SUMMARY

[7] According to a first aspect of the present disclosure, there is provided a method for adaptively managing a request for insurance, comprising: sending, by a switching server, the request to a first one of a plurality of service provider servers when the request for insurance is determined to be eligible; determining, by the switching server, whether a response is received from the first one of the plurality of service provider servers; and sending, by the switching server, the request to a second one of the plurality of service provider servers based on the determination of whether a response is received from the first one of the plurality of service provider servers; determining the first one of the plurality of service provider servers based on a weight assigned to each of the plurality of service provider servers, wherein determining whether a response is received from the first one of the plurality of service provider servers is in accordance with a predetermined threshold, the predetermined threshold being based on a service level agreement, the predetermined threshold being a maximum number of times that a response is not received, or a number of times that a response is not received within a predetermined period of time; sending, by the switching server, one or more other requests to the first one of the plurality of service provider servers at a predetermined period of time after a determination that the response is not received, the predetermined period of time being one that is determined based on a service level agreement; and determining, by the switching server, whether a response is received for each of the one or more other requests from the first one of the plurality of service provider servers in accordance with the predetermined threshold, the predetermined threshold further being a maximum number of times that a response is received, or a number of times that a response is received within a predetermined period of time.

[8] According to a second aspect of the present disclosure, there is provided a system for adaptively managing a request for insurance, comprising: at least one processor; and at least one memory including computer program code; the at least one memory and the computer program code configured to, with the at least one processor, cause the system at least to: send the request to a first one of a plurality of service provider servers when the request for insurance is determined to be eligible; determine whether a response is received from the first one of the plurality of service provider servers, and send the request to a second one of a plurality of service provider servers based on the determination of whether a response is received from the first one of the plurality of service provider

servers; determine the first one of the plurality of service provider servers based on a weight assigned to each of the plurality of service provider servers, wherein determining whether a response is received from the first one of the plurality of service provider servers is in accordance with a predetermined threshold, the predetermined threshold being based on a service level agreement, the predetermined threshold being a maximum number of times that a response is not received, or a number of times that a response is not received within a predetermined period of time; send, by the switching server, one or more other requests to the first one of the plurality of service provider servers at a predetermined period of time after a determination that the response is not received, the predetermined period of time being one that is determined based on a service level agreement; and determine, by the switching server, whether a response is received for each of the one or more other requests from the first one of the plurality of service provider servers in accordance with the predetermined threshold, the predetermined threshold further being a maximum number of times that a response is received, or a number of times that a response is received within a predetermined period of time.

CLAIMS

What is claimed is:

1. A method for adaptively managing a request for insurance, comprising:

sending, by a switching server, the request to a first one of a plurality of service provider servers when the request for insurance is determined to be eligible;

determining, by the switching server, whether a response is received from the first one of the plurality of service provider servers, ~~and~~

sending, by the switching server, the request to a second one of the plurality of service provider servers based on the determination of whether a response is received from the first one of the plurality of service provider servers;

determining, by the switching server, the first one of the plurality of service provider servers based on a weight assigned to each of the plurality of service provider servers, wherein determining whether a response is received from the first one of the plurality of service provider servers is in accordance with a predetermined threshold, the predetermined threshold being based on a service level agreement, the predetermined threshold being a maximum number of times that a response is not received, or a number of times that a response is not received within a predetermined period of time;

sending, by the switching server, one or more other requests to the first one of the plurality of service provider servers at a predetermined period of time after a determination that the response is not received, the predetermined period of time being one that is determined based on the service level agreement; and

determining, by the switching server, whether a response is received for each of the one or more other requests from the first one of the plurality of service provider servers in accordance with the predetermined threshold, the predetermined threshold further being a maximum number of times that a response is received, or a number of times that a response is received within a predetermined period of time.

2. The method according to claim 1, further comprising determining, by the switching server, whether the request is eligible based on an underwriting process, wherein the request is sent to the first one of the plurality of service provider servers when the request is determined to be eligible.

3. The method according to claim 1, further comprising determining, by the switching server, whether to send the request to a second one of the plurality of service provider

servers based on the determination of whether a response is received from the first one of the plurality of service provider servers.

4. The method according to claim 1, wherein the plurality of service provider servers is determined based on data relating to an insurance product indicated in the request.

5. The method according to claim 4, further comprising determining, by the switching server, an identifier associated with the insurance product based on the data, wherein determining the plurality of service provider servers is based on the identifier.

