OBTAIN VARIABLE DATA OF PERSONAL ATTRIBUTE INFORMATION
PROCESSING THE SAMPLE VARIABLE
ESTABLISH A GENERALIZED LINEAR MODEL
PERSONAL ATTRIBUTE INFORMATION OF A VEHICLE INSURANCE USER
VEHICLE INSURANCE RISK PREDICTION MODEL
VEHICLE INSURANCE RISK SCORE OF THE VEHICLE INSURANCE USER

FIG. 1

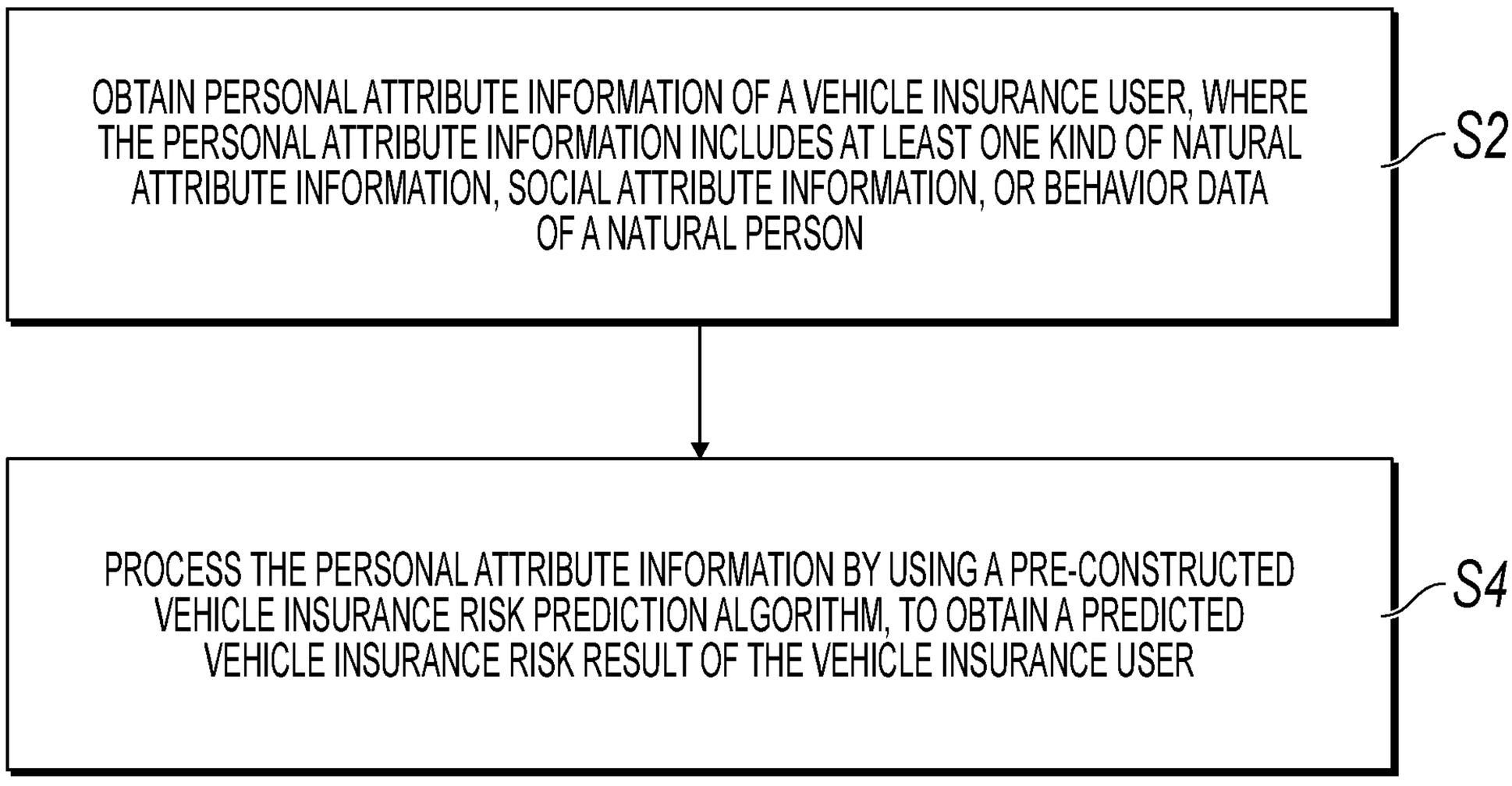

OBTAIN PERSONAL ATTRIBUTE INFORMATION OF A VEHICLE INSURANCE USER, WHERE THE PERSONAL ATTRIBUTE INFORMATION INCLUDES AT LEAST ONE KIND OF NATURAL ATTRIBUTE INFORMATION, SOCIAL ATTRIBUTE INFORMATION, OR BEHAVIOR DATA OF A NATURAL PERSON
S2
PROCESS THE PERSONAL ATTRIBUTE INFORMATION BY USING A PRE-CONSTRUCTED VEHICLE INSURANCE RISK PREDICTION ALGORITHM, TO OBTAIN A PREDICTED VEHICLE INSURANCE RISK RESULT OF THE VEHICLE INSURANCE USER
S4

