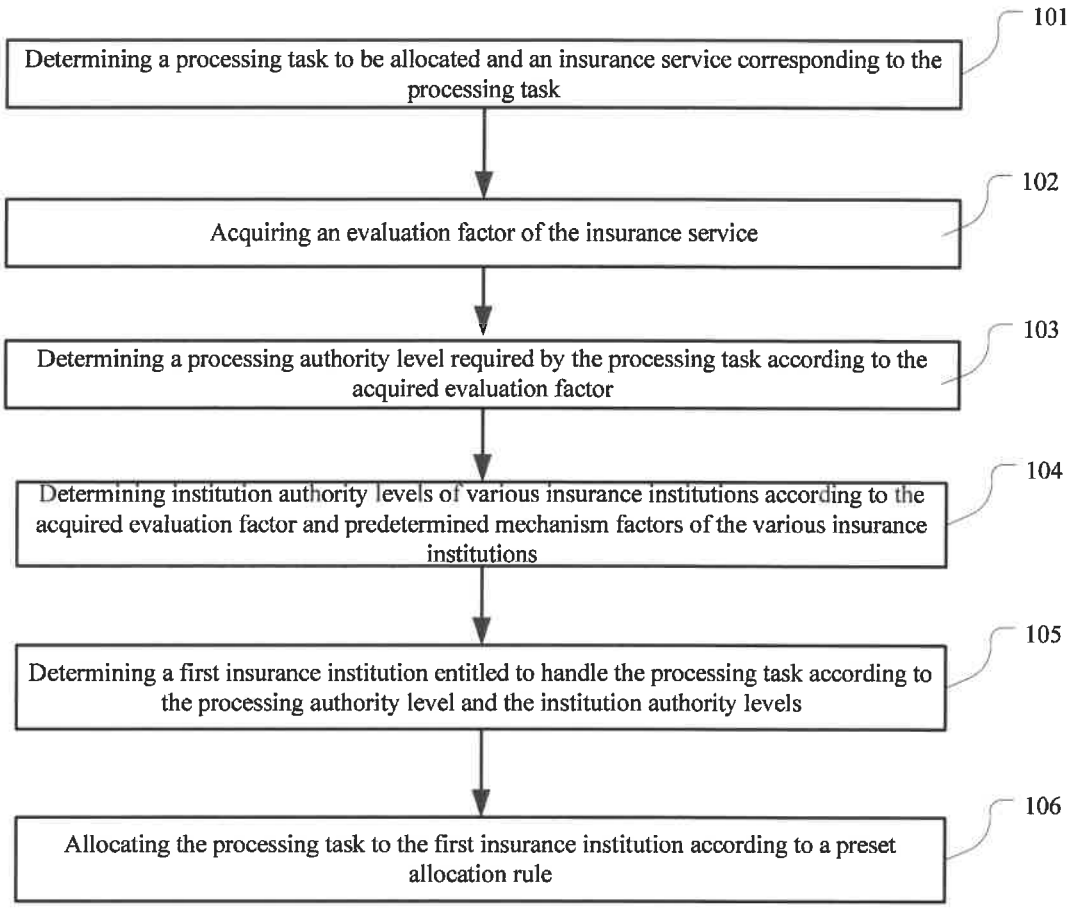

101
Determining a processing task to be allocated and an insurance service corresponding to the processing task
102
Acquiring an evaluation factor of the insurance service
103
Determining a processing authority level required by the processing task according to the acquired evaluation factor
104
Determining institution authority levels of various insurance institutions according to the acquired evaluation factor and predetermined mechanism factors of the various insurance institutions
105
Determining a first insurance institution entitled to handle the processing task according to the processing authority level and the institution authority levels
106
Allocating the processing task to the first insurance institution according to a preset allocation rule

