Fig. 1

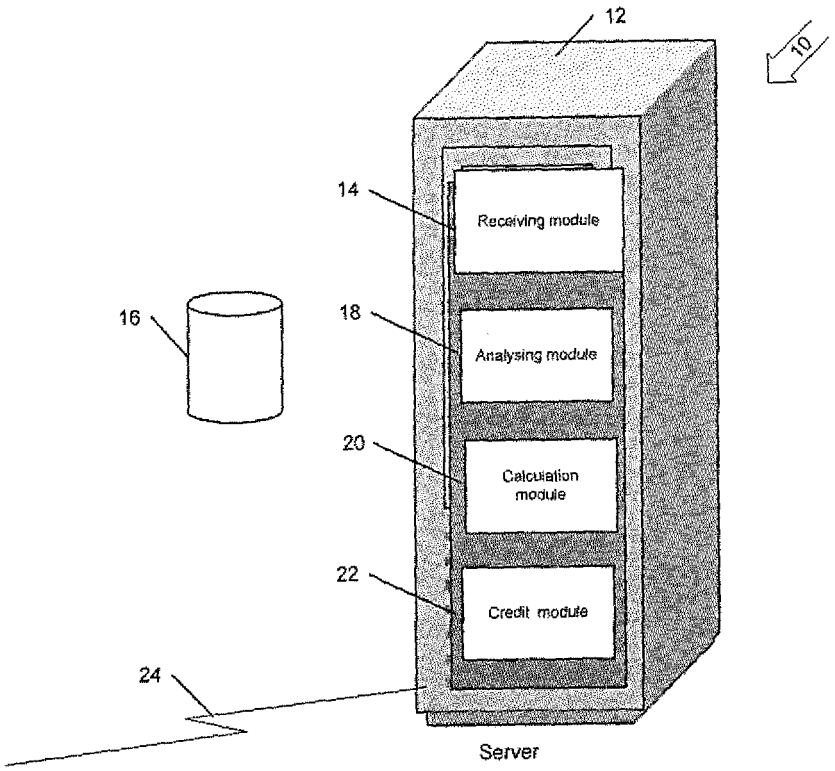
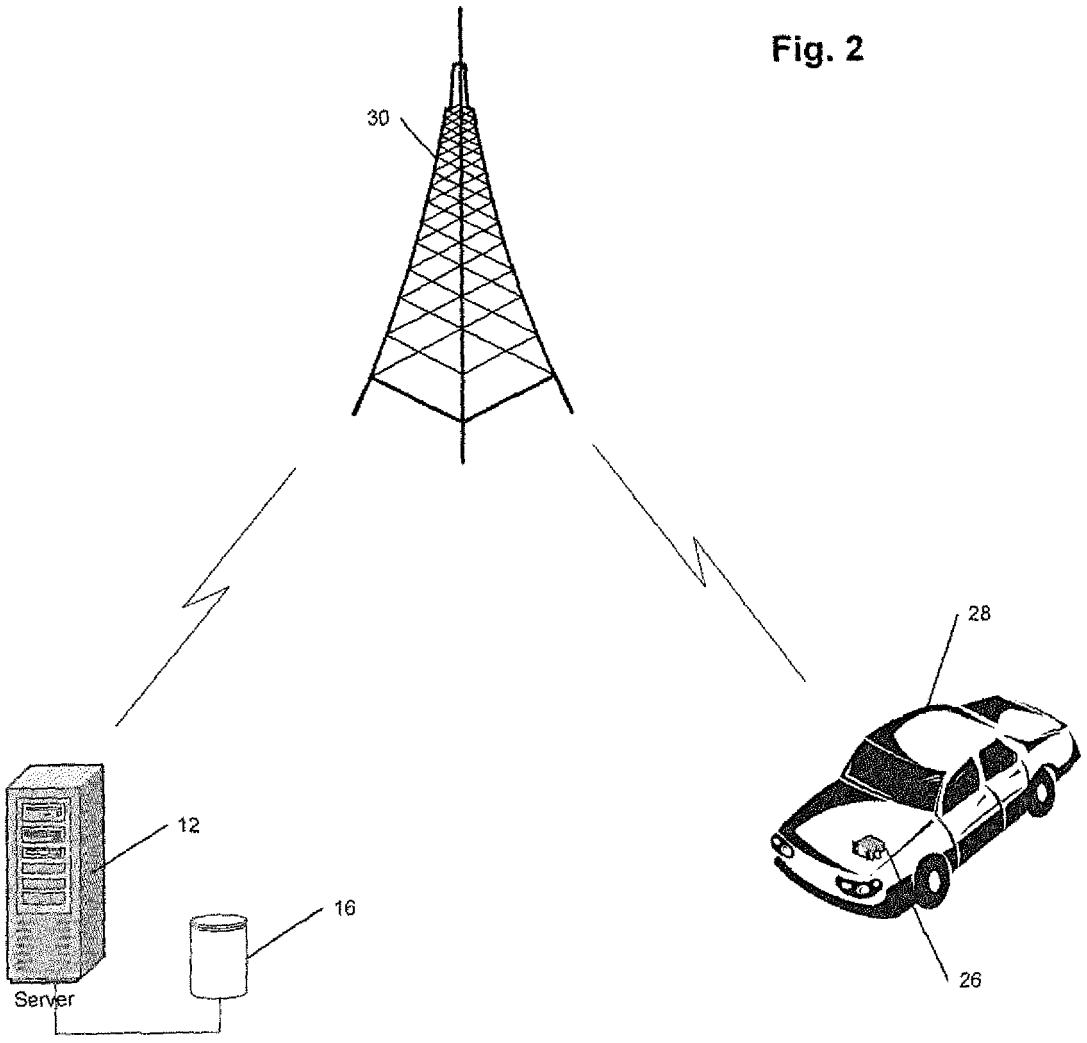

