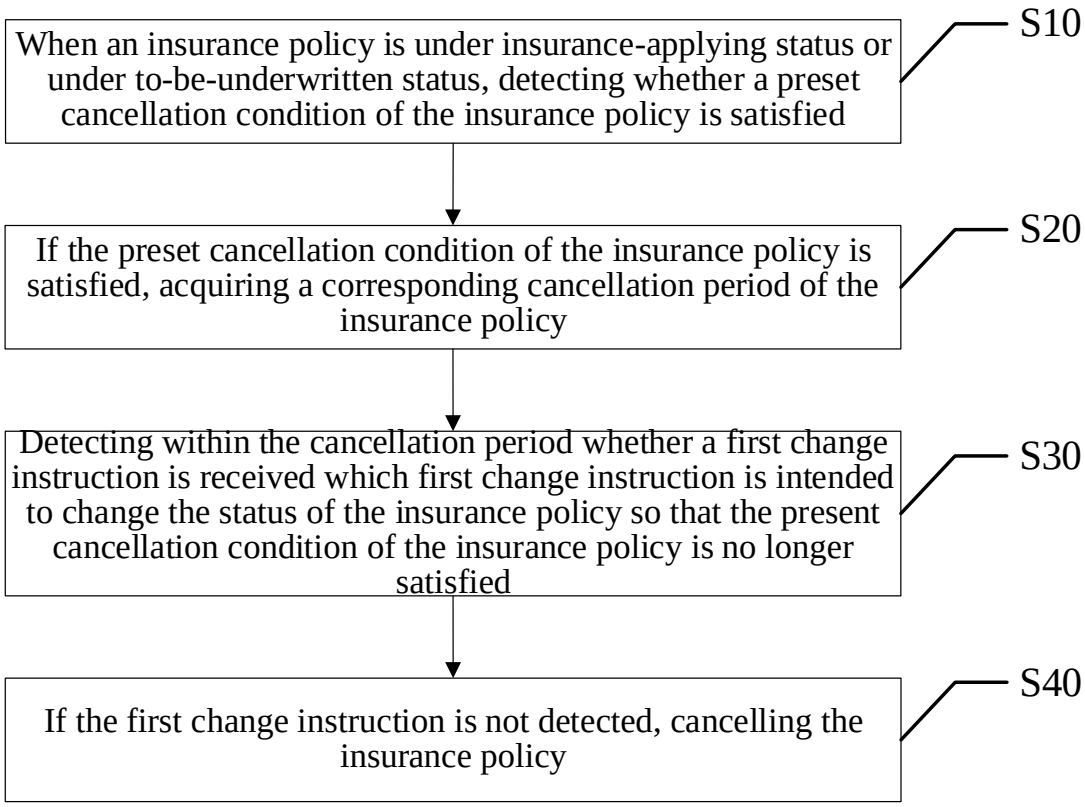

When an insurance policy is under insurance-applying status or under to-be-underwritten status, detecting whether a preset cancellation condition of the insurance policy is satisfied
S10
If the preset cancellation condition of the insurance policy is satisfied, acquiring a corresponding cancellation period of the insurance policy
S20
Detecting within the cancellation period whether a first change instruction is received which first change instruction is intended to change the status of the insurance policy so that the present cancellation condition of the insurance policy is no longer satisfied
S30
If the first change instruction is not detected, cancelling the insurance policy
S40

