CLAIMS

WHAT IS CLAIMED IS:

1. A method for cancelling an insurance policy, comprising:

detecting whether a preset cancellation condition of an insurance policy is satisfied when the insurance policy is under an insurance-applying status or under a to-be-underwritten status;

acquiring a corresponding cancellation period of the insurance policy when the preset cancellation condition of the insurance policy is satisfied;

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; and

cancelling the insurance policy when the first change instruction is not detected;

wherein before the operation of cancelling the insurance policy when the first change instruction is not detected, the method further comprises:

determining whether the insurance policy is set with a first warning period, wherein the first warning period is preset according to a type of the insurance policy, and the first warning period is less than or equal to the cancellation period; and

sending a notification message to a terminal held by a policyholder within the first warning period when the insurance policy is set with the first warning period, in order to alert the policyholder of the danger that the insurance policy is likely to be cancelled.

2. The method of claim 1, wherein, after the operation of determining whether the insurance policy is set with a first warning period, the method further comprises:

determining whether an institution corresponding to the insurance policy is set with a second warning period when the insurance policy is set with no first warning period; and

sending a notification message to the terminal held by the policyholder within the second warning period when the corresponding institution of the insurance policy is set with the second warning period, in order to alert the policyholder of the danger that the insurance policy is likely to be cancelled.

3. The method of claim 1, wherein, the operation of cancelling the insurance policy when the first change instruction is not detected comprises:

acquiring attribute information of the insurance policy when the first change instruction is not detected; determining whether the insurance policy is provided with a grace period based on the attribute information; detecting within the grace period, when the insurance policy is provided with 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 condition of the insurance policy is no longer satisfied; and cancelling the insurance policy when the second change instruction is not detected.

4. The method of claim 1, wherein, after the operation of cancelling the insurance policy when the first change instruction is not detected, the method further comprises:

sending a notification message that the insurance policy has been cancelled to a terminal held by a policyholder, in order to notify the policyholder that the insurance policy has been cancelled.

5. A device for cancelling an insurance policy, comprising:

a detection module, configured to detect whether a preset cancellation condition of an insurance policy is satisfied when the insurance policy is under an insurance-applying status or under a to-be-underwritten status; an acquisition module, configured to acquire a corresponding cancellation period of the insurance policy when the preset cancellation condition of the insurance policy is satisfied, wherein the detection module is further configured to detect 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; and

a cancellation module, configured to cancel the insurance policy when the first change instruction is not detected;

wherein the device further comprises: a determination module, configured to determine whether the insurance policy is set with a first warning period, wherein the first warning period is preset according to a type of the insurance policy, and the first warning period is less than or equal to the cancellation period; and a first transmission module, configured to send a notification message to a terminal held by a policyholder within the first warning period when the insurance policy is set with the first warning period, in order to alert the policyholder of the danger that the insurance policy is likely to be cancelled.

6. The device of claim 5, wherein, the determination module is further configured to determine whether an institution corresponding to the insurance policy is set with a second warning period when the insurance policy is set with no first warning period; and

the first transmission module is further configured to send a notification message to the terminal held by the policyholder within the second warning period when the corresponding institution of the insurance policy is set with the second warning period, in order to alert the policyholder of the danger that the insurance policy is likely to cancelled.

7. The device of claim 5, wherein, the cancellation module comprises:

an acquisition unit, configured to acquire attribute information of the insurance policy when the first change instruction is not detected;

a determination unit, configured to determine whether the insurance policy is provided with a grace period based on the attribute information;

a detection unit, configured to detect within the grace period, when the insurance policy is provided with 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 condition of the insurance policy is no longer satisfied; and

a cancellation unit, configured to cancel the insurance policy when the second change instruction is not detected.

8. The device of claim 5, wherein, the device further comprises:

a second transmission module, configured to send a notification message that the insurance policy has been cancelled to a terminal held by a policyholder, in order to notify the policyholder that the insurance policy has been cancelled.