FIG. 2

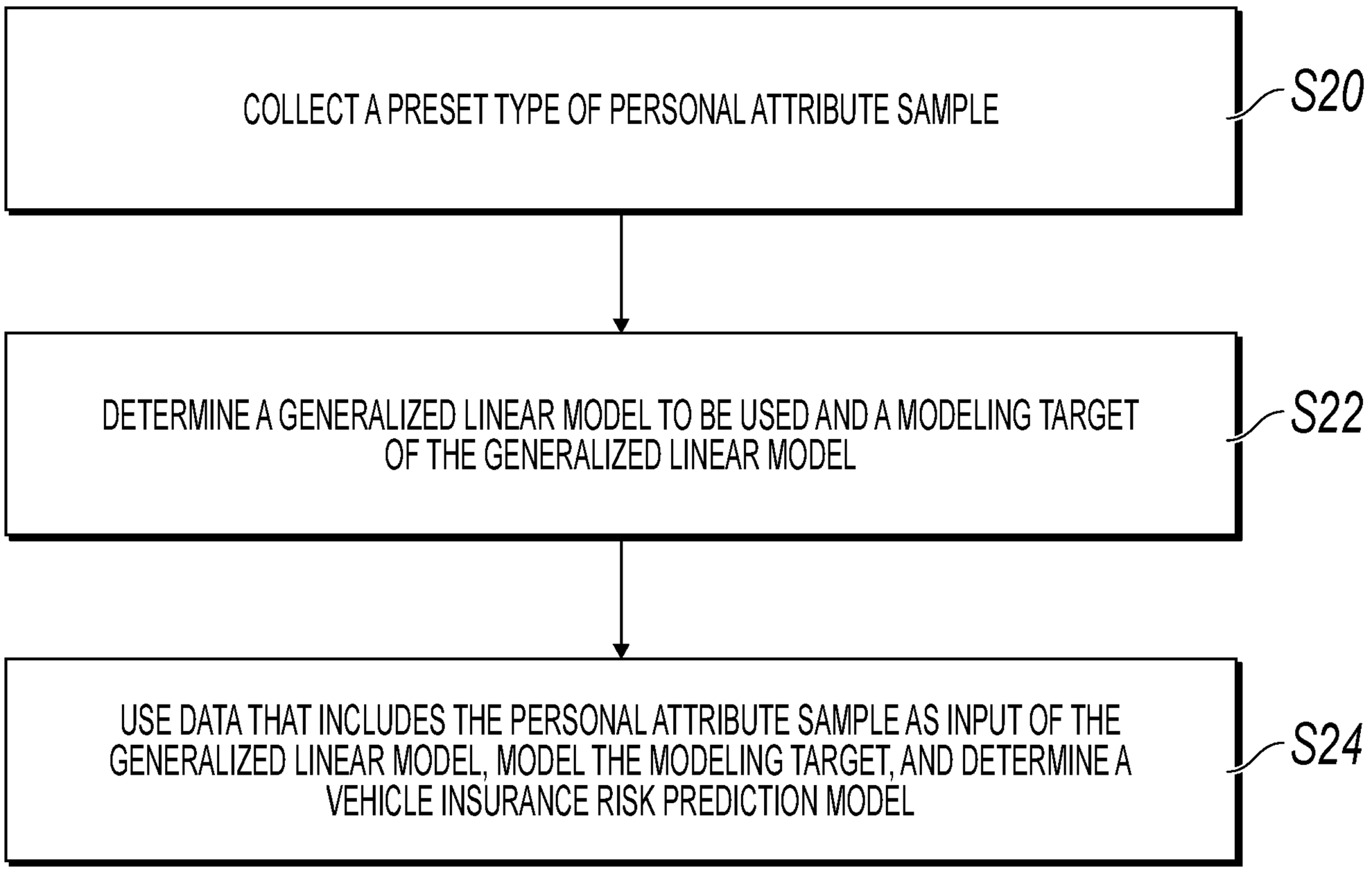

COLLECT A PRESET TYPE OF PERSONAL ATTRIBUTE SAMPLE
S20
DETERMINE A GENERALIZED LINEAR MODEL TO BE USED AND A MODELING TARGET OF THE GENERALIZED LINEAR MODEL
S22
USE DATA THAT INCLUDES THE PERSONAL ATTRIBUTE SAMPLE AS INPUT OF THE GENERALIZED LINEAR MODEL, MODEL THE MODELING TARGET, AND DETERMINE A VEHICLE INSURANCE RISK PREDICTION MODEL
S24

