(12) INTERNATIONAL APPLICATION PUBLISHED UNDER THE PATENT COOPERATION TREATY (PCT)

(19) World Intellectual Property Organization
International Bureau

(43) International Publication Date
6 October 2011 (06.10.2011)

PCT

(10) International Publication Number
WO 2011/121541 A1

(51) International Patent Classification:
G06Q 40/00 (2006.01)

(21) International Application Number:
PCT/IB2011/051333

(22) International Filing Date:
29 March 2011 (29.03.2011)

(25) Filing Language: English

(26) Publication Language: English

(30) Priority Data:
2010/02250 30 March 2010 (30.03.2010) ZA

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(81) Designated States *(unless otherwise indicated, for every kind of national protection available)*: AE, AG, AL, AM, AO, AT, AU, AZ, BA, BB, BG, BH, BR, BW, BY, BZ, CA, CH, CL, CN, CO, CR, CU, CZ, DE, DK, DM, DO, DZ, EC, EE, EG, ES, FI, GB, GD, GE, GH, GM, GT, HN, HR, HU, ID, IL, IN, IS, JP, KE, KG, KM, KN, KP, KR, KZ, LA, LC, LK, LR, LS, LT, LU, LY, MA, MD, ME, MG, MK, MN, MW, MX, MY, MZ, NA, NG, NI, NO, NZ, OM, PE, PG, PH, PL, PT, RO, RS, RU, SC, SD, SE, SG, SK, SL, SM, ST, SV, SY, TH, TJ, TM, TN, TR, TT, TZ, UA, UG, US, UZ, VC, VN, ZA, ZM, ZW.

(84) Designated States *(unless otherwise indicated, for every kind of regional protection available)*: ARIPO (BW, GH, GM, KE, LR, LS, MW, MZ, NA, SD, SL, SZ, TZ, UG, ZM, ZW), Eurasian (AM, AZ, BY, KG, KZ, MD, RU, TJ, TM), European (AL, AT, BE, BG, CH, CY, CZ, DE, DK, EE, ES, FI, FR, GB, GR, HR, HU, IE, IS, IT, LT, LU, LV, MC, MK, MT, NL, NO, PL, PT, RO, RS, SE, SI, SK,

[Continued on next page]

(54) Title: METHOD OF MANAGING AN INSURANCE SCHEME AND A SYSTEM THEREFOR

(57) Abstract: A system and method for managing an insurance scheme including receiving data relating to homeowner behaviour. The data is analysed to determine the manner in which the homeowner has behaved for a past predetermined period and the analysed data is then used to determine one or more obligations of the homeowner to the insurer. The obligations may include the amount of a premium to be paid to the insurer for the insurance and/or the amount of the excess to be paid by the homeowner in the event of a claim to the insurer.

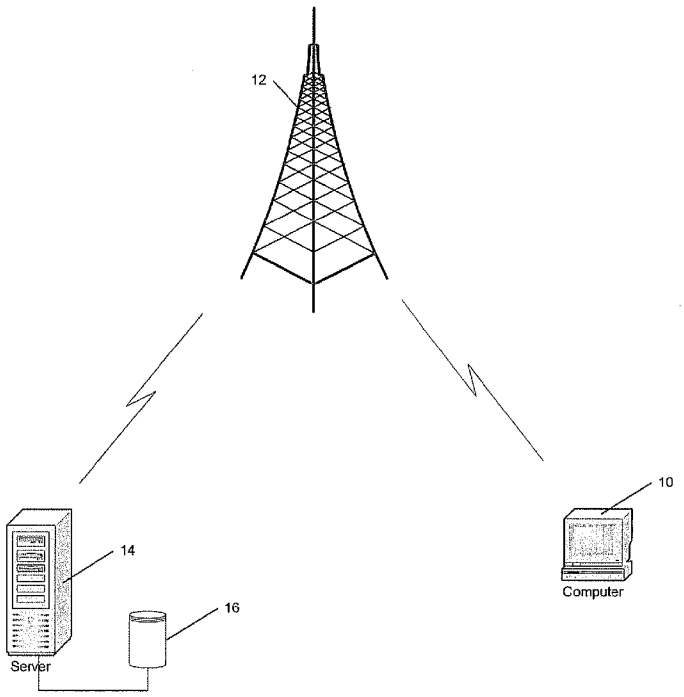


Fig. 1

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SM, TR), OAPI (BF, BJ, CF, CG, CI, CM, GA, GN, GQ, GW, ML, MR, NE, SN, TD, TG).

Published:

— *with international search report (Art. 21(3))*

— *before the expiration of the time limit for amending the claims and to be republished in the event of receipt of amendments (Rule 48.2(h))*