



- (51) **International Patent Classification:**
G06Q 40/08 (2012.01) *G16H 50/30* (2018.01)
- (21) **International Application Number:**
PCT/US2021/038287
- (22) **International Filing Date:**
21 June 2021 (21.06.2021)
- (25) **Filing Language:** English
- (26) **Publication Language:** English
- (30) **Priority Data:**
63/042,488 22 June 2020 (22.06.2020) US
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- (81) **Designated States** (*unless otherwise indicated, for every kind of national protection available*): AE, AG, AL, AM, AO, AT, AU, AZ, BA, BB, BG, BH, BN, BR, BW, BY, BZ, CA, CH, CL, CN, CO, CR, CU, CZ, DE, DJ, DK, DM, DO, DZ, EC, EE, EG, ES, FI, GB, GD, GE, GH, GM, GT, HN, HR, HU, ID, IL, IN, IR, IS, IT, JO, JP, KE, KG, KH, KN, KP, KR, KW, KZ, LA, LC, LK, LR, LS, LU, LY, MA, MD, ME, MG, MK, MN, MW, MX, MY, MZ, NA, NG, NI, NO, NZ, OM, PA, PE, PG, PH, PL, PT, QA, RO, RS, RU, RW, SA, SC, SD, SE, SG, SK, SL, ST, SV, SY, TH, TJ, TM, TN, TR, TT, TZ, UA, UG, US, UZ, VC, VN, WS, ZA, ZM, ZW.

(54) **Title:** COMPUTING SYSTEM IMPLEMENTING A COGNITIVE-BASED RISK ASSESSMENT SERVICE FOR MOTOR VEHICLE RISK DETERMINATION

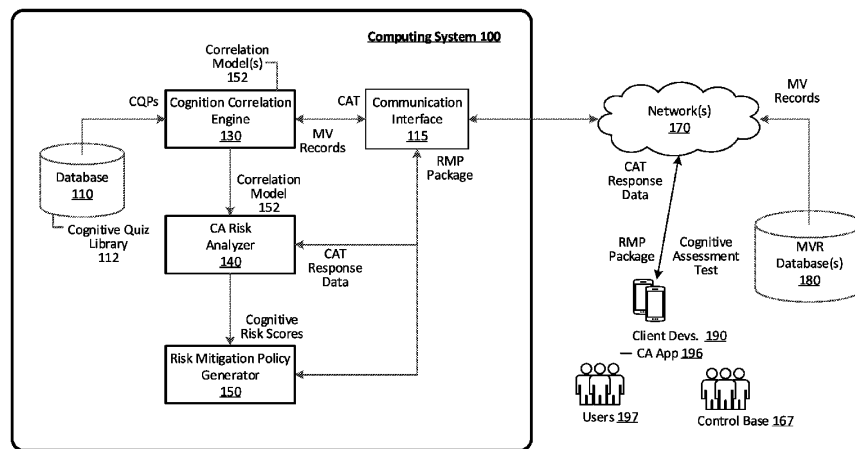


FIG. 1

(57) **Abstract:** A computing system can implement a cognitive-based risk mitigation service. The system can train and test a correlation model using a cognitive assessment test (CAT) distributed to control base users. The control base users may further provide access to motor vehicle records such that the system can determine a set of correlations between cognitive health metrics tested by the (CAT) and vehicle accident risk as indicated by actual accident data in the motor vehicle records. Once a threshold level of accuracy is attained, the correlation model may be executed on response data from inquiring users taking the CAT to determine motor vehicle risk of those users without them providing access to their motor vehicle records. This motor vehicle risk may then be used to generate a risk mitigation policy package for the inquiring user.

[Continued on next page]

(84) Designated States (*unless otherwise indicated, for every kind of regional protection available*): ARIPO (BW, GH, GM, KE, LR, LS, MW, MZ, NA, RW, SD, SL, ST, SZ, TZ, UG, ZM, ZW), Eurasian (AM, AZ, BY, KG, KZ, RU, TJ, TM), European (AL, AT, BE, BG, CH, CY, CZ, DE, DK, EE, ES, FI, FR, GB, GR, HR, HU, IE, IS, IT, LT, LU, LV, MC, MK, MT, NL, NO, PL, PT, RO, RS, SE, SI, SK, SM, TR), OAPI (BF, BJ, CF, CG, CI, CM, GA, GN, GQ, GW, KM, ML, MR, NE, SN, TD, TG).

Published:

— with international search report (Art. 21(3))