FIG. 3

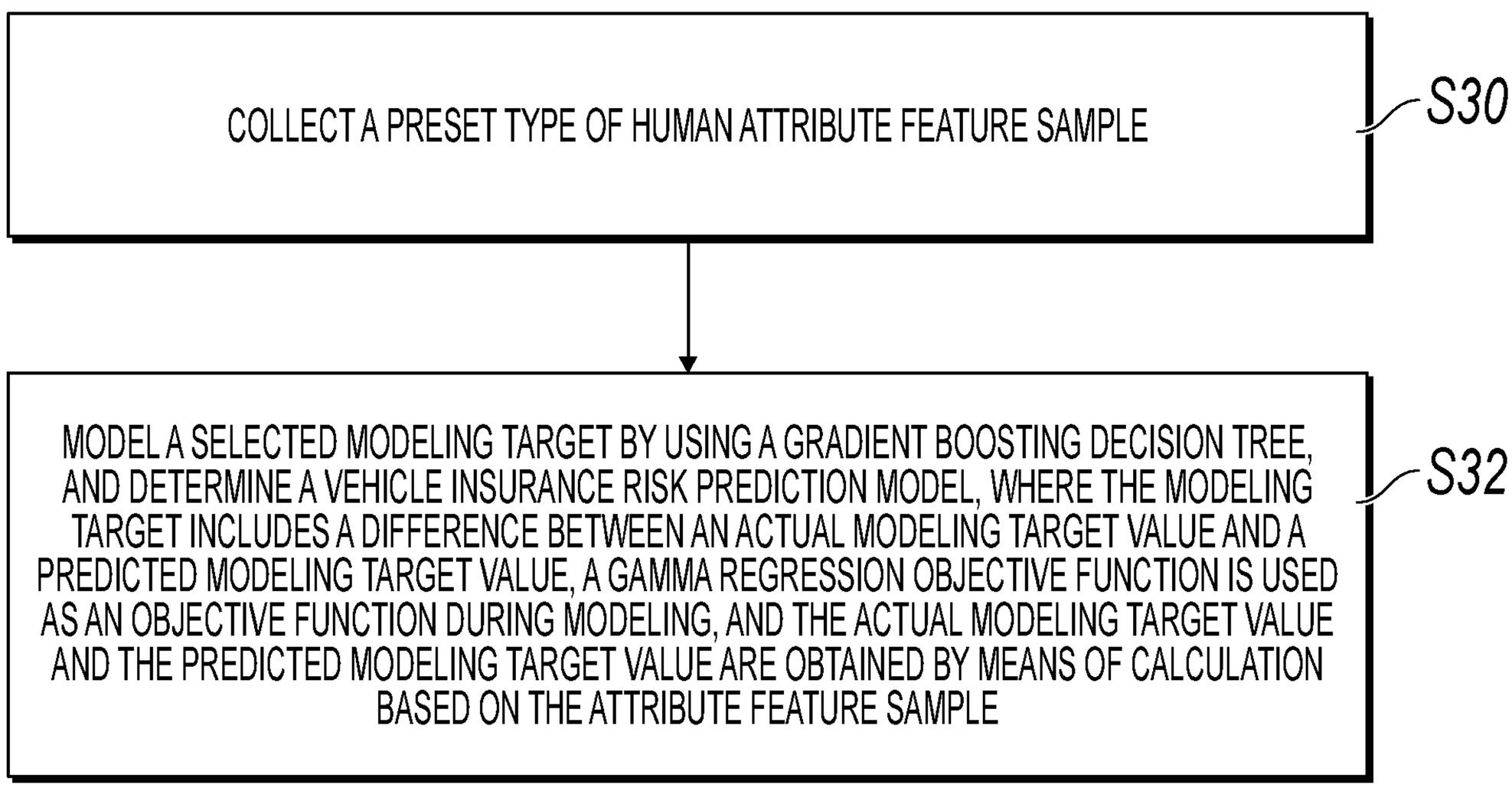

COLLECT A PRESET TYPE OF HUMAN ATTRIBUTE FEATURE SAMPLE
S30
MODEL A SELECTED MODELING TARGET BY USING A GRADIENT BOOSTING DECISION TREE, AND DETERMINE A VEHICLE INSURANCE RISK PREDICTION MODEL, WHERE THE MODELING TARGET INCLUDES A DIFFERENCE BETWEEN AN ACTUAL MODELING TARGET VALUE AND A PREDICTED MODELING TARGET VALUE, A GAMMA REGRESSION OBJECTIVE FUNCTION IS USED AS AN OBJECTIVE FUNCTION DURING MODELING, AND THE ACTUAL MODELING TARGET VALUE AND THE PREDICTED MODELING TARGET VALUE ARE OBTAINED BY MEANS OF CALCULATION BASED ON THE ATTRIBUTE FEATURE SAMPLE
S32