FIG. 1

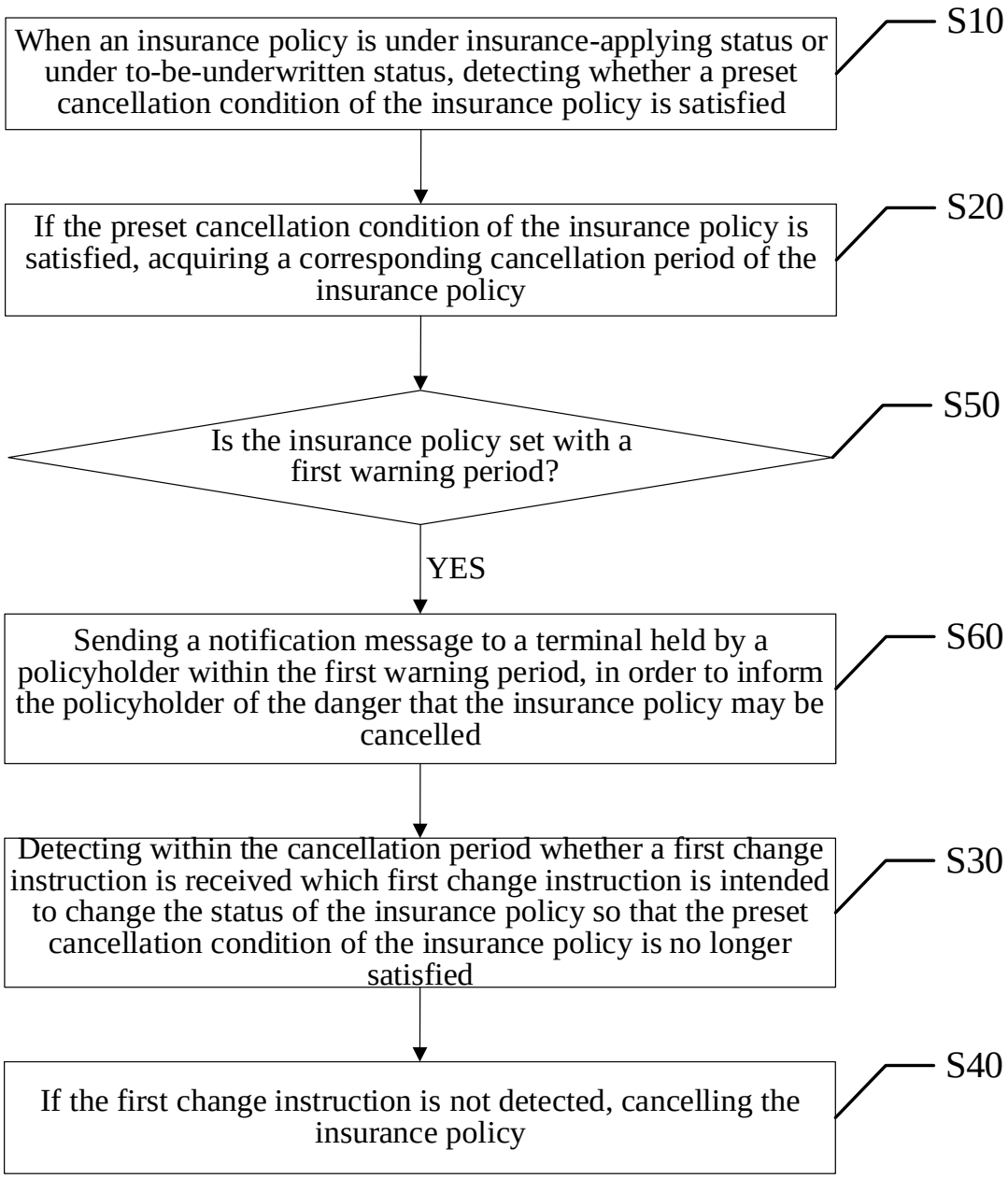

When an insurance policy is under insurance-applying status or under to-be-underwritten status, detecting whether a preset cancellation condition of the insurance policy is satisfied
S10
If the preset cancellation condition of the insurance policy is satisfied, acquiring a corresponding cancellation period of the insurance policy
S20
Is the insurance policy set with a first warning period?
S50
YES
Sending a notification message to a terminal held by a policyholder within the first warning period, in order to inform the policyholder of the danger that the insurance policy may be cancelled
S60
Detecting within the cancellation period whether a first change instruction is received which first change instruction is intended to change the status of the insurance policy so that the preset cancellation condition of the insurance policy is no longer satisfied
S30
If the first change instruction is not detected, cancelling the insurance policy
S40

