ABSTRACT

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, 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.