FIG. 4

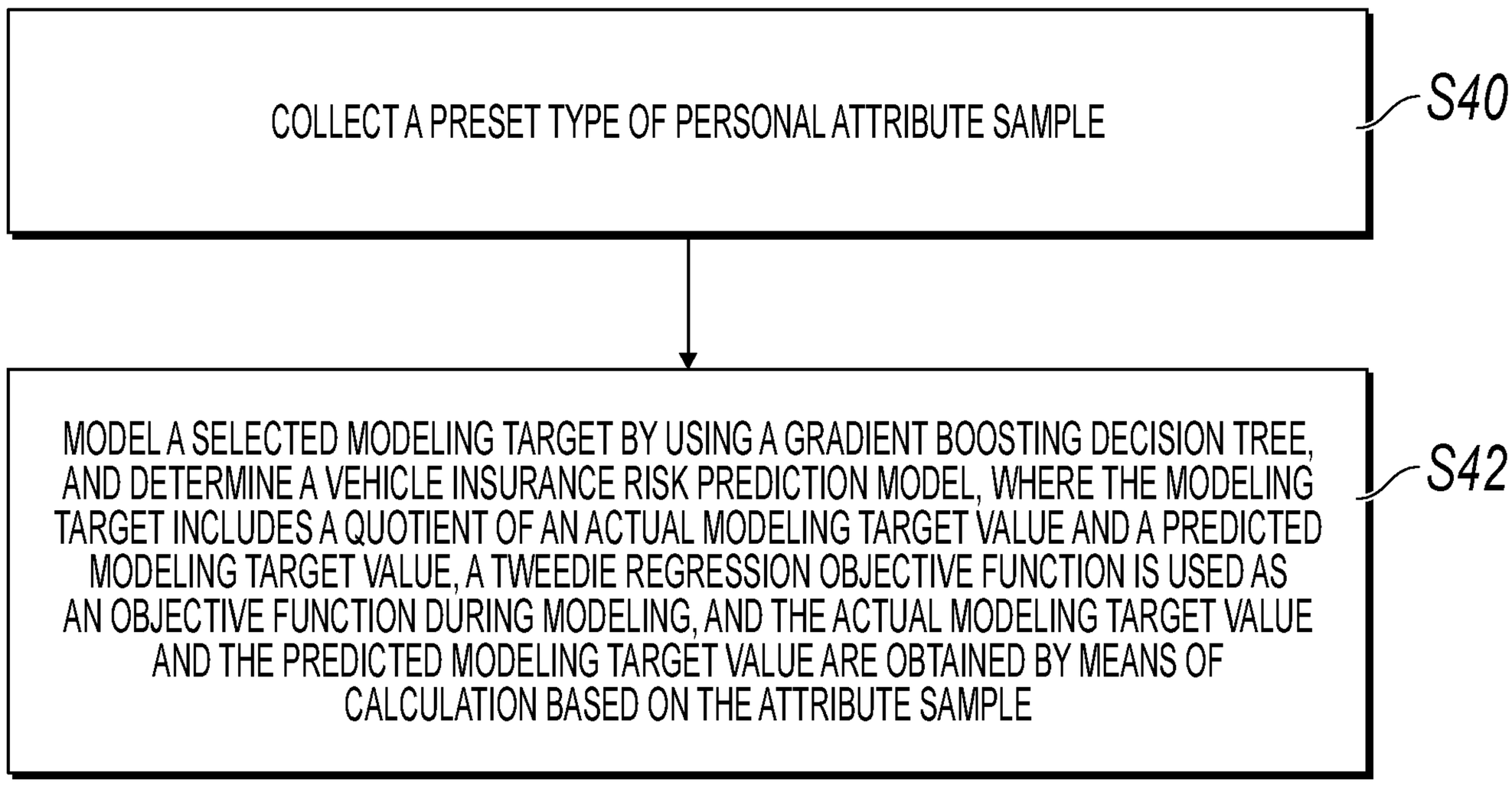

COLLECT A PRESET TYPE OF PERSONAL ATTRIBUTE SAMPLE
S40
MODEL A SELECTED MODELING TARGET BY USING A GRADIENT BOOSTING DECISION TREE, AND DETERMINE A VEHICLE INSURANCE RISK PREDICTION MODEL, WHERE THE MODELING TARGET INCLUDES A QUOTIENT OF AN ACTUAL MODELING TARGET VALUE AND A PREDICTED MODELING TARGET VALUE, A TWEEDIE REGRESSION OBJECTIVE FUNCTION IS USED AS AN OBJECTIVE FUNCTION DURING MODELING, AND THE ACTUAL MODELING TARGET VALUE AND THE PREDICTED MODELING TARGET VALUE ARE OBTAINED BY MEANS OF CALCULATION BASED ON THE ATTRIBUTE SAMPLE
S42