FIG. 2

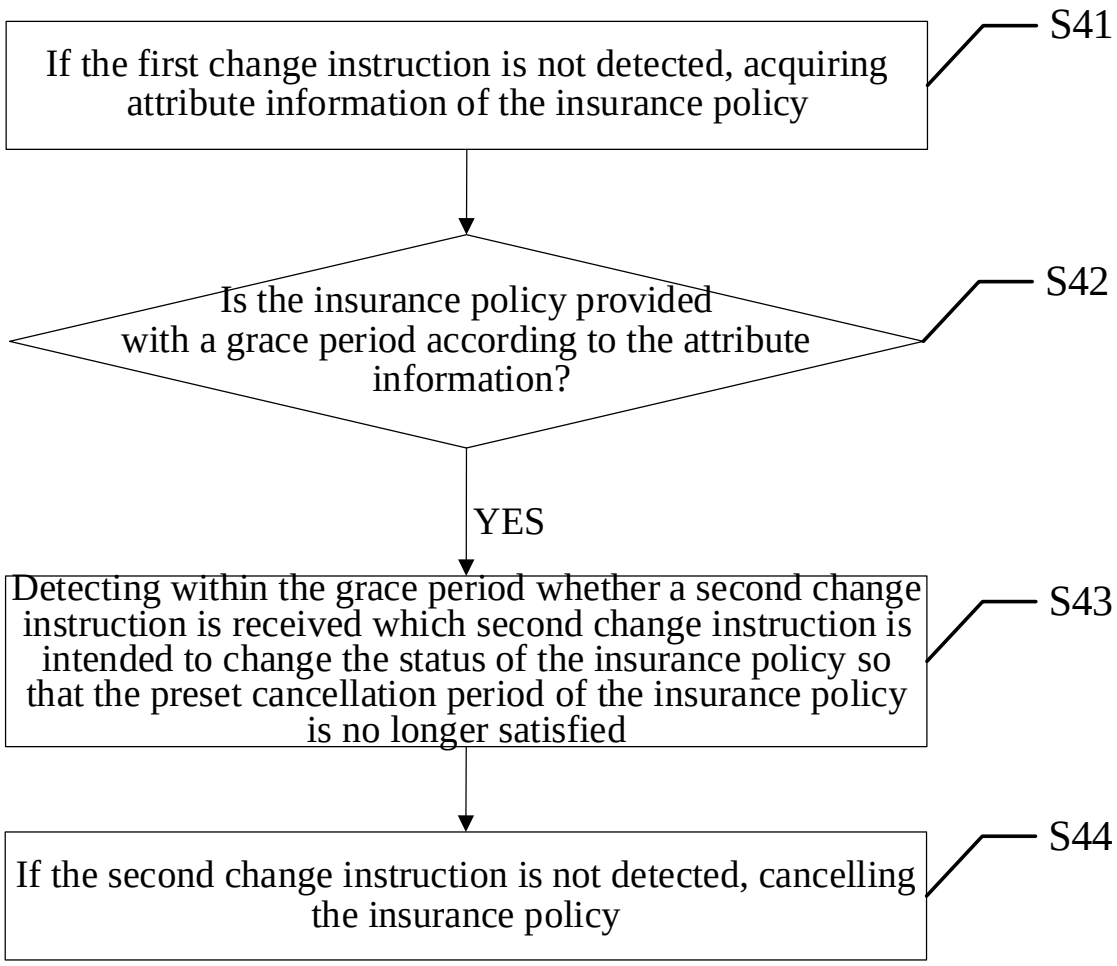

If the first change instruction is not detected, acquiring attribute information of the insurance policy
S41
Is the insurance policy provided with a grace period according to the attribute information?
S42
YES
Detecting within the grace period whether a second change instruction is received which second change instruction is intended to change the status of the insurance policy so that the preset cancellation period of the insurance policy is no longer satisfied
S43
If the second change instruction is not detected, cancelling the insurance policy
S44

