CLAIMS

1. A method for processing loss assessment data for car insurance, comprising:

receiving by an apparatus for processing loss assessment data for car insurance a loss assessment conclusion for car insurance from a user terminal, said loss assessment conclusion including information on damaged part identified from a vehicle;

said apparatus processing the information as included in said loss assessment conclusion, searching a historical loss assessment conclusion database for a historical loss assessment conclusion data matching the information;

calculating a probability of occurrence of damaged part combination in said loss assessment conclusion based on said historical loss assessment conclusion data, said damaged part combination including at least one damaged part;

said apparatus comparing said probability with a first threshold, and querying, if said probability is greater than the first threshold, whether there is a damage-related part matching said damaged part; and

said apparatus taking, if there is said damage-related part, the damage-related part as a missed damaged part for the loss assessment conclusion,

the method further comprising:

if said damaged part combination comprises at least two damaged parts, said apparatus comparing said probability with a second threshold; and

when it is determined that said probability is lower than a second threshold, said apparatus sending a warning message that said damaged part combination does not conform to a conventional part combination.

2. The method according to claim 1, wherein calculating the probability of occurrence of said damaged part combination based on historical loss assessment conclusion data comprises:

calculating the probability of said damaged part combination based on a priori probability and a conditional probability of occurrence of the damaged part in the historical loss assessment conclusion data, by using a Bayesian inference method.

3. The method according to claim 1, wherein calculating the probability of occurrence of said damaged part combination based on historical loss assessment conclusion data comprises:

deciding that the probability of occurrence of said damaged part combination is 0, if the number of occurrences in the historical loss assessment conclusion data of the damaged parts included in said loss assessment conclusion is lower than a third threshold.

4. The method according to claim 3, wherein, in calculating the probability of occurrence of damaged part combination in said loss assessment conclusion based on the historical loss assessment conclusion data, the method further comprises:

acquiring specific condition data corresponding to said loss assessment conclusion, wherein said specific condition data includes at least one data information of collision angle, collision strength, place of the accident, accident occurrence, and accident type; and

determining, if the specific condition data corresponding to said loss assessment conclusion matches the specific condition data in said historical loss assessment conclusion data, that the probability of occurrence of the damaged part combination in said loss assessment conclusion is greater than the first threshold.

5. The method according to claim 1, wherein said querying whether there is a damage-related part matching said damaged part comprises:

querying the damage-related part for said damaged part in a historical relation rule,

and wherein said historical relation rule is determined based on the historical loss assessment conclusion data in which a second part is damaged when a first part is damaged.

6. The method according to claim 5, further comprising:

selecting a damage-related part having a confidence level greater than a threshold as said matched damage-related part, wherein the confidence level is determined on the

basis of a probability of occurrence of said second damaged part when said first damaged part occurs in the historical loss assessment conclusion data.

7. The method according to claim 1, further comprising:

obtaining a corrected loss assessment conclusion, and using said corrected loss assessment conclusion as the historical loss assessment conclusion data,

wherein said corrected loss assessment conclusion comprises:

a first corrected loss assessment conclusion obtained by modifying said loss assessment conclusion based on said missed damaged part, when said probability is greater than the first threshold; or

a second corrected loss assessment conclusion obtained by reviewing and confirming said loss assessment conclusion based on the warning message, when said probability is lower than the second threshold.

8. The method according to claim 1, further comprising sending a warning message, if said damaged part combination comprises one damaged part and said probability is determined to be lower than a fourth threshold.

9. A data processing apparatus for processing loss assessment data for car insurance, comprising:

a receiving module configured to receive a loss assessment conclusion for car insurance from a user terminal, said loss assessment conclusion including information on damaged part identified from a vehicle;

a historical loss assessment conclusion data acquiring module configured to search a historical loss assessment conclusion database for a historical loss assessment conclusion data matching said information;

a probability calculating module configured to calculate a probability of occurrence of a damaged part combination in said loss assessment conclusion based on said historical loss assessment conclusion data, said damaged part combination comprising at least one damaged part;

a related part determining module configured to compare said probability with a first threshold, and query in the historical loss assessment conclusion database whether there is a damage-related part matching said damaged part if said probability is greater than said first threshold;

a first outputting module configured to take said damage-related part as a missed damaged part for the loss assessment conclusion when a matched damage-related part is found, and

said apparatus for processing loss assessment data for car insurance further comprising a second outputting module, and when said damaged part combination comprises at least two damaged parts, said second outputting module is configured to send a warning message that said damaged part combination does not conform to a conventional part combination if it is found by comparison that said probability is lower than a second threshold.

10. The apparatus according to claim 9, wherein said probability calculating module comprises:

a Bayesian inference unit configured to calculate the probability of said damaged part combination based on a priori probability and a conditional probability of occurrence of the damaged part in the historical loss assessment conclusion data, by using a Bayesian inference method.

11. The apparatus according to claim 9, wherein said probability calculating module is configured to decide that the probability of occurrence of said damaged part combination is 0, if the number of occurrences in the historical loss assessment conclusion data of the damaged part included in said loss assessment conclusion is lower than a third threshold.

12. The apparatus according to claim 11, wherein the probability calculating module further acquires, in calculating the probability of occurrence of said damaged part combination in said loss assessment conclusion based on the historical loss assessment

conclusion data, specific condition data corresponding to said loss assessment conclusion, wherein the specific condition data includes at least one data information of collision angle, collision strength, place of the accident, occurrence of accident, and accident type; and

if the specific condition data corresponding to said loss assessment conclusion matches the specific condition data in said historical loss assessment conclusion data, it is determined that the probability of occurrence of said damaged part combination in the loss assessment conclusion is greater than the first threshold.

13. The apparatus according to claim 9, wherein said related part determining module is configured to query the damage-related part of the damaged part in a historical relation rule, wherein said historical relation rule is determined based on the historical loss assessment conclusion data in which a second part is damaged when a first part is damaged.

14. The apparatus according to claim 13, wherein said related part determining module further comprises:

a filtering unit configured to select a damage-related part having a confidence level greater than a threshold as said matched damage-related part, wherein said confidence level is determined on the basis of a probability of occurrence of said second damaged part when said first damaged part occurs in the historical loss assessment conclusion data.

15. The apparatus according to claim 9, further comprising:

a historical data updating module configured to obtain a corrected loss assessment conclusion and use said corrected loss assessment conclusion as the historical loss assessment conclusion data,

wherein said corrected loss assessment conclusion includes:

a first corrected loss assessment conclusion obtained by modifying said loss assessment conclusion based on said missed damaged part, when said probability is greater than

the first threshold; or

a second corrected loss assessment conclusion obtained by reviewing and confirming said loss assessment conclusion based on the warning message, when said probability is lower than the second threshold.