FIG. 5

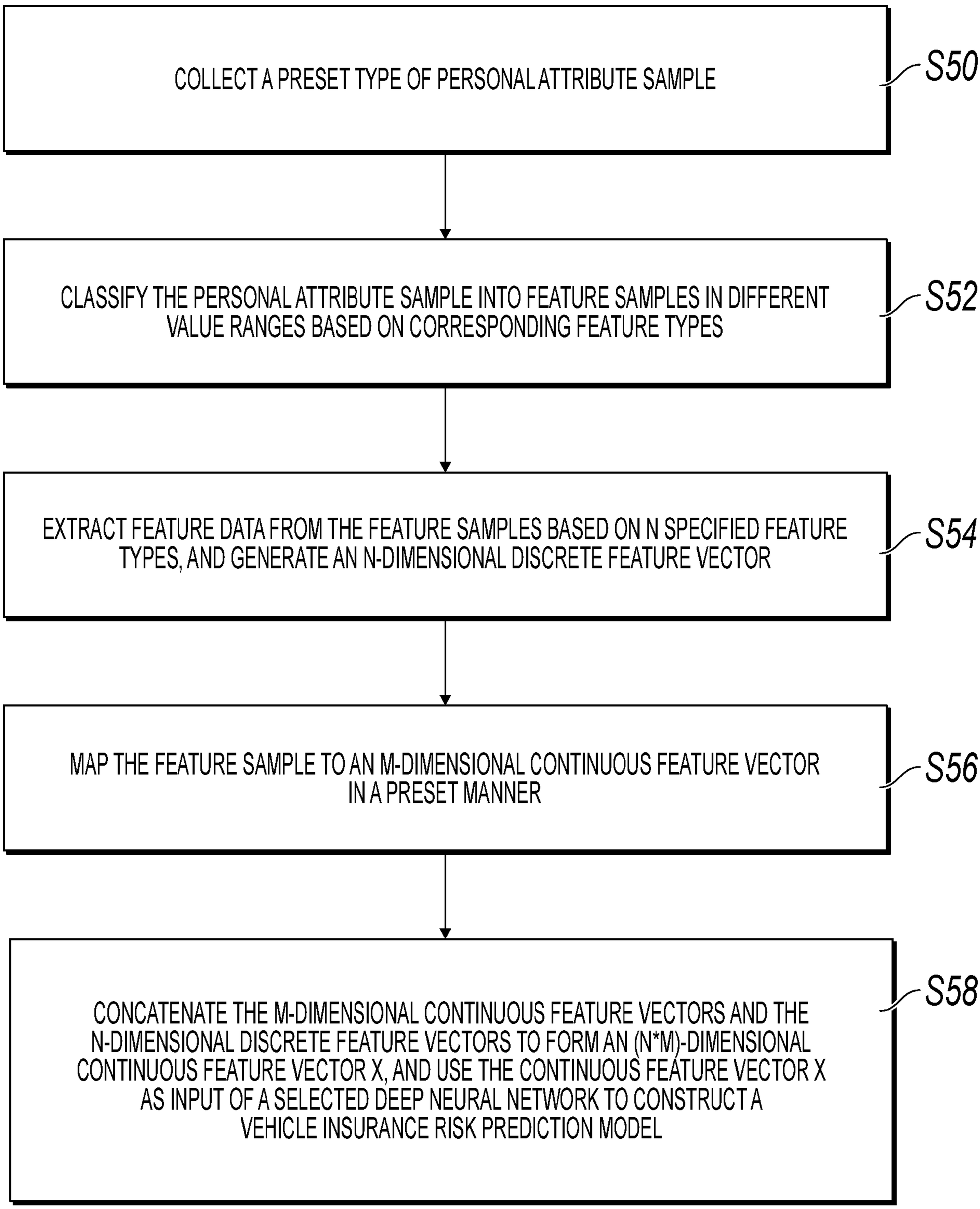

COLLECT A PRESET TYPE OF PERSONAL ATTRIBUTE SAMPLE
S50
CLASSIFY THE PERSONAL ATTRIBUTE SAMPLE INTO FEATURE SAMPLES IN DIFFERENT VALUE RANGES BASED ON CORRESPONDING FEATURE TYPES
S52
EXTRACT FEATURE DATA FROM THE FEATURE SAMPLES BASED ON N SPECIFIED FEATURE TYPES, AND GENERATE AN N-DIMENSIONAL DISCRETE FEATURE VECTOR
S54
MAP THE FEATURE SAMPLE TO AN M-DIMENSIONAL CONTINUOUS FEATURE VECTOR IN A PRESET MANNER
S56
CONCATENATE THE M-DIMENSIONAL CONTINUOUS FEATURE VECTORS AND THE N-DIMENSIONAL DISCRETE FEATURE VECTORS TO FORM AN (N*M)-DIMENSIONAL CONTINUOUS FEATURE VECTOR X, AND USE THE CONTINUOUS FEATURE VECTOR X AS INPUT OF A SELECTED DEEP NEURAL NETWORK TO CONSTRUCT A VEHICLE INSURANCE RISK PREDICTION MODEL
S58

