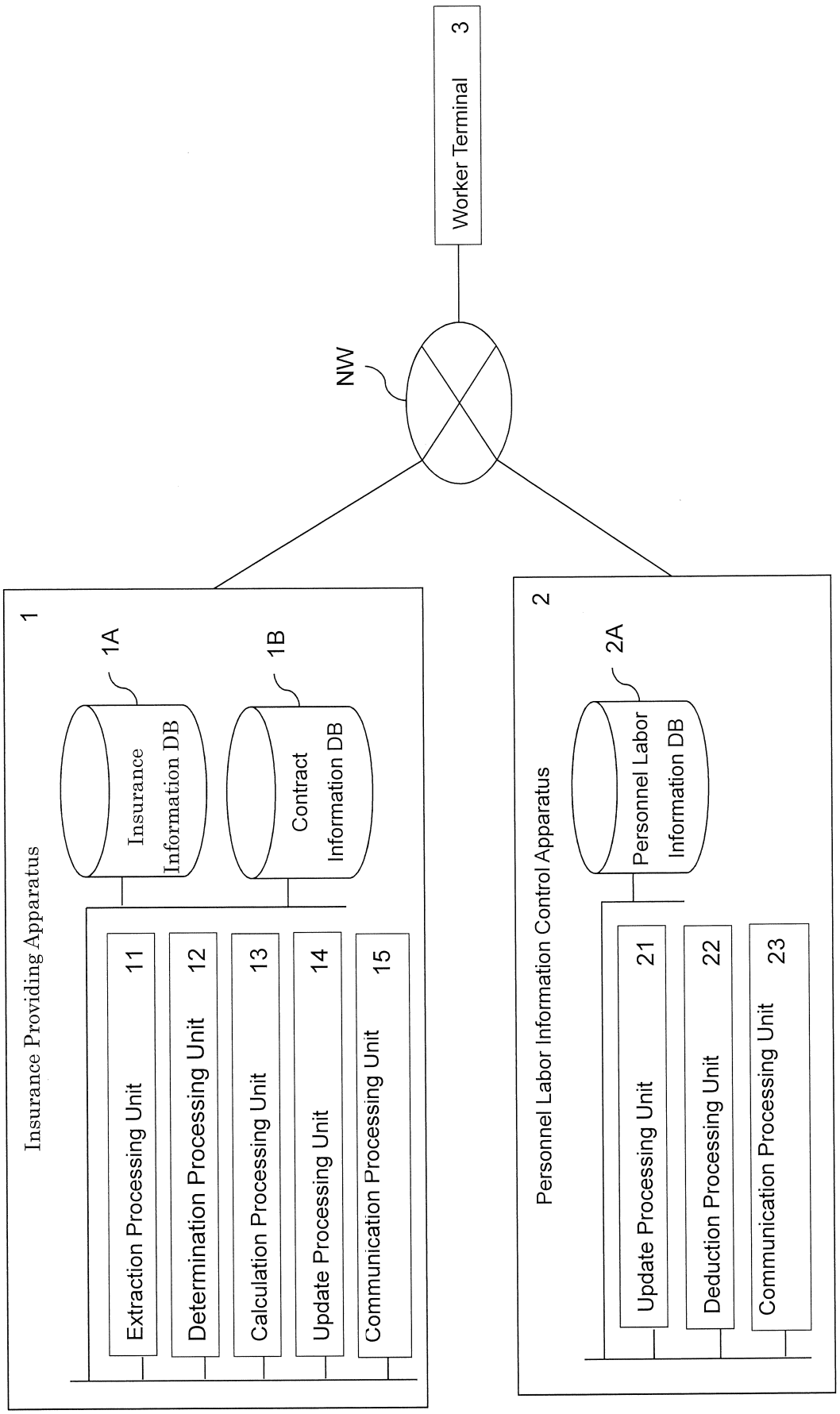

Worker Terminal
3
NW
Insurance Providing Apparatus
1
1A
Insurance Information DB
1B
Contract Information DB
Extraction Processing Unit
11
Determination Processing Unit
12
Calculation Processing Unit
13
Update Processing Unit
14
Communication Processing Unit
15
Personnel Labor Information Control Apparatus
2
2A
Personnel Labor Information DB
Update Processing Unit
21
Deduction Processing Unit
22
Communication Processing Unit
23

FIG. 2

Insurance	Details	Subscription Conditions	Premium Calculation Standard				
			Commuting Means	Commuting Distance	Commuting Time	Work Details	. . .
Insurance A	. . .	. . .	. . .	. . .	. . .	. . .	. . .
Insurance B	. . .	. . .	. . .	. . .	. . .	. . .	. . .

