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