

Title (en)  
COMPREHENSIVE RISK ASSESSMENT SYSTEM AND AUTONOMOUS METHODS OF INSURANCE UNDERWRITING UTILIZING SAME

Title (de)  
SYSTEM ZUM FESTSTELLEN VON VOLLKASKO-RISIKEN UND AUTOMATISCHE VERFAHREN FÜR VERSICHERUNGEN BASIERT AUF DEM SYSTEM

Title (fr)  
SYSTEME GLOBAL D'EVALUATION DES RISQUES ET PROCEDES AUTONOMES DE SOUSCRIPTION A UNE ASSURANCE AU MOYEN DUDIT SYSTEME

Publication  
**EP 1259898 A2 20021127 (EN)**

Application  
**EP 01927362 A 20010222**

Priority  
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Abstract (en)  
[origin: WO0163445A2] The system, executable by a general purpose computer, includes a plurality of risk-modeling software engines, a model data conversion engine, and a rating evaluation engine. Risk-modeling software engines provide for the evaluation of respective property loss risk factors to generate model result data based on a site-specific description of a predetermined property. The model data conversion engine stores a plurality of insurability profiles that define respective sets of predetermined loss risk-factor base criteria, with each of the insurability profiles corresponding to an insurance source. The model data conversion engine is coupled to receive the model result data and is operative to select a qualified insurance source by providing for the adaptive conversion and comparison of the model result data against the sets of predetermined loss risk-factor base criteria to select a predetermined insurance source. The rating evaluation engine, coupled to receive the model result data and the predetermined insurance source, autonomously generates a site-specific insurability rating for the predetermined property based on the model result data.

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