FIG. 6

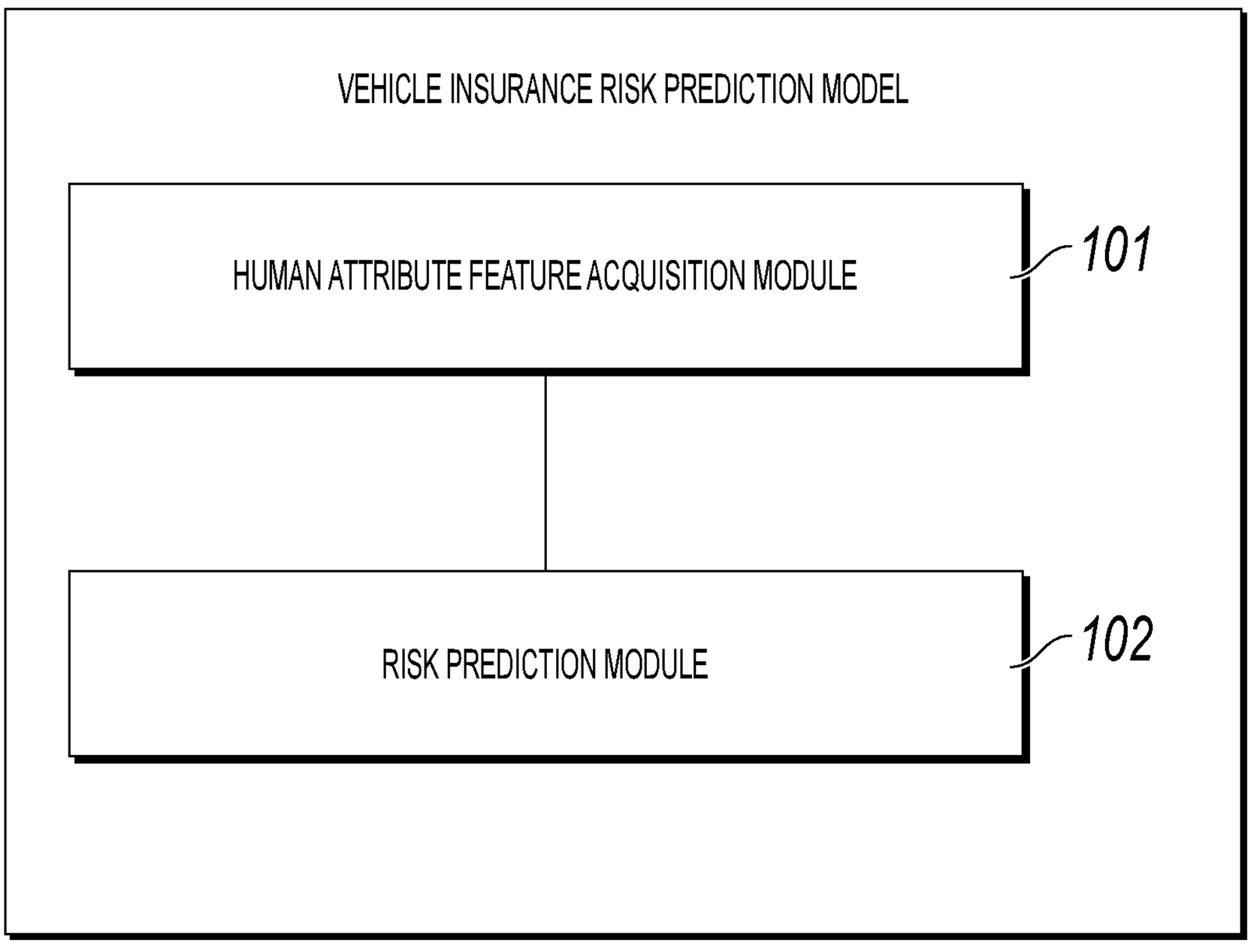

VEHICLE INSURANCE RISK PREDICTION MODEL
HUMAN ATTRIBUTE FEATURE ACQUISITION MODULE
101
RISK PREDICTION MODULE
102

FIG. 7

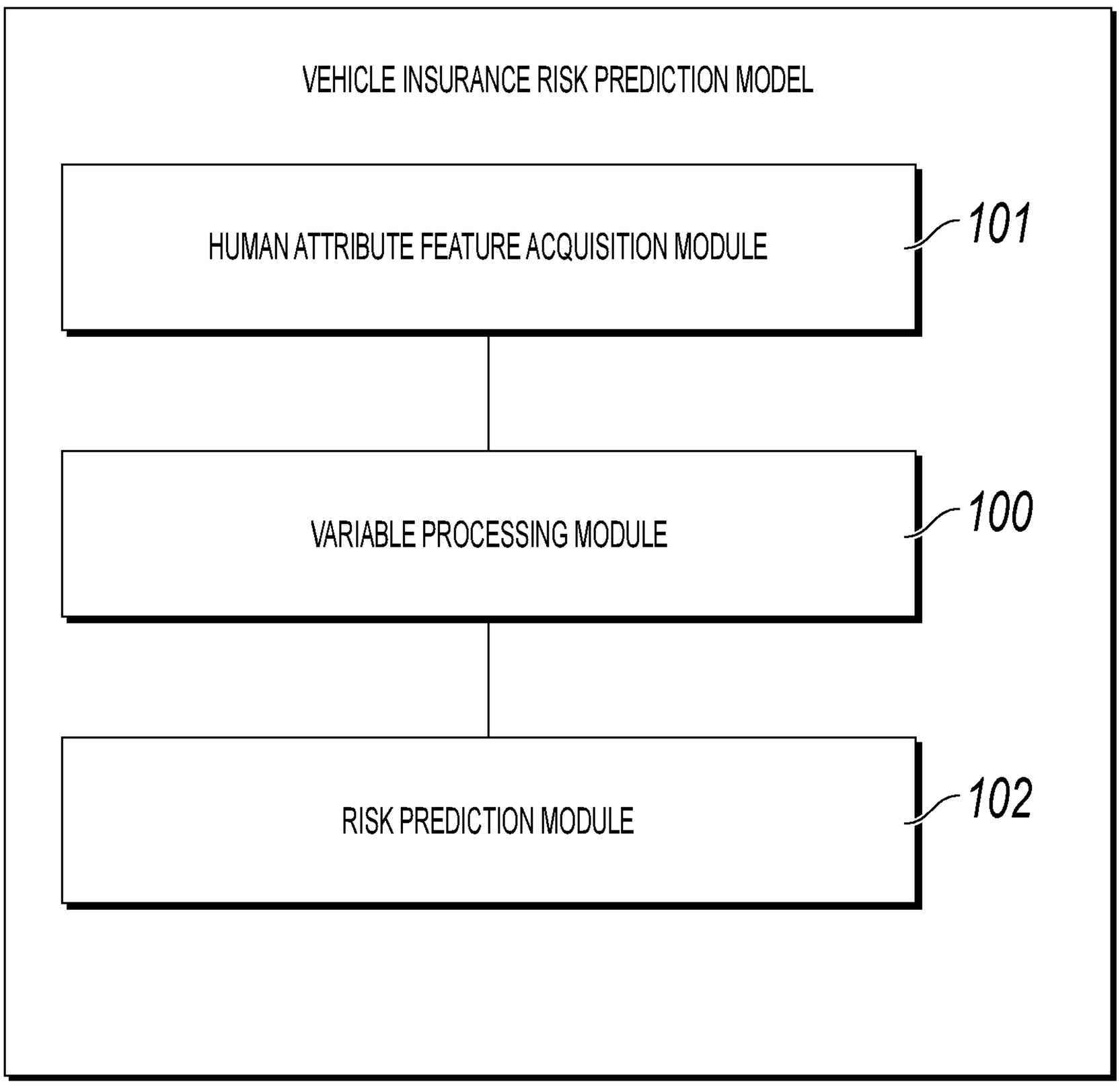

VEHICLE INSURANCE RISK PREDICTION MODEL
HUMAN ATTRIBUTE FEATURE ACQUISITION MODULE
101
VARIABLE PROCESSING MODULE
100
RISK PREDICTION MODULE
102