FIG. 1

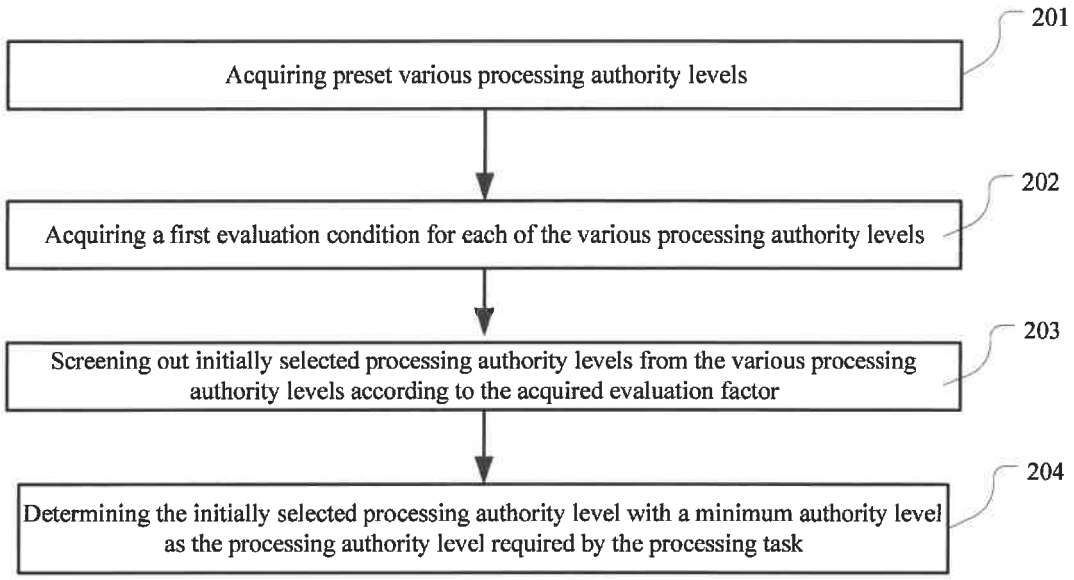

201
Acquiring preset various processing authority levels
202
Acquiring a first evaluation condition for each of the various processing authority levels
203
Screening out initially selected processing authority levels from the various processing authority levels according to the acquired evaluation factor
204
Determining the initially selected processing authority level with a minimum authority level as the processing authority level required by the processing task

