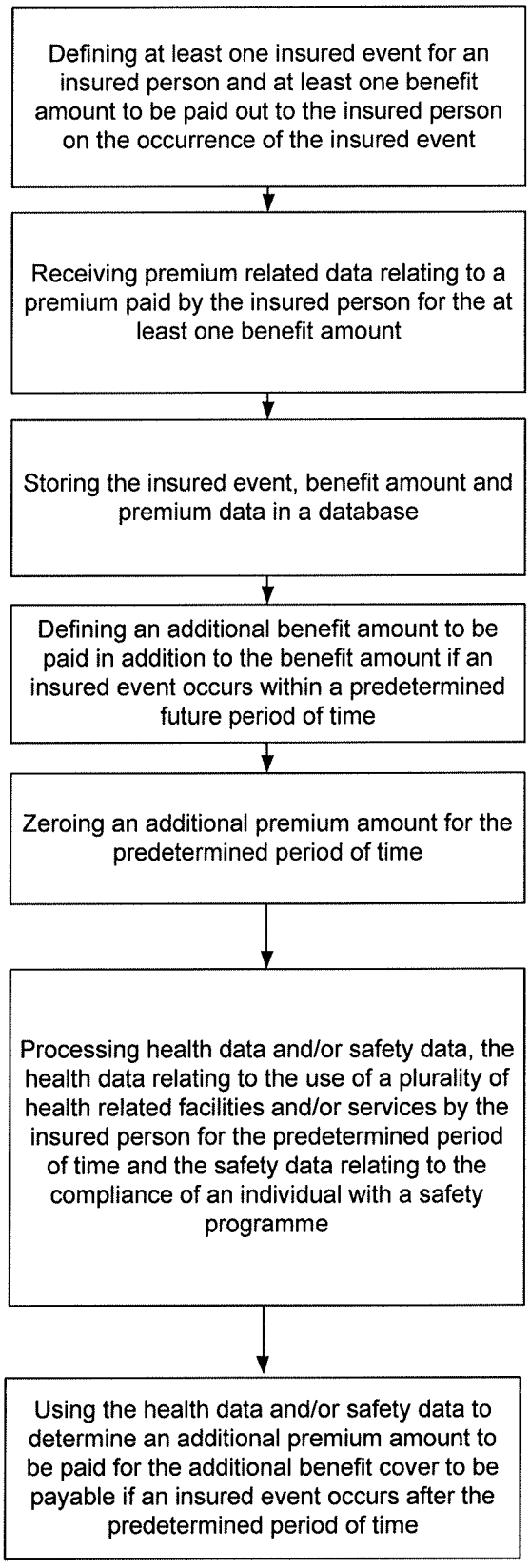

Defining at least one insured event for an insured person and at least one benefit amount to be paid out to the insured person on the occurrence of the insured event
Receiving premium related data relating to a premium paid by the insured person for the at least one benefit amount
Storing the insured event, benefit amount and premium data in a database
Defining an additional benefit amount to be paid in addition to the benefit amount if an insured event occurs within a predetermined future period of time
Zeroing an additional premium amount for the predetermined period of time
Processing health data and/or safety data, the health data relating to the use of a plurality of health related facilities and/or services by the insured person for the predetermined period of time and the safety data relating to the compliance of an individual with a safety programme
Using the health data and/or safety data to determine an additional premium amount to be paid for the additional benefit cover to be payable if an insured event occurs after the predetermined period of time

Fig. 1

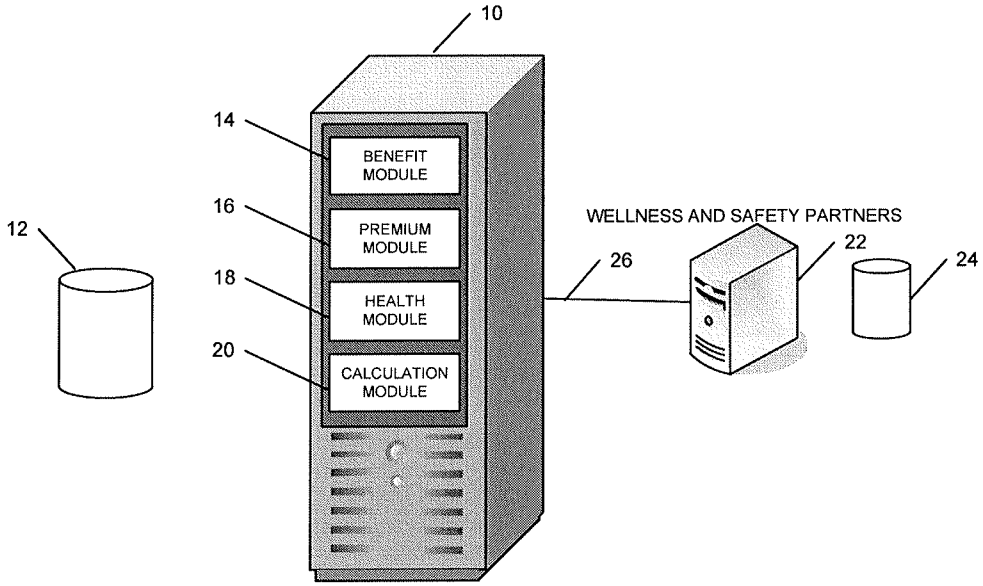

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BENEFIT MODULE
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PREMIUM MODULE
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HEALTH MODULE
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CALCULATION MODULE
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WELLNESS AND SAFETY PARTNERS
26
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24

Fig. 2