Fig. 1

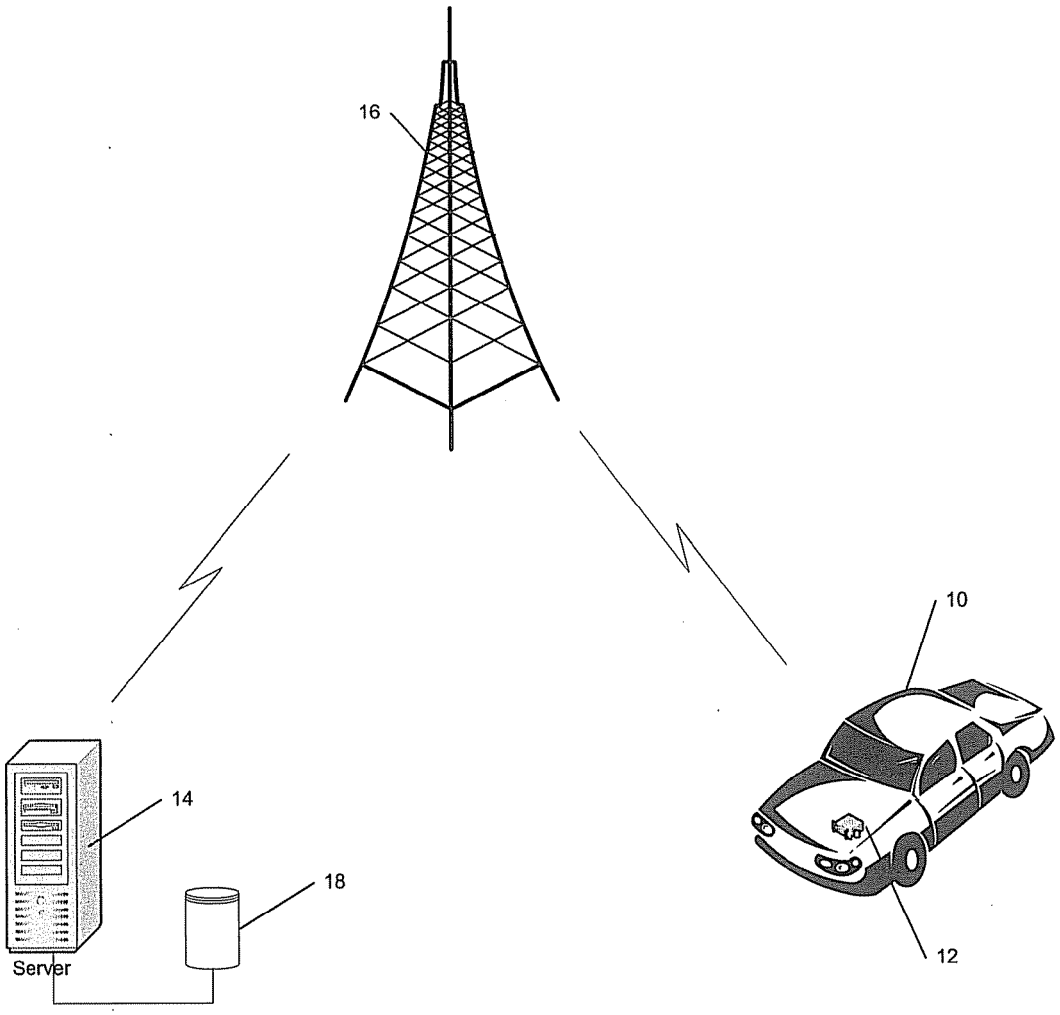
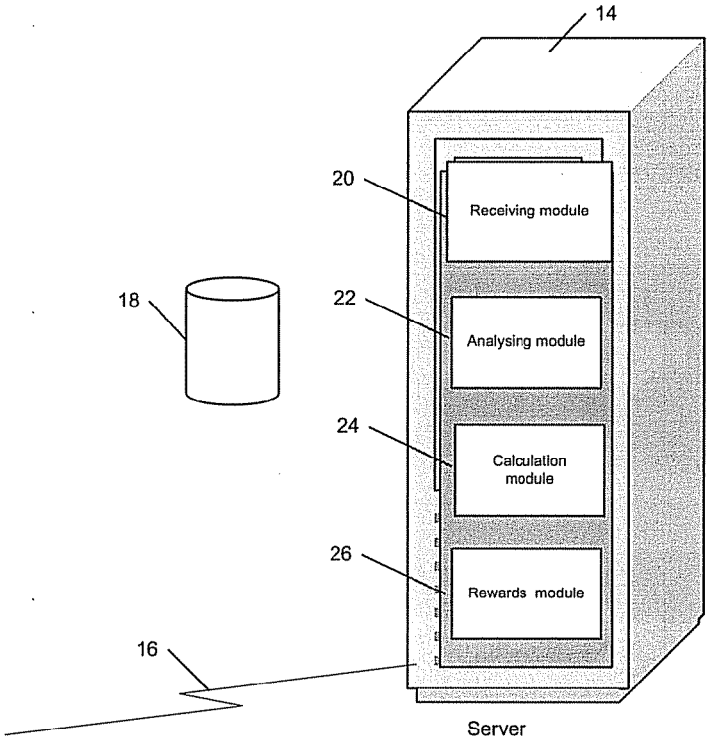