FIG. 2

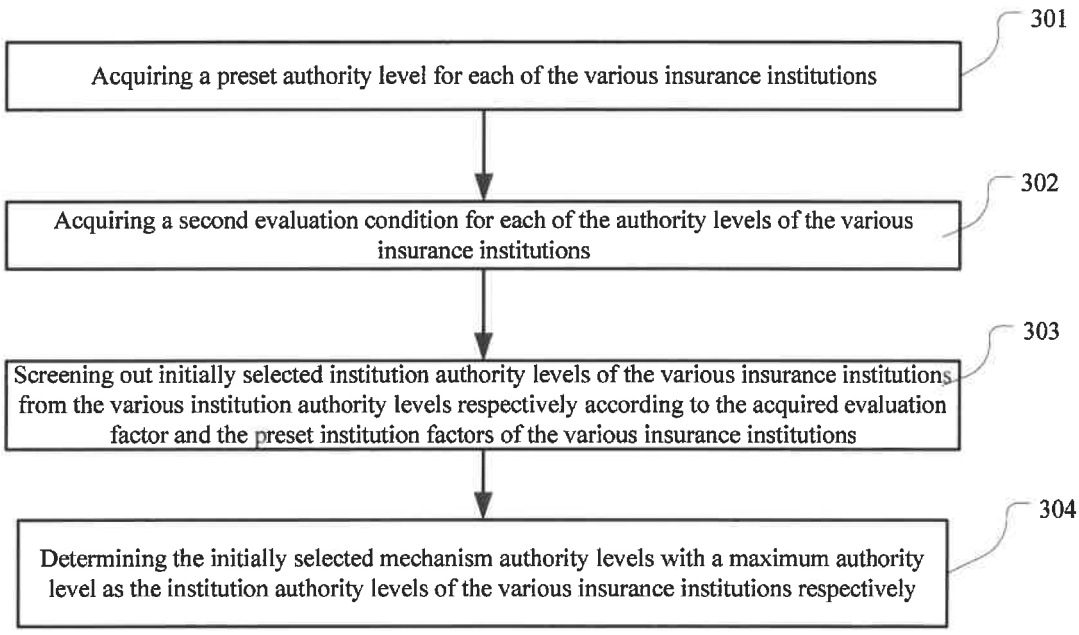

301
Acquiring a preset authority level for each of the various insurance institutions
302
Acquiring a second evaluation condition for each of the authority levels of the various insurance institutions
303
Screening out initially selected institution authority levels of the various insurance institutions from the various institution authority levels respectively according to the acquired evaluation factor and the preset institution factors of the various insurance institutions
304
Determining the initially selected mechanism authority levels with a maximum authority level as the institution authority levels of the various insurance institutions respectively