12
10
14
Receiving module
16
18
Analysing module
20
Calculation module
22
Credit module
24
Server

Fig. 2



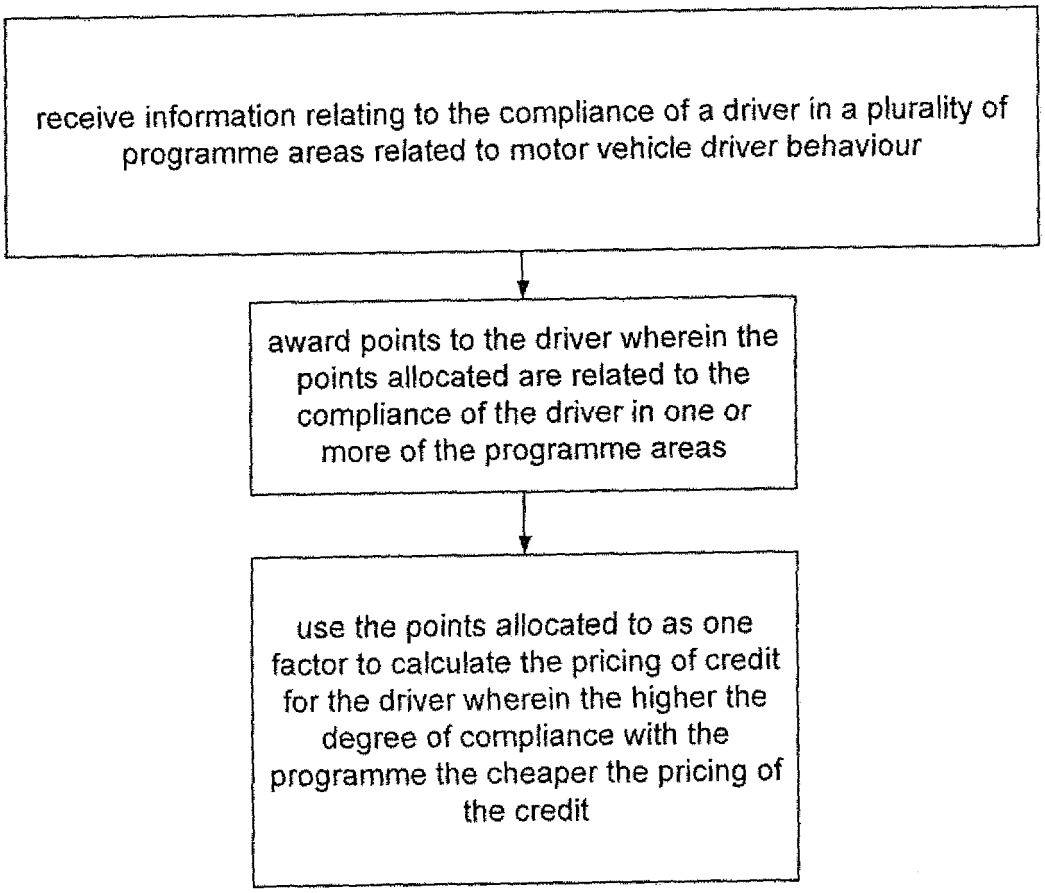

receive information relating to the compliance of a driver in a plurality of programme areas related to motor vehicle driver behaviour
award points to the driver wherein the points allocated are related to the compliance of the driver in one or more of the programme areas
use the points allocated to 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

Fig. 3