FIG. 3

Worker	Insurance	Premium
○○ ○○	• • •	• • •
○○ ○○	• • •	• • •

FIG. 4

Worker	Personnel Labor Information		
	Personnel Affairs	Attendance and Absence	Wages
○○ ○○	• • •	• • •	• • •
○○ ○○	• • •	• • •	• • •

FIG. 5

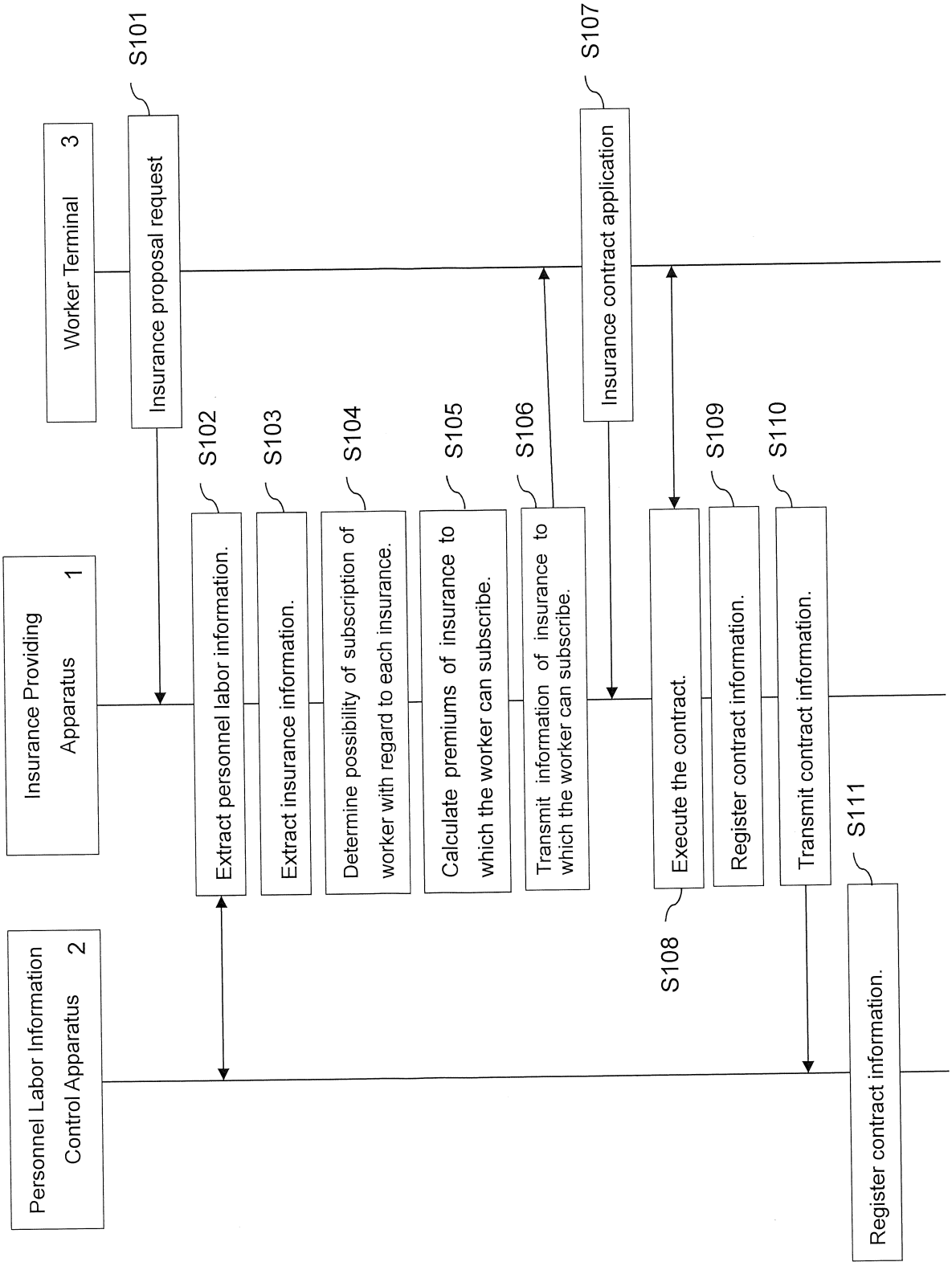

Worker Terminal 3
Insurance Providing Apparatus 1
Personnel Labor Information Control Apparatus 2
S101
Insurance proposal request
S102
Extract personnel labor information.
S103
Extract insurance information.
S104
Determine possibility of subscription of worker with regard to each insurance.
S105
Calculate premiums of insurance to which the worker can subscribe.
S106
Transmit information of insurance to which the worker can subscribe.
S107
Insurance contract application
S108
Execute the contract.
S109
Register contract information.
S110
Transmit contract information.
S111
Register contract information.

