CLAIMS:

1. A method of managing an insurance scheme, the method including:

   receiving and storing 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;

   receiving data including information relating to the compliance of the insured person in at least one programme area related to motor vehicle driver behaviours and storing the data in a database;

   awarding points to the insured person wherein the points awarded are related to the compliance of the insured person in the at least one programme area; and

   using the points awarded to determine a reward for the insured person from the life insurer.

2. A method according to claim 1 wherein the reward takes the form of at least one payment from the life insurer to the insured person.

3. A method according to claim 1 wherein the reward takes the form of at least one payment from the life insurer to a motor vehicle insurer that insures the motor vehicle thereby to reduce the amount that the insured person pays for their motor vehicle insurance.

4. A method according to any preceding claim wherein the reward is a periodic reward.

5. A method according to any preceding claim wherein the reward is determined based on the amount of the at least one premium paid to the life insurer.

6. A method according to any preceding claim wherein the points awarded are used to determine a driver status, wherein the driver status is used to determine the reward for the driver.

7. A method according to any preceding claim wherein the plurality of programme areas include at least some of vehicle maintenance, driver education, vehicle insurance claims and driving performance.

8. A method according any of claims 1 to 7 wherein the plurality of programme areas include all of vehicle maintenance, driver education, vehicle insurance claims and driving performance.

9. A method according to claim 7 or claim 8 wherein the programme area of vehicle maintenance includes one or more of servicing the vehicle, checking the vehicle and checking the vehicles tyres.

10. A method according to any one of claims 7 to 9 wherein the programme area of driver education includes one or more of a driving course, a driver assessment, a periodic driver quiz and a carbon footprint calculation.

11. A method according to any one of claims 7 to 10 wherein the programme area of vehicle insurance claims includes the number of claim free years.

12. A method according to any one of claims 7 to 11 wherein the programme area of driving performance includes monitoring the manner in which a motor vehicle is driven.

13. A method according to any one of claims 7 to 12 wherein the programme area of driver performance is measured by:

obtaining driver data from a device associated with a motor vehicle to be driven by the insured person;

analysing the driver data to determine the manner in which the motor vehicle has been driven for a past predetermined period; and

using the analysed driver data to determine the one more rewards for the insured person from the life insurer.

14. A system for managing an insurance scheme, the system including:

a database storing 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;

a receiving module for receiving data relating to compliance of the insured person in at least one programme area related to motor vehicle driver behaviours and storing the data in the database;

a calculation module for using the data to determine a reward for the insured person from the life insurer.

15. A system according to claim 14 wherein the calculation module uses the points awarded to determine a driver status, wherein the driver status is used to determine the reward for the driver.

16. A system according to claim 14 or claim 15 wherein the plurality of programme areas include at least some of vehicle maintenance, driver education, vehicle insurance claims and driving performance.

17. A system according to claim 14 or claim 15 wherein the plurality of programme areas include all of vehicle maintenance, driver education, vehicle insurance claims and driving performance.

18. A system according to claim 16 or claim 17 wherein the programme area of vehicle maintenance includes one or more of servicing the vehicle, checking the vehicle and checking the vehicles tyres.

19. A system according to any one of claims 16 to 18 wherein the programme area of driver education includes one or more of a driving course, a driver assessment, a periodic driver quiz and a carbon footprint calculation.

20. A system according to any one of claims 16 to 19 wherein the programme area of vehicle insurance claims includes the number of claim free years.

21. A system according to any one of claims 16 to 20 wherein the programme area of driving score includes monitoring the manner in which the motor vehicle is driven.

22. A system according to any one of claims 16 to 21 further wherein:

the receiving module obtains driver data from a device associated with a motor vehicle; and

the analysing module analyses the data to determine the manner in which the motor vehicle has been driven for a past period to determine driving performance.

23. A system according to any one of claims 14 to 22 wherein the reward takes the form of at least one payment from the life insurer to the insured person.

24. A system according to any one of claims 14 to 22 wherein the reward takes the form of at least one payment from the life insurer to a motor vehicle insurer that insures the motor vehicle thereby to reduce the amount that the insured person pays for their motor vehicle insurance.

25. A system according to any one of claims 14 to 24 wherein the calculation module calculates a reward periodically.

26. A system according to any one of claims 14 to 25 wherein the calculation module calculates the reward based on the amount of the at least one premium paid to the life insurer.

CLAIMS

1. A method of managing an insurance scheme, the method including:

receiving and storing 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;

receiving the insured person's driving performance data, via a communication network, from one or more telemetry devices, wherein each telemetry device is installed in a motor vehicle of the insured person and configured to monitor one or more aspect of operation of that motor vehicle thereby to define the driving performance data;

updating a data repository that maintains the driving performance data;

calculating award points for the insured person based on the driving performance data; and

using the points awarded to determine a reward for the insured person from the life insurer.