Fig. 2


14
20
Receiving module
18
22
Analysing module
24
Calculation module
26
Rewards module
16
Server

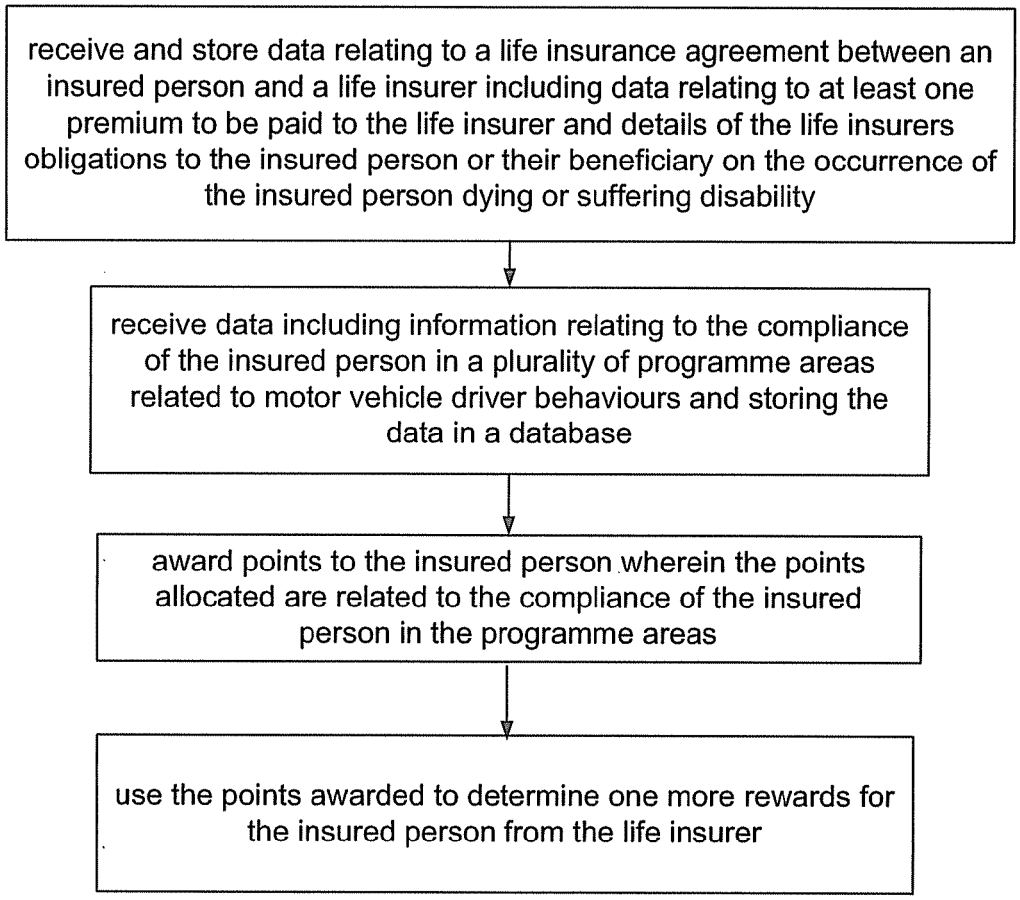

receive and store data relating to a life insurance agreement between an insured person and a life insurer including data relating to at least one premium to be paid to the life insurer and details of the life insurers obligations to the insured person or their beneficiary on the occurrence of the insured person dying or suffering disability
receive data including information relating to the compliance of the insured person in a plurality of programme areas related to motor vehicle driver behaviours and storing the data in a database
award points to the insured person wherein the points allocated are related to the compliance of the insured person in the programme areas
use the points awarded to determine one more rewards for the insured person from the life insurer

Fig. 3