**CLAIMS**

1. A method of managing a life 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 aspects of operation of that motor vehicle thereby to define the driving performance data;

receiving insured person's driving compliance data, via the communication networks from a plurality of programme area systems, wherein the insured person's driving compliance data is indicative of the insured person's driving compliance with one or more programme areas.

updating a data repository that maintains the driving performance data and the insured person's driving compliance data ;

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

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 at least one premium paid to the life insurer.

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

7. 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.

8. A method according to any of claims 1 to 7 wherein the plurality of programme area systems include all of a vehicle maintenance system, a driver education system, and a vehicle insurance claims system.

9. A method according to claim 7 or claim 8 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.

10. A method according to any one of claims 7 to 9 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.

11. A method according to any one of claims 7 to 10 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.

12. A method according to any one of claims 5 to 11 including:

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

13. 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 one or more telemetry devices, and insured person's driving compliance data from at least one programme area system, wherein the insured person's driving compliance data is indicative of the insured person's driving compliance with one or more programme areas;

a calculation module configured for calculating award points to the insured person based on the driving performance data and the insured person's 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.

14. A system according to claim 13 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 insured person's driving compliance data, wherein the allocated driver status level is used to determine the reward for the insured person.

15. A system according to claim 13 or claim 14, 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.

16. A system according to claim 13 or claim 14, wherein the plurality of programme area systems include all of a vehicle maintenance system, a driver education system, and a vehicle insurance claims system.

17. A system according to claim 15 or claim 16 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.

18. A system according to any one of claims 15 to 16 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.

19. A system according to any one of claims 15 to 16 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.

20. A system according to any one of claims 17 to 19 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.

21. A system according to any one of claims 13 to 20 wherein the reward takes the form of at least one payment from life insurer to the insured person.

22. A system according to any one of claims 13 to 20 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.

23. A system according to any one of claims 13 to 22 wherein the calculation module calculates a reward periodically.

24. A system according to any one of claims 13 to 22 wherein the calculation module calculates the reward based on the amount of the at least one premium paid to the life insurer.