FIG. 3

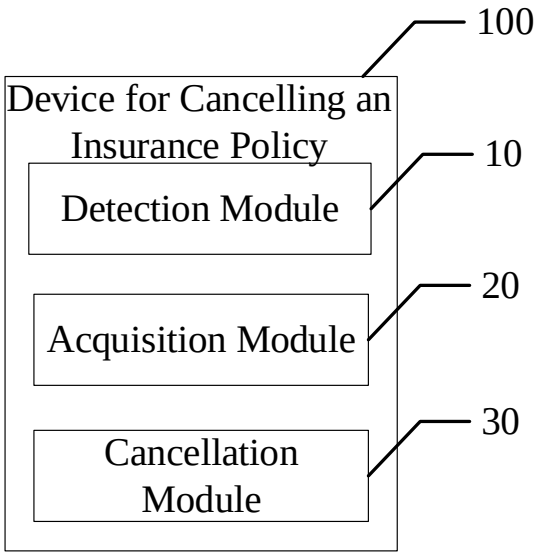

100
Device for Cancelling an Insurance Policy
10
Detection Module
20
Acquisition Module
30
Cancellation Module

FIG. 4

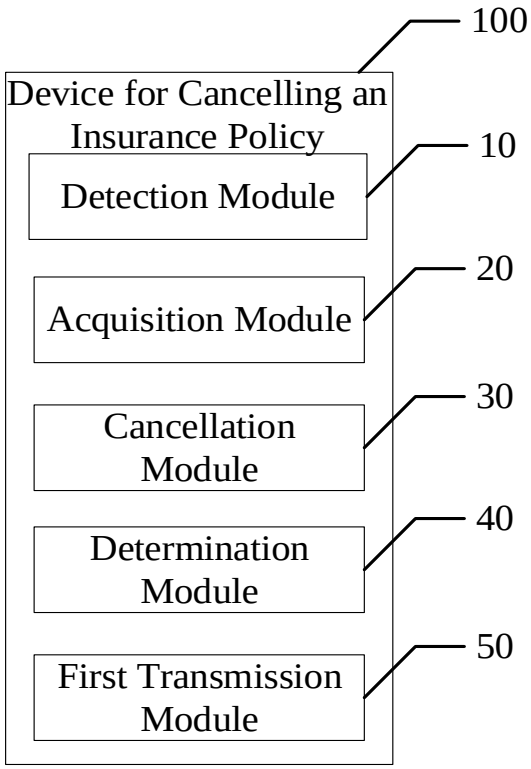

100
Device for Cancelling an Insurance Policy
10
Detection Module
20
Acquisition Module
30
Cancellation Module
40
Determination Module
50
First Transmission Module

FIG. 5

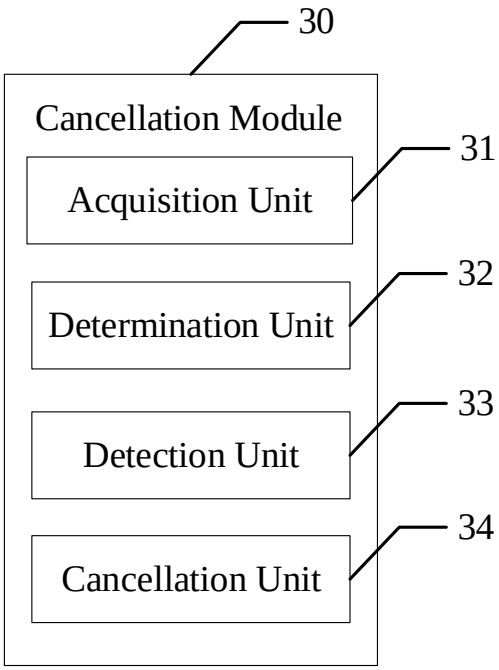

30
Cancellation Module
31
Acquisition Unit
32
Determination Unit
33
Detection Unit
34
Cancellation Unit

FIG. 6

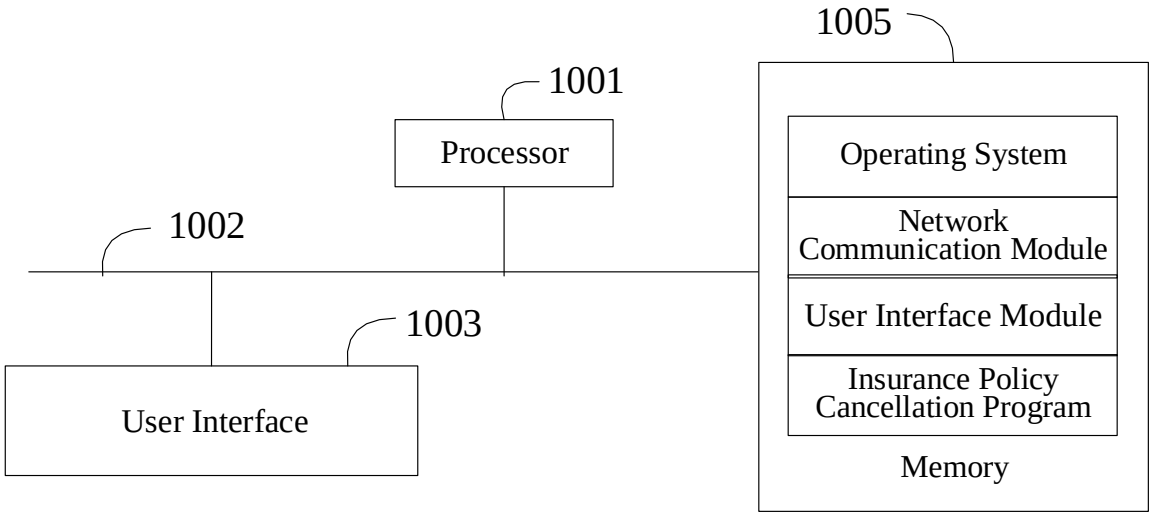

1005
1001
Processor
Operating System
Network Communication Module
1002
User Interface Module
1003
Insurance Policy Cancellation Program
User Interface
Memory

FIG. 7