Fig. 1

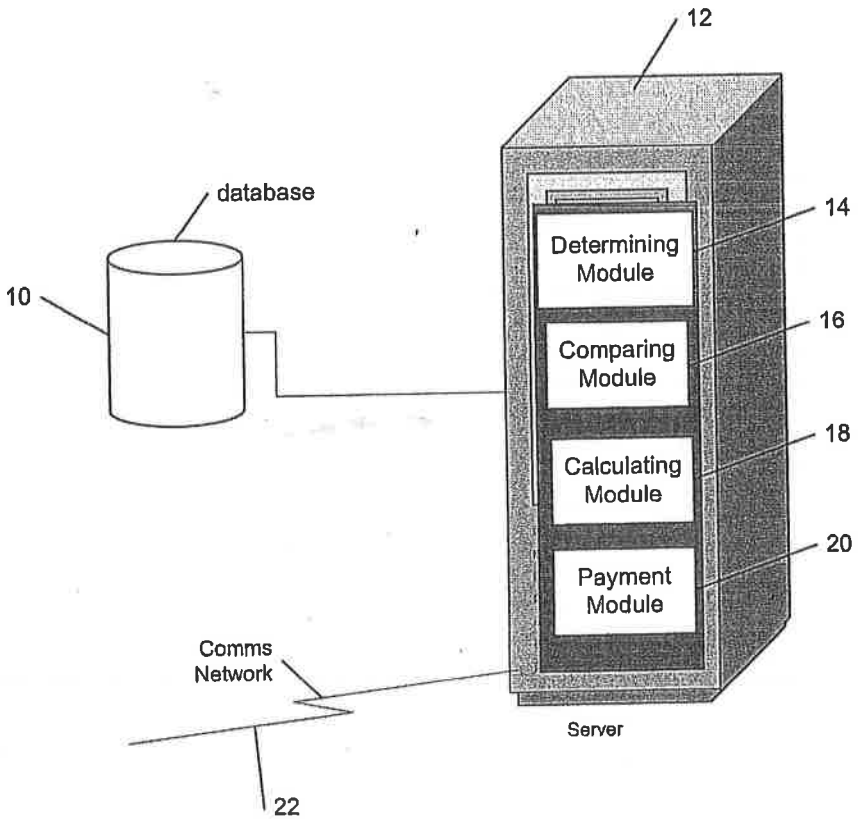
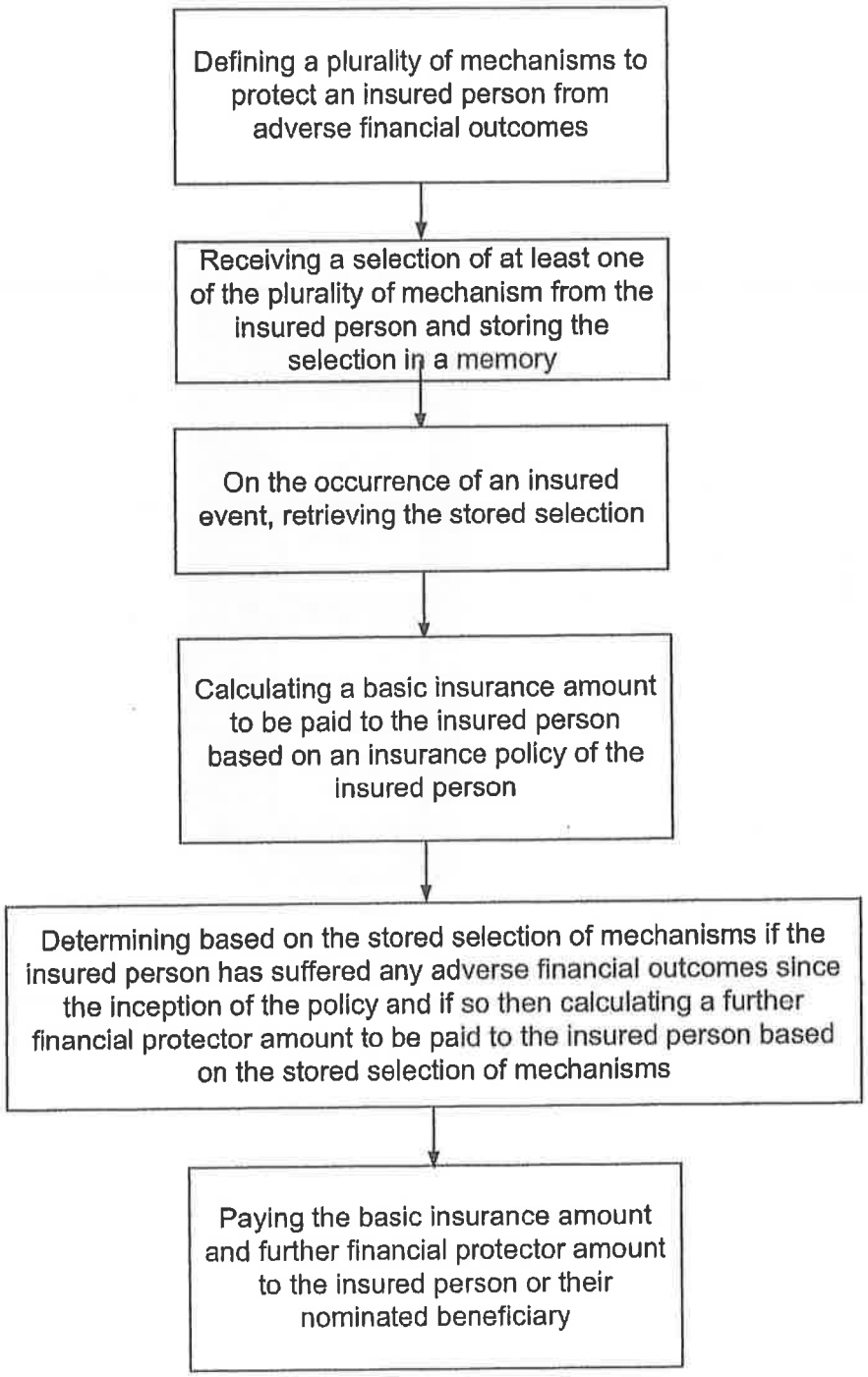

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Fig. 2


Defining a plurality of mechanisms to protect an insured person from adverse financial outcomes
Receiving a selection of at least one of the plurality of mechanism from the insured person and storing the selection in a memory
On the occurrence of an insured event, retrieving the stored selection
Calculating a basic insurance amount to be paid to the insured person based on an insurance policy of the insured person
Determining based on the stored selection of mechanisms if the insured person has suffered any adverse financial outcomes since the inception of the policy and if so then calculating a further financial protector amount to be paid to the insured person based on the stored selection of mechanisms
Paying the basic insurance amount and further financial protector amount to the insured person or their nominated beneficiary