ABSTRACT

Disclosed is a method for cancelling an insurance policy that includes: detecting whether a preset cancellation condition of an insurance policy is satisfied when the insurance policy is under an insurance-applying status or under a to-be-underwritten status; acquiring a corresponding cancellation period of the insurance policy if the preset cancellation condition of the insurance policy is satisfied; detecting within the cancellation period whether a first change instruction is received which first change instruction is intended to change the status of the insurance policy so that the preset cancellation condition of the insurance policy is no longer satisfied; and cancelling the insurance policy when the first change instruction is not detected. Further disclosed are a device for cancelling an insurance policy, an insurance system, and a computer-readable storage media. With this disclosure, the insurance policy can be cancelled automatically when it meets the cancellation conditions. So the efficiency in cancelling an insurance policy is improved while the cost incurred by cancelling an insurance policy is reduced. Furthermore, the possible incorrect manual operations of cancelling an insurance policy can be avoided, leading to improved accuracy of cancelling insurance policies.

FIG. 1 accompanies abstract