FIG. 8

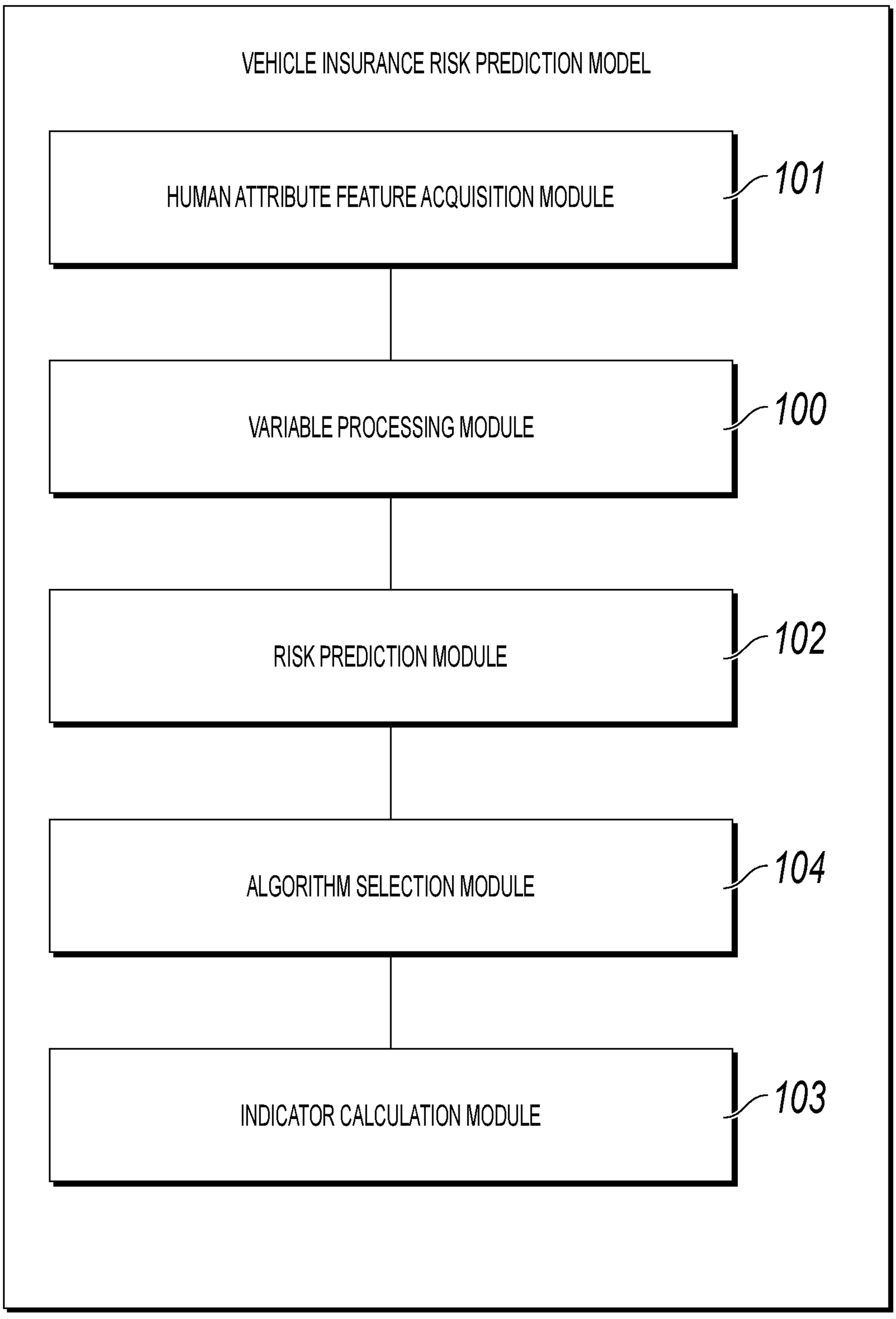

VEHICLE INSURANCE RISK PREDICTION MODEL
HUMAN ATTRIBUTE FEATURE ACQUISITION MODULE
101
VARIABLE PROCESSING MODULE
100
RISK PREDICTION MODULE
102
ALGORITHM SELECTION MODULE
104
INDICATOR CALCULATION MODULE
103

