CLAIMS

[Claim 1]

An insurance management system comprising an insurance management server,

the insurance management server having

a receiving unit that receives payment of a prescribed amount over a prescribed time period from a user, including a client or a person associated with the client,

a preparation request transmitter that transmits a preparation request by the client for specific cells to a cell management server that manages preparation of the specific cells, when accumulation of payments by the user received at the receiving unit satisfies a first condition, and

a usage request transmitter that transmits a usage request by the client for the specific cells to the cell management server, when accumulation of payments received at the receiving unit satisfies a second condition which is a condition of a larger amount or a longer period than the first condition,

wherein

the cell management server has

a receiver that receives a preparation request or usage request from the insurance management server,

a determining unit that determines the starting date for preparation of the specific cells of the client in response to receipt of a preparation request at the receiver,

a managing unit that manages preparation of the specific cells of the client on the starting date for preparation in a specialized facility that can prepare the specific cells in an automatic manner, and

an outputter that outputs permission for use of the specific cells of the client that have been prepared in the specialized facility, in response to receipt of a usage request at the receiver.

[Claim 2]

The management system according to claim 1, wherein the specific cells include iPS cells or cells derived from iPS cells.

[Claim 3]

The management system according to claim 1 or 2, wherein the first condition and the second condition differ depending on one or more from among the gender, race, living region, blood group, lifestyle habits, medical history, genotype and age of the client, and the medical history of the family of the client.

[Claim 4]

The management system according to any one of claims 1 to 3, wherein the first condition and the second condition differ depending on the inspection results of either or both the somatic cells harvested from the client and blood used for harvesting of the somatic cells.

[Claim 5]

The management system according to claim 4, wherein

the insurance management server further has

a first notification unit that notifies a terminal of the client of the variable conditions, based on the inspection results, and

a first editing unit that changes either or both the first condition and second condition based on instructions from the terminal of the client.

[Claim 6]

The management system according to any one of claims 1 to 5, wherein the second condition differs depending on the inspection results of either or both the specific cells of the client that have been prepared and a culture solution used for preparation of the specific cells.

[Claim 7]

The management system according to claim 6, wherein

the insurance management server further has

a second notification unit that notifies a terminal of the client of the variable conditions, based on inspection results of the specific cells, and

a second editing unit that changes the second condition based on instructions from the terminal of the client.

[Claim 8]

The management system according to claim 7, wherein a setting for whether or not notification by the second notification unit is desired can be set from the terminal of the client.

[Claim 9]

The management system according to any one of claims 1 to 8, wherein the insurance management server further has a payment status transmitter that transmits to the terminal of the user, the payment status of the user which has been received at the receiving unit.

[Claim 10]

The management system according to claim 1, wherein

the receiving unit also receives an application for preparation from the user,

the insurance management server further has a first scheduled date transmitter that transmits to the cell management server the date on which the first condition is scheduled to be satisfied and the date on which the second condition is scheduled to be satisfied, which are determined according to the application for preparation that has been received,

the receiver of the cell management server also receives the scheduled dates that are transmitted, and

the cell management server further has a recording unit that records the scheduled date for preparation and the scheduled date for use of the specific cells of the client, based on the scheduled dates that have been received.

[Claim 11]

The management system according to claim 10, wherein

the cell management server further has a fourth editing unit that changes the scheduled date for preparation and the scheduled date for use that have been recorded at the recording unit, depending on the inspection results of the specific cells of the client that have been prepared, or the medical condition of the client.

[Claim 12]

The management system according to claim 10 or 11, wherein

the cell management server further has a second scheduled date transmitter that transmits to the terminal of the user, the scheduled date for preparation and the scheduled date for use of the specific cells of the client, which have been recorded at the recording unit.

[Claim 13]

The management system according to any one of claims 1 to 12, wherein

the insurance management server further has a transfer processing unit that transfers at least a portion of the accumulated payments of the user, which have been received at the receiving unit, to an account of a second user that is different from the user.

[Claim 14]

The management system according to any one of claims 1 to 13, wherein the usage request transmitter of the insurance management server is configured so that when the second condition is satisfied and a request for usage of the specific cells has been received from the terminal of the

user, the usage request is transmitted to the cell management server, and

the insurance management server further has a refund processing unit that carries out processing whereby at least a portion of the paid amount is refunded when a request for usage of the specific cells is not received from the terminal of the user.

[Claim 15]

The management system according to any one of claims 1 to 14, wherein the insurance management server further has a third editing unit that changes either or both the first condition and the second condition of either or both a first client and a third client that is different from the first client, depending on the inspection results of the cells of the first client and the inspection results of prepared specific cells of the third client.

[Claim 16]

The management system according to claim 15, wherein the insurance management server further has a withdrawal processing unit that, in a case where the first client is able to use cells of the third client who is different from the first client, that are being prepared or have been prepared, and the third client has satisfied the second condition, at least a portion of payments relating to the first client is withdrawn into an account associated with the third client.

[Claim 17]

A method for a management system comprising an insurance management server, wherein

the insurance management server carries out

a step of receiving payment of a prescribed amount over a prescribed time period from a user, including a client or a person associated with the client,

a step of transmitting a preparation request by the client for specific cells to a cell management server that manages preparation of the specific cells, when accumulation of payments by the user that have been received satisfies a first condition, and

a step of transmitting a usage request by the client for the specific cells to the cell management server, when accumulation of payments that have been received satisfies a second condition which is a condition of a larger amount or a longer period than the first condition,

wherein

the cell management server carries out

a step of receiving a preparation request or usage request from the insurance management server,

a step of determining the starting date for preparation of the specific cells of the client in response to receipt of a preparation request,

a step of managing preparation of the specific cells of the client on the starting date for preparation in a specialized facility that can prepare the specific cells in an automatic manner, and

a step of outputting permission for use of the specific cells of the client that have been prepared in the specialized facility, in response to receipt of a usage request.