FIG. 6

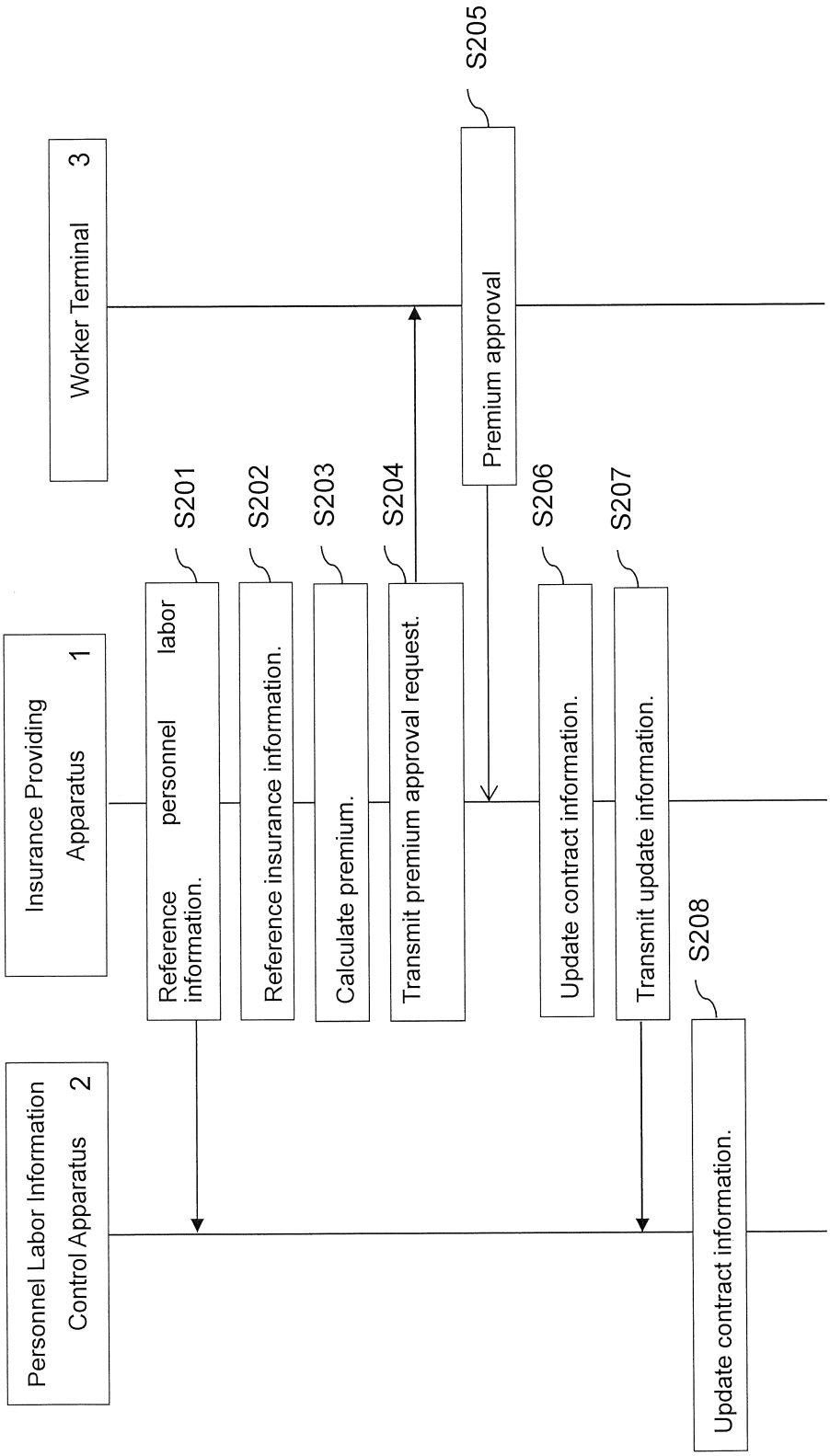

Insurance Providing Apparatus 1
Personnel Labor Information Control Apparatus 2
Worker Terminal 3
Reference personnel labor information.
S201
Reference insurance information.
S202
Calculate premium.
S203
Transmit premium approval request.
S204
Premium approval
S205
Update contract information.
S206
Transmit update information.
S207
Update contract information.
S208

