CLAIMS

[Claim 1]

An insurance providing apparatus for providing insurance based on personnel labor information specific to a worker, a premium being set for the worker according to changes of the personnel labor information;

Wherein the insurance providing apparatus is characterized in being configured to be capable of communicating through a network with a personnel labor information management apparatus having personnel labor information storage means storing the personnel labor information specific to the worker, and a worker terminal used by the worker,

the insurance providing apparatus comprising:

an insurance information storage means storing insurance information regarding insurance to be offered to the worker, wherein the insurance information includes details of the insurance, insurance subscription conditions based on the personnel labor information, and calculation standards for a premium to be set according to the personnel labor information;

a determination processing means referring the personnel labor information storage means and the insurance information storage means, and determining the possibility of subscription of the worker to a prescribed insurance based on the personnel labor information of the worker and subscription conditions for

the insurance;

a first calculation processing means, referring the personnel labor information storage means and the insurance information storage means, when the worker satisfies subscription conditions for the prescribed insurance based on the results of the determination of the subscription possibility, and calculating a premium to be imposed on the worker for the prescribed insurance based on the premium calculation standard and the personnel labor information of the worker;

an application reception means receiving, from the worker terminal, an application regarding a contract for insurance for which the premium was calculated;

a contract information storage means storing information of an insurance contract concluded according to the application;

a second calculation processing means referring, at every prescribed timing, the personnel labor information storage means, the insurance information storage means, and the contract information storage means, and recalculating a premium for insurance for which the contract was concluded;

a premium information transmission means transmitting information relating to a premium recalculated at each prescribed timing to the worker terminal;

an approval information reception means receiving approval information relating to the recalculated premium from the worker terminal; and

an update processing means updating and registering information relating to the approved premium in the contract information storage means.

[Claim 2]

The insurance providing apparatus according to claim 1, further comprising:

a contract information transmission means transmitting the concluded or updated insurance contract information to the personnel labor information management apparatus.

[Claim 3]

The insurance providing apparatus according to claim 1 or 2, further comprising:

a deduction request transmission means transmitting, to the personnel labor information management apparatus, information relating to the premium of the concluded insurance, along with a request to deduct the premium.

[Claim 4]

An insurance providing method for providing insurance based on personnel labor information specific to a worker, a premium being set for the worker according to the changing personnel labor information;

the insurance being provided by a computer configured to

be capable of communicating through a network with: a personnel labor information management apparatus having a personnel labor information storage means storing personnel labor information specific to the worker, and a worker terminal used by the worker, and

the computer has an insurance information storage means storing an insurance information regarding insurance to be offered to the worker, the insurance information including details of the insurance, insurance subscription conditions based on the personnel labor information, and calculation standards for a premium to be set according to the personnel labor information;

wherein the insurance providing method comprising:

a determination process for referencing the personnel labor information storage means and the insurance information storage means, and determining the possibility of subscription of the worker to a prescribed insurance based on the personnel labor information of the worker and subscription conditions for the insurance;

a first calculation process for referring the personnel labor information storage means and the insurance information storage means when the worker satisfies subscription conditions for the prescribed insurance based on the results of the determination of the subscription possibility, and calculating a premium to be imposed on the worker for the prescribed insurance based on the premium calculation standard and the personnel labor

information of the worker;

an application reception process for receiving, from the worker terminal, an application regarding a contract for insurance for which the premium was calculated;

a storage process for storing an information pertaining to an insurance contract, concluded according to the application, to a contract information storage means;

a second calculation process for referring, at every prescribed timing, the personnel labor information storage means, the insurance information storage means, and the contract information storage means, and recalculating a premium for insurance for which the contract was concluded;

a premium information transmission process for transmitting information relating to a premium recalculated at each prescribed timing to the worker terminal;

an approval information reception process for receiving approval information relating to the recalculated premium from the worker terminal; and

an update process for updating and registering information relating to the approved premium in the contract information storage means.

[Claim 5]

A computer readable recording medium with a computer program recorded thereon for causing a computer to function as an insurance

providing apparatus,

the computer being configured to be capable of communicating through a network with a personnel labor information management apparatus having a personnel labor information storage means storing personnel labor information specific to a worker, and a worker terminal used by the worker, and

the computer having an insurance information storage means storing insurance information regarding insurance to be offered to the worker, the insurance information including details of the insurance, insurance subscription conditions based on the personnel labor information, and calculation standards for a premium to be set according to the personnel labor information;

wherein the computer program causes functioning as an insurance providing apparatus for providing insurance based on personnel labor information specific to the worker, a premium being set for the worker according to the changing personnel labor information;

the computer program causes the computer to execute:

a determination process for referring the personnel labor information storage means and the insurance information storage means, and determining the possibility of subscription of the worker to a prescribed insurance based on the personnel labor information of the worker and subscription conditions for the insurance;

a first calculation process for referring the personnel

labor information storage means and the insurance information storage means when the worker satisfies subscription conditions for the prescribed insurance based on the results of the determination of the subscription possibility, and calculating a premium to be imposed on the worker for the prescribed insurance based on the premium calculation standard and the personnel labor information of the worker;

an application reception process for receiving, from the worker terminal, an application regarding a contract for insurance for which the premium was calculated;

a storage process for storing information of an insurance contract concluded according to the application to a contract information storage means;

a second calculation process for referring, at every prescribed timing, the personnel labor information storage means, the insurance information storage means, and the contract information storage means, and recalculating a premium for insurance for which the contract was concluded;

a premium information transmission process for transmitting information relating to a premium recalculated at each prescribed timing to the worker terminal;

an approval information reception process for receiving approval information relating to the recalculated premium from the worker terminal; and

an update processing for updating and registering

information relating to the approved premium in the contract information storage means.