~~6. The method according to claim 1, further comprising determining, by the switching server, the first one of the plurality of service provider servers based on a weight assigned to each of the plurality of service provider servers.~~

~~7. The method according to claim 6, wherein determining whether a response is received from the first one of the plurality of service provider servers is in accordance with a predetermined threshold, the predetermined threshold being based on a service level agreement, the predetermined threshold being a maximum number of times that a response is not received, or a number of times that a response is not received within a predetermined period of time.~~

~~8~~6. The method according to claim ~~7~~1, further comprising reassigning, by the switching server, weights among the plurality of service provider servers without the first one of the plurality of service provider servers if it is determined that the response is not received from the first one of the plurality of service provider servers in accordance with the predetermined threshold.

~~9. The method according to claim 7, further comprising:~~
~~sending, by the switching server, one or more other requests to the first one of the plurality of service provider servers at a predetermined period of time after the determination that the response is not received, the predetermined period of time being one that is determined based on the service level agreement; and~~
~~determining, by the switching server, whether a response is received for each of the one or more other requests from the first one of the plurality of service provider servers in accordance with the predetermined threshold, the predetermined threshold further being~~

~~a maximum number of times that a response is received, or a number of times that a response is received within a predetermined period of time.~~

~~10~~7. The method according to claim ~~9~~1, further comprising reassigning, by the switching server, weights among the plurality of service provider servers with the first one of the plurality of service provider servers if it is determined that the response is received for each of the one or more other requests in accordance with the predetermined threshold.

~~11~~8. A system for adaptively managing a request for insurance, comprising:

at least one processor; and

at least one memory including computer program code;

the at least one memory and the computer program code configured to, with the at least one processor, cause the system at least to:

send the request to a first one of a plurality of service provider servers when the request for insurance is determined to be eligible;

determine whether a response is received from the first one of the plurality of service provider servers, ~~and~~

send the request to a second one of a plurality of service provider servers based on the determination of whether a response is received from the first one of the plurality of service provider servers;

determine the first one of the plurality of service provider servers based on a weight assigned to each of the plurality of service provider servers, wherein determining whether a response is received from the first one of the plurality of service provider servers is in accordance with a predetermined threshold, the predetermined threshold being based on a service level agreement, the predetermined threshold being a maximum number of times that a response is not received, or a number of times that a response is not received within a predetermined period of time;

send one or more other requests to the first one of the plurality of service provider servers at a predetermined period of time after the determination that the response is not received, the predetermined period of time being one that is determined based on a service level agreement; and

determine whether a response is received for each of the one or more other requests from the first one of the plurality of service provider servers in accordance with the predetermined threshold, the predetermined threshold further being a

maximum number of times that a response is received, or a number of times that a response is received within a predetermined period of time.

~~12~~9. The system according to claim ~~11~~8, further configured to determine whether the request is eligible based on an underwriting process, wherein the request is sent to the first one of the plurality of service provider servers when the request is determined to be eligible.

~~13~~10. The system according to claim ~~11~~8, further configured to determine whether to send the request to a second one of the plurality of service provider servers based on the determination of whether a response is received from the first one of the plurality of service provider servers.

~~14~~11. The system according to claim ~~11~~8, wherein the plurality of service provider servers is determined based on relating to an insurance product indicated in the request.

~~15~~12. The system according to claim ~~14~~11, further configured to determine an identifier associated with the insurance product based on the data, wherein determining the plurality of service provider servers is based on the identifier.

~~16. The system according to claim 11, further configured to determine the first one of the plurality of service provider servers based on a weight assigned to each of the plurality of service provider servers.~~

~~17. The method according to claim 16, wherein determining whether a response is received from the first one of the plurality of service provider servers is in accordance with a predetermined threshold, the predetermined threshold being based on a service level agreement, the predetermined threshold being a maximum number of times that a response is not received, or a number of times that a response is not received within a predetermined period of time.~~

~~18~~13. The system according to claim ~~17~~1, further configured to reassign weights among the plurality of service provider servers without the first one of the plurality of service provider servers if it is determined that the response is not received from the first one of the plurality of service provider servers in accordance with the predetermined threshold.

~~19. The system according to claim 18, further configured to:~~

~~send one or more other requests to the first one of the plurality of service provider servers at a predetermined period of time after the determination that the response is not received, the predetermined period of time being one that is determined based on the service level agreement; and~~

~~determine whether a response is received for each of the one or more other requests from the first one of the plurality of service provider servers in accordance with the predetermined threshold, the predetermined threshold further being a maximum number of times that a response is received, or a number of times that a response is received within a predetermined period of time~~.

~~20~~14. The system according to claim ~~19~~1, further configured to reassign weights among the plurality of service provider servers with the first one of the plurality of service provider servers if it is determined that the response is received for each of the one or more other requests.