2. A method according to claim 1, wherein further comprising receiving the insured person's driving compliance data, via the communication networks from a plurality of programmed area systems, wherein the driving compliance data is indicative of the insured person's driving compliance with one or more programme areas.

3. A method according to claim 2, wherein the driving compliance data is stored in the data repository, and wherein the driving compliance data is used to calculate award points for the insured person.

4. A method according to claim 1 wherein the reward takes the form of at least one payment from the life insurer to the insured person.

5. A method according to claim 1 wherein the reward takes the form of at least one payment from the life insurer to a motor vehicle insurer that insures the motor vehicle thereby to reduce the amount that the insured person pays for their motor vehicle insurance.

6. A method according to any preceding claim wherein the reward is a periodic reward.

7. A method according to any preceding claim wherein the reward is determined based on the amount of at least one premium paid to the life insurer.

8. A method according to any preceding claim wherein the insured person is allocated one of a plurality of driver status levels based on a total number of award points calculated based on the driving performance data and the driving compliance data, wherein the allocated driver status level is used to determine the reward for the insured person.

9. A method according to any preceding claim wherein the plurality of programme area systems include one or more vehicle maintenance system, a driver education system, and a vehicle insurance claims system.

10. A method according to any of claims 1 to 9 wherein the plurality of programme area systems include all of a vehicle maintenance system, a driver education system, and a vehicle insurance claims system.

11. A method according to claim 9 or claim 10 wherein the vehicle maintenance system is configured to receive, maintain and transmit data indicative of results from one or more of a vehicle service, a vehicle check and a vehicle tyres check conducted on the vehicle.

12. A method according to any one of claims 9 to 11 wherein the driver education system is configured to receive, maintain and transmit data indicative of results from one or more of a driving course, a driver assessment, and a periodic driver quiz completed by the insured person and a carbon footprint calculation.

13. A method according to any one of claims 9 to 12 wherein the vehicle insurance claims system is configured to receive, maintain and transmit data indicative of the number of claim free years on the vehicle.

14. A method according to any one of claims 7 to 13 including:

analyzing the driver data to determine the manner in which the motor vehicle has been driven for a past predetermined period.

15. A system for managing an insurance scheme, the system including:

a data repository storing 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;

one or more telemetry devices installed in a motor vehicle of the insured person, each telemetry device configured to monitor one or more aspects of operation of the vehicle thereby to define the insured person's driving performance data;

a receiving module configured for receiving insured person's driving performance data, via a communication network, from the said one or more telemetry devices;

a calculation module configured for calculating award points to the insured person based on the driving performance data and the driving compliance data; and

a reward module configured to determine a reward for the insured person from the life insurer based in the award points.

16. A system according to claim 15, wherein the receiving module is also configured for receiving the insured person's driving compliance data, via the communication networks from a plurality of programmed area systems, wherein the driving compliance data is indicative of the insured person's driving compliance with one or more programme areas.

17. A system according to claim 16, wherein the driving compliance data is stored in the data repository, and wherein the driving compliance data is used to calculate award points for the insured person.

18. A system according to claim 15, wherein the calculation module is configured to allocate the driver to one of a plurality of driver status levels based on a total number of award points calculated based on the driving performance data and the driving

compliance data, wherein the allocated driver status level is used to determine the reward for the insured person.

19 A system according to claim 15 or claim 16, wherein the plurality of programme area systems include one or more of a vehicle maintenance system, a driver education system, and a vehicle insurance claims system.

20. A system according to claim 15 or claim 16 wherein the plurality of programme area systems include all of a vehicle maintenance system, a driver education system, and a vehicle insurance claims system.

21. A system according to claim 19 or claim 20 wherein the vehicle maintenance system is configured to receive, maintain and transmit data indicative of results from a vehicle service, a vehicle check and a vehicle tyres check conducted on the vehicle.

22. A system according to any one of claims 19 to 20 wherein the driver education system is configured to receive, maintain and transmit data indicative of results from one or more of a driving course, a driver assessment, and a periodic driver quiz completed by the insured person and a carbon footprint calculation.

23. A system according to any one of claims 19 to 20 wherein the vehicle insurance claims system is configured to receive, maintain and transmit data indicative of the number of claim free years on a vehicle.

24 A system according to any one of claims 19 to 23 including:

an analyzing module configured to analyze the driving performance data to determine the manner in which the motor vehicle has been driven for a past period.

25. A system according to any one of claims 15 to 24 wherein the reward takes the form of at least one payment from life insurer to the insured person.

26. A system according to any one of claims 15 to 24 wherein the reward takes the form of at least one payment from the life insurer to a motor vehicle insurer that insures

the motor vehicle thereby to reduce the amount that that insured person pays for their motor vehicle insurance.

27. A system according to ant one of claims 15 to 26 wherein the calculation module calculates a reward periodically.

28. A system according to any one of claims 15 to 26 wherein the calculation module calculates the reward based on the amount of the at least one premium paid to the life insurer.