FIG. 7

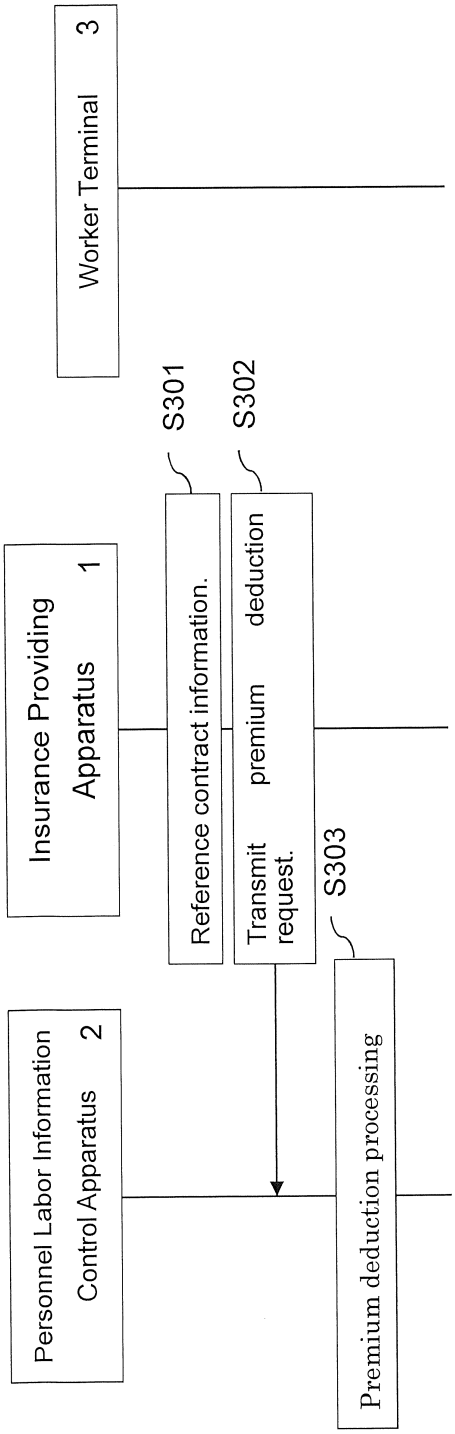
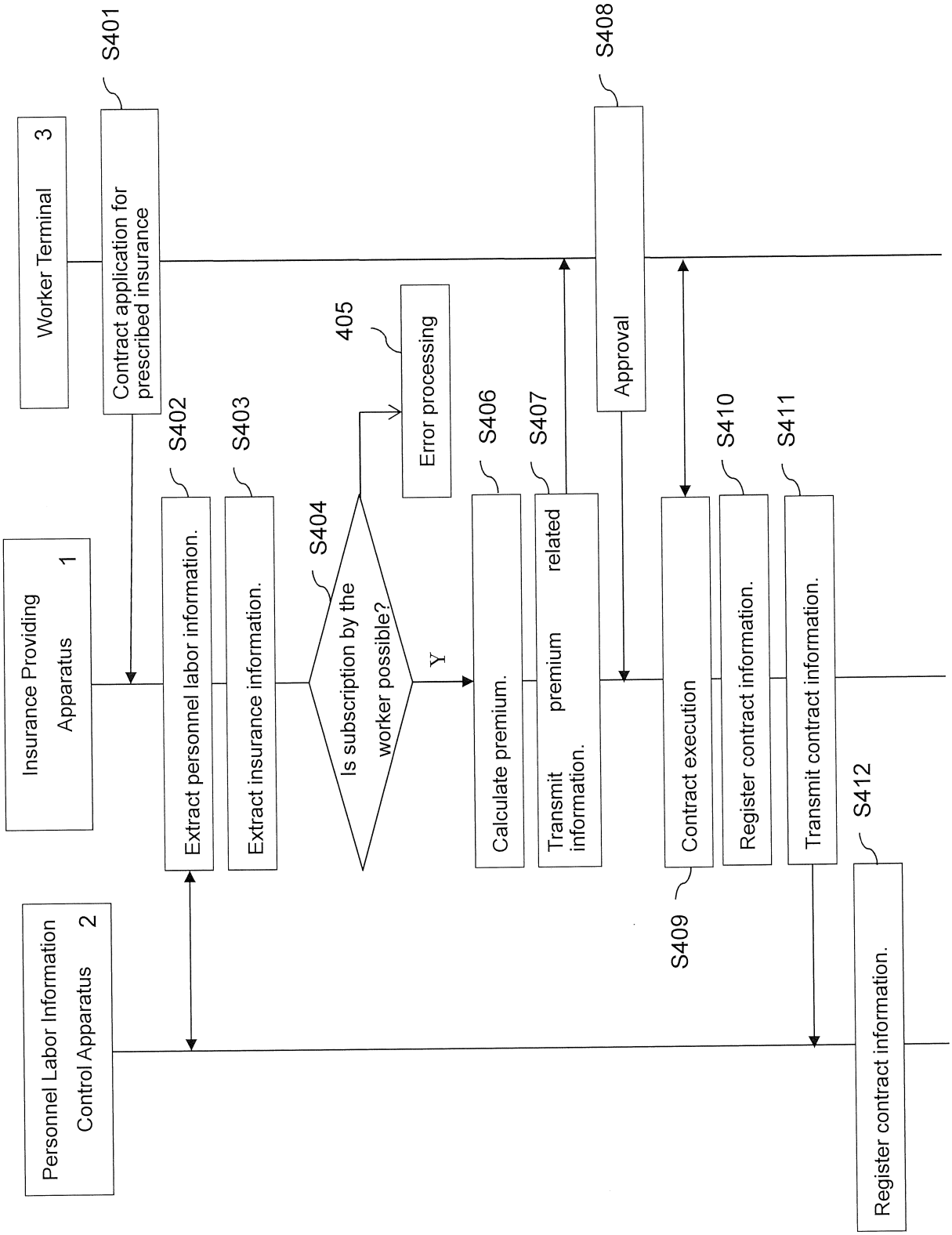

Worker Terminal 3
Insurance Providing Apparatus 1
Personnel Labor Information Control Apparatus 2
S301
Reference contract information.
S302
Transmit premium deduction request.
S303
Premium deduction processing

FIG. 8


Worker Terminal 3
Insurance Providing Apparatus 1
Personnel Labor Information Control Apparatus 2
S401
Contract application for prescribed insurance
S402
Extract personnel labor information.
S403
Extract insurance information.
S404
Is subscription by the worker possible?
Y
405
Error processing
S406
Calculate premium.
S407
Transmit premium related information.
S408
Approval
S409
Contract execution
S410
Register contract information.
S411
Transmit contract information.
S412
Register contract information.