FIG. 3

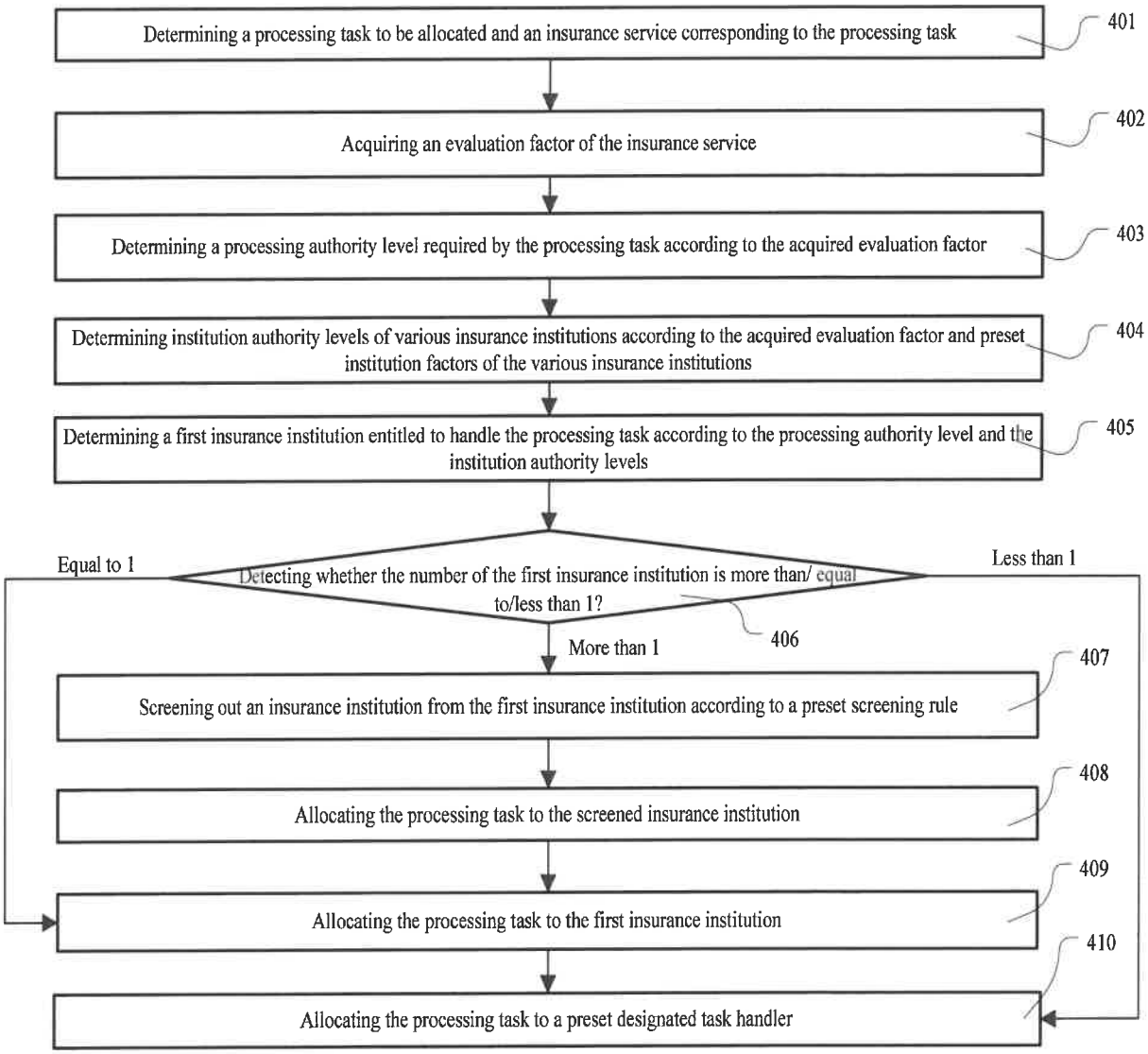

Determining a processing task to be allocated and an insurance service corresponding to the processing task
401
Acquiring an evaluation factor of the insurance service
402
Determining a processing authority level required by the processing task according to the acquired evaluation factor
403
Determining institution authority levels of various insurance institutions according to the acquired evaluation factor and preset institution factors of the various insurance institutions
404
Determining a first insurance institution entitled to handle the processing task according to the processing authority level and the institution authority levels
405
Detecting whether the number of the first insurance institution is more than/ equal to/less than 1?
406
Equal to 1
Less than 1
More than 1
Screening out an insurance institution from the first insurance institution according to a preset screening rule
407
Allocating the processing task to the screened insurance institution
408
Allocating the processing task to the first insurance institution
409
Allocating the processing task to a preset designated task handler
410

FIG. 4

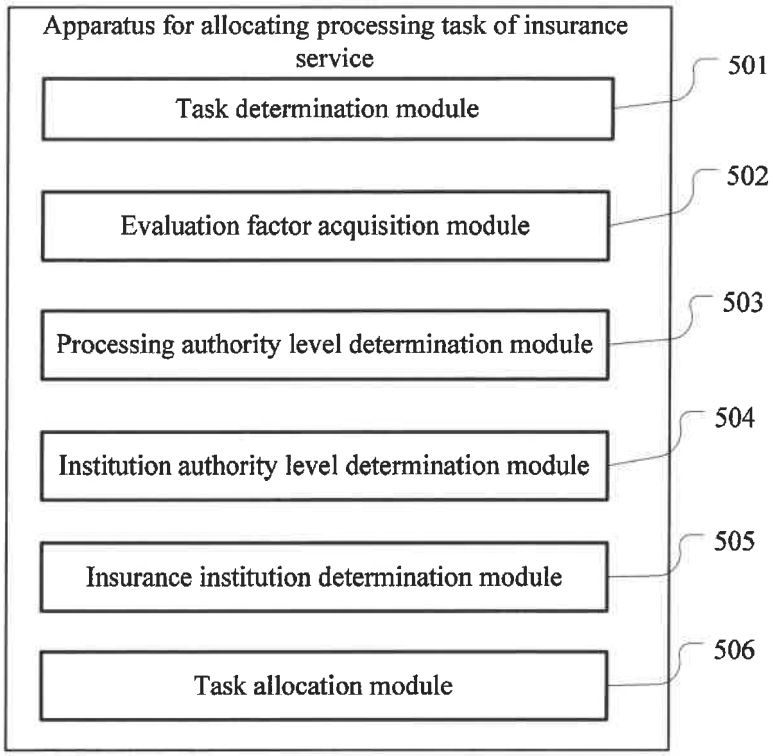

Apparatus for allocating processing task of insurance service
Task determination module
501
Evaluation factor acquisition module
502
Processing authority level determination module
503
Institution authority level determination module
504
Insurance institution determination module
505
Task allocation module
506

FIG. 5