9. An insurance system, comprising a memory, a processor, and an insurance policy cancellation program that is stored in the memory and executable by the processor, wherein the processor is configured to invoke the insurance policy cancellation program stored in the memory to perform the following operations:

detecting whether a preset cancellation condition of an insurance policy is satisfied when the insurance policy is under an insurance-applying status or under a to-be-underwritten status;

acquiring a corresponding cancellation period of the insurance policy when the preset cancellation condition of the insurance policy is satisfied;

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; and

cancelling the insurance policy when the first change instruction is not detected;

wherein before the operation of cancelling the insurance policy when the first change instruction is not detected, the processor is further configured to invoke the insurance policy cancellation program stored in the memory to perform the following operations:

determining whether the insurance policy is set with a first warning period, wherein the first warning period is preset according to a type of the insurance policy, and the first warning period is less than or equal to the cancellation period; and

sending a notification message to a terminal held by a policyholder within the first warning period when the insurance policy is set with the first warning period, in order to alert the policyholder of the danger that the insurance policy is likely to be cancelled.

10. The insurance system of claim 9, wherein, after the operation of determining whether the insurance policy is set with a first warning period, the processor is further configured to invoke the insurance policy cancellation program stored in the memory to perform the following operations:

determining whether an institution corresponding to the insurance policy is set with a second warning period when the insurance policy is set with no first warning period; and

sending a notification message to the terminal held by the policyholder within the second warning period when the corresponding institution of the insurance policy is set with the second warning period, in order to alert the policyholder of the danger that the insurance policy is likely to be cancelled.

11. The insurance system of claim 9, wherein, the operation of cancelling the insurance policy when the first change instruction is not detected comprises:

acquiring attribute information of the insurance policy when the first change instruction is not detected;

determining whether the insurance policy is provided with a grace period based on the attribute information;

detecting within the grace period, when the insurance policy is provided with 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 condition of the insurance policy is no longer satisfied; and

cancelling the insurance policy when the second change instruction is not detected.

12. The insurance system of claim 9, wherein, after the operation of cancelling the insurance policy when the first change instruction is not detected, the processor is further configured to invoke the insurance policy cancellation program stored in the memory to perform the following operations:

sending a notification message that the insurance policy has been cancelled to a terminal held by a policyholder, in order to notify the policyholder that the insurance policy has been cancelled.

13. A computer-readable storage medium storing one or more programs executable by one or more processors to perform the following operations:

detecting whether a preset cancellation condition of an insurance policy is satisfied when the insurance policy is under an insurance-applying status or under a to-be-underwritten status;

acquiring a corresponding cancellation period of the insurance policy when the preset cancellation condition of the insurance policy is satisfied;

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; and

cancelling the insurance policy when the first change instruction is not detected;

wherein before the operation of cancelling the insurance policy when the first change instruction is not detected, the one or more programs are executable by the one or more processors to further perform the following operations:

determining whether the insurance policy is set with a first warning period, wherein the first warning period is preset according to a type of the insurance policy, and the first warning period is less than or equal to the cancellation period; and

sending a notification message to a terminal held by a policyholder within the first warning period when the insurance policy is set with the first warning period, in order to alert the policyholder of the danger that the insurance policy is likely to be cancelled.

14. The computer-readable storage medium of claim 13, wherein, after the operation of determining whether the insurance policy is set with a first warning period, the one or more programs are executable by the one or more processors to further perform the following operations:

determining whether an institution corresponding to the insurance policy is set with a second warning period when the insurance policy is set with no first warning period; and

sending a notification message to the terminal held by the policyholder within the second warning period when the corresponding institution of the insurance policy is set with the second warning period, in order to alert the policyholder of the danger that the insurance policy is likely to be cancelled.

15. The computer-readable storage medium of claim 13, wherein, the operation of cancelling the insurance policy when the first change instruction is not detected comprises:

acquiring attribute information of the insurance policy when the first change instruction is not detected;

determining whether the insurance policy is provided with a grace period based on the attribute information;

detecting within the grace period, when the insurance policy is provided with 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 condition of the insurance policy is no longer satisfied; and

cancelling the insurance policy when the second change instruction is not detected.

16. The computer-readable storage medium of claim 13, wherein, after the operation of cancelling the insurance policy when the first change instruction is not detected, the one or more programs are executable by the one or more processors to further perform the following operations:

sending a notification message that the insurance policy has been cancelled to a terminal held by a policyholder, in order to notify the policyholder that the insurance policy has been cancelled.