

Title (en)

COMPUTERIZED PROTECTION SYSTEM AND METHOD FOR AUTOMATICALLY IDENTIFYING AND/OR CHARACTERIZING RISK PARAMETERS

Title (de)

COMPUTERGESTÜTZTES SYSTEM UND VERFAHREN ZUR AUTOMATISIERTEN RISIKOPARAMETERERKENNUNG UND/ODER - CHARAKTERISIERUNG

Title (fr)

SYSTEME A PROTECTION INFORMATIQUE ET PROCEDE POUR REALISER UNE RECONNAISSANCE ET/OU CARACTERISATION AUTOMATIQUE DE PARAMETRES DE RISQUE

Publication

EP 1738306 A1 20070103 (DE)

Application

EP 04766531 A 20040818

Priority

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- US 81612004 A 20040401

Abstract (en)

[origin: US2005240514A1] A method of characterizing relative risks associated with a plurality of financial products comprises the steps of identifying one or more risk classes associated with the products, determining for each risk class an expected occurrence rate, dividing the expected occurrence rates by an average rate to determine relative risk ratios, and comparing the relative risk ratios to characterize the relative risks associated with the products. In certain embodiments, one or more of the risk classes are associated with one or more criteria. The criteria may be modified and the method repeated to determine an impact of the modification on the relative risks associated with the products. The relative risk ratio may be used to redefine one or more of the risk classes. Certain embodiments may include the step of determining a separate relative risk ratio for subgroups of risks. Others may include the step of using the relative risk ratio to determine an impact on the risk class of including in that class one or more risks that do not meet one or more of the criteria associated with that class.

IPC 8 full level

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CPC (source: EP US)

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DOCDB simple family (publication)

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