What is claimed is:

1. A terminal device, comprising: a memory, a processor, and a computer readable instruction stored in the memory and executable on the processor, wherein the processor implements the following steps when executing the computer readable instruction:

receiving a unique identifier of an insurance type of a policy;

searching for, in a log table, all state change records corresponding to the unique identifier of the insurance type of the policy;

sorting all the found state change records in chronological order;

determining whether two adjacent state change records are the same;

when the two adjacent state change records are different, subtracting the time point of the previous state from the time point of the latter state change record to obtain a time interval; and

determining the duration of a valid state based on the time interval.

2. The terminal device according to claim 1, wherein the processor also implements the following step when executing the computer readable instruction:

when the two adjacent state change records are the same, performing no operation.

3. The terminal device according to claim 1, wherein the step of determining whether two adjacent state change records are the same comprises:

when the previous state change record is the valid state, and the latter state change record is the valid state, or when the previous state change record is the invalid state, and the latter state change record is the invalid state, determining that the two adjacent change records are the same;

when the previous state change record is the valid state, and the latter state change record is the invalid state, or when the previous state change record is the invalid state, and the latter state change record is the valid state, determining that the two adjacent change records are different.

4. The terminal device according to claim 3, wherein the step of subtracting the time point

of the previous state from the time point of the latter state change record when the two adjacent state change records are different, to obtain a time interval comprises:

when the two adjacent state change records are different and the valid state is changed to the invalid state, subtracting the time point of the previous state from the time point of the latter state change record to obtain a time interval.

5. The terminal device according to claim 4, wherein the step of determining the duration of a valid state based on the time interval comprises:

determining the end date and start date of the valid state;

counting time intervals corresponding to the change of all state change records from the valid state to the invalid state, and accumulating all the counted time intervals to obtain the invalid duration of the policy;

calculating the duration of the valid state of the policy based on the following formula:

(end date - start date) - invalid duration of the policy = the duration of the valid state of the policy.

6. A computer readable storage medium, having stored thereon a computer readable instruction, wherein when the computer readable instruction is executed by a processor, the following steps are implemented:

receiving a unique identifier of an insurance type of a policy;

searching for, in a log table, all state change records corresponding to the unique identifier of the insurance type of the policy;

sorting all the found state change records in chronological order;

determining whether two adjacent state change records are the same;

when the two adjacent state change records are different, subtracting the time point of the previous state from the time point of the latter state change record to obtain a time interval; and

determining the duration of a valid state based on the time interval.

7. The computer readable storage medium according to claim 6, wherein when the two

adjacent state change records are the same, no operation is performed.

8. The computer readable storage medium according to claim 6, wherein the step of determining whether two adjacent state change records are the same comprises:

when the previous state change record is the valid state, and the latter state change record is the valid state, or when the previous state change record is the invalid state, and the latter state change record is the invalid state, determining that the two adjacent change records are the same;

when the previous state change record is the valid state, and the latter state change record is the invalid state, or when the previous state change record is the invalid state, and the latter state change record is the valid state, determining that the two adjacent change records are different.

9. The computer readable storage medium according to claim 8, wherein the step of subtracting the time point of the previous state from the time point of the latter state change record when the two adjacent state change records are different, to obtain a time interval comprises:

when the two adjacent state change records are different and the valid state is changed to the invalid state, subtracting the time point of the previous state from the time point of the latter state change record to obtain a time interval.

10. The computer readable storage medium according to claim 9, wherein the step of determining the duration of a valid state based on the time interval comprises:

determining the end date and start date of the valid state;

counting time intervals corresponding to the change of all state change records from the valid state to the invalid state, and accumulating all the counted time intervals to obtain the invalid duration of the policy;

calculating the duration of the valid state of the policy based on the following formula:

(end date - start date) - invalid duration of the policy = the duration of the valid state of the policy.

11. A device for conducting statistics on insurance type state information of a policy, comprising:

an identifier receiving unit, configured to receive a unique identifier of an insurance type of a policy;

a record searching unit, configured to search for, in a log table, all state change records corresponding to the unique identifier of the insurance type of the policy;

a record sorting unit, configured to sort all the found state change records in chronological order;

a record judgment unit, configured to determine whether two adjacent state change records are the same;

a record processing unit, configured to subtract the time point of the previous state from the time point of the latter state change record when the two adjacent state change records are different, to obtain a time interval; and

a duration determining unit, configured to determine the duration of a valid state based on the time interval.

12. The device for conducting statistics on insurance type state information of a policy according to claim 11, wherein when the two adjacent state change records are the same, the record processing unit performs no operation.

13. The device for conducting statistics on insurance type state information of a policy according to claim 11, wherein the record judgment unit comprises:

a first determining module, configured to determine that the two adjacent change records are the same, when the previous state change record is the valid state, and the latter state change record is the valid state, or when the previous state change record is the invalid state, and the latter state change record is the invalid state; and

a second determining module, configured to determine that the two adjacent change records are different, when the previous state change record is the valid state, and the latter state change record is the invalid state, or when the previous state change record is the invalid state, and the latter state change record is the valid state.

14. The device for conducting statistics on insurance type state information of a policy according to claim 13, wherein the record processing unit is specifically configured to subtract the time point of the previous state from the time point of the latter state change record when the two adjacent state change records are different and the valid state is changed to the invalid state, to obtain a time interval.

15. The device for conducting statistics on insurance type state information of a policy according to claim 14, wherein the duration determining unit comprises:

a date determination module, configured to determine the end date and start date of the valid state;

an interval statistics module, configured to count time intervals corresponding to the change of all state change records from the valid state to the invalid state, and accumulate all the counted time intervals to obtain the invalid duration of the policy; and

a duration calculation module, configured to calculate the duration of the valid state of the policy based on the following formula:

(end date - start date) - invalid duration of the policy = the duration of the valid state of the policy.