FIG. 9

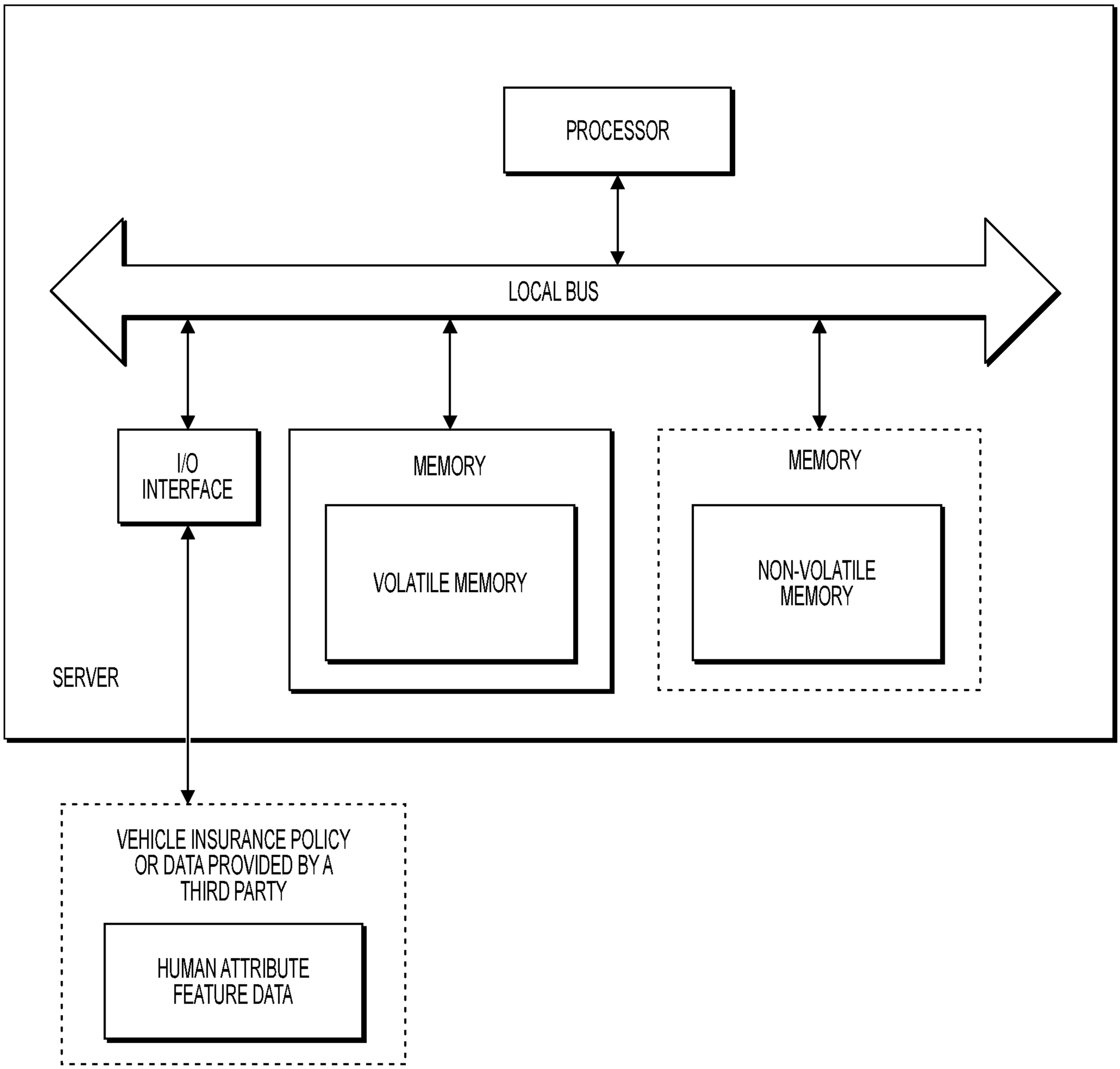

PROCESSOR
LOCAL BUS
I/O INTERFACE
MEMORY
VOLATILE MEMORY
MEMORY
NON-VOLATILE MEMORY
SERVER
VEHICLE INSURANCE POLICY OR DATA PROVIDED BY A THIRD PARTY
HUMAN ATTRIBUTE FEATURE DATA

FIG. 10

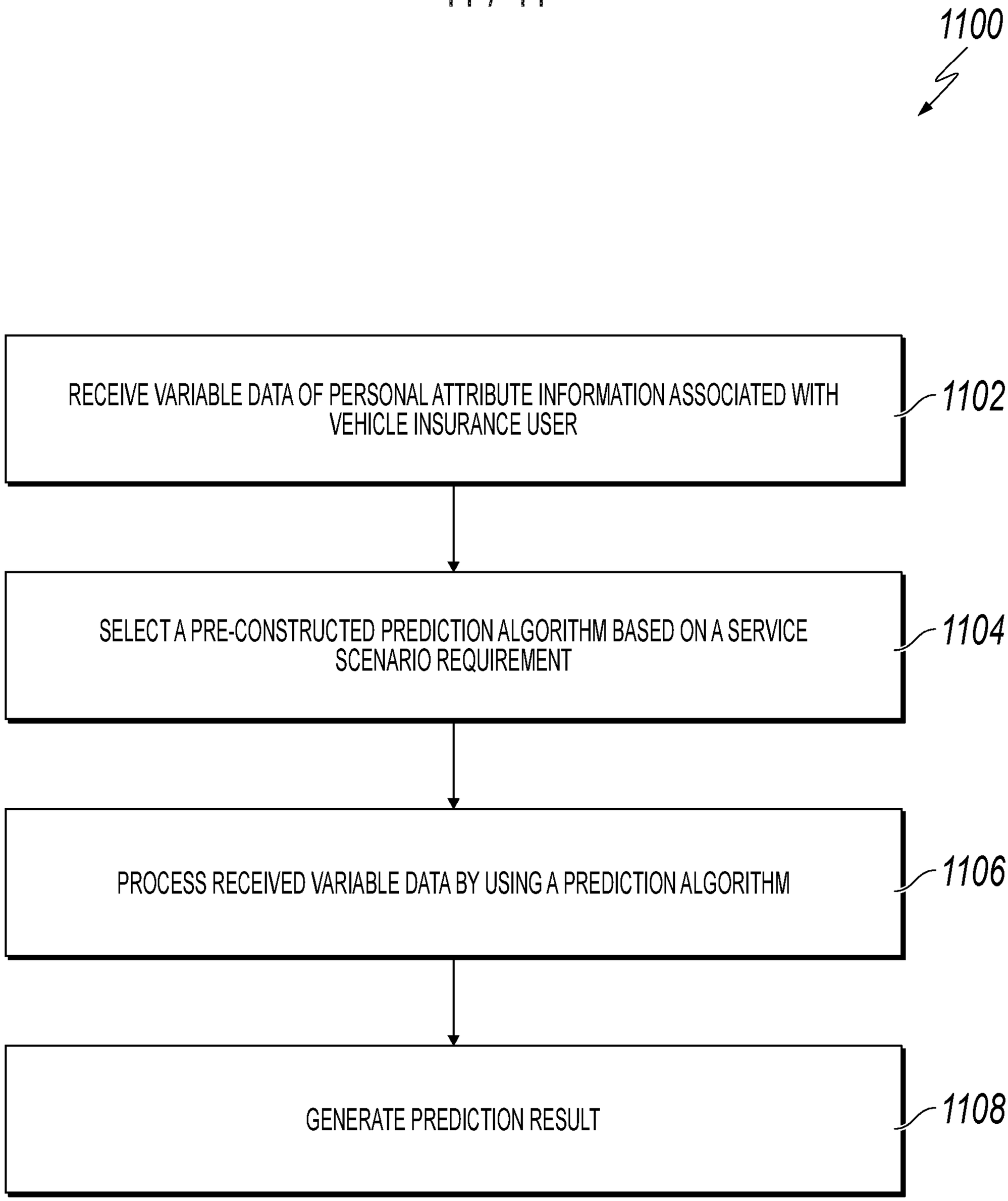

1100
RECEIVE VARIABLE DATA OF PERSONAL ATTRIBUTE INFORMATION ASSOCIATED WITH VEHICLE INSURANCE USER
1102
SELECT A PRE-CONSTRUCTED PREDICTION ALGORITHM BASED ON A SERVICE SCENARIO REQUIREMENT
1104
PROCESS RECEIVED VARIABLE DATA BY USING A PREDICTION ALGORITHM
1106
GENERATE PREDICTION RESULT
1108

FIG. 11