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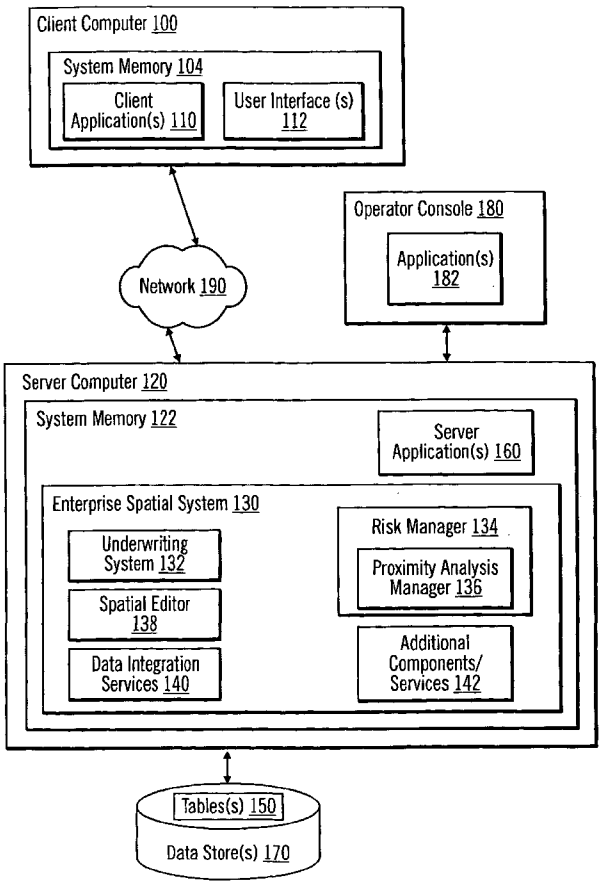
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(54) Title: REAL-TIME INSURANCE POLICY UNDERWRITING AND RISK MANAGEMENT



(57) Abstract: Provided is a technique for evaluating risk associated with underwriting an insurance policy (figure 1). At least one location to be covered under the insurance policy is received (figure 3, block 320). Risk associated with the location is automatically assessed (figure 3, block 338). It is determined whether to underwrite the location based on the assessed risk (figure 3, block 340). Also provided is a technique for proximity analysis (figure 54). Selection of a proximity center is received (figure 55). A function is executed with the proximity center to determine target data items that fall within a proximity area around the proximity center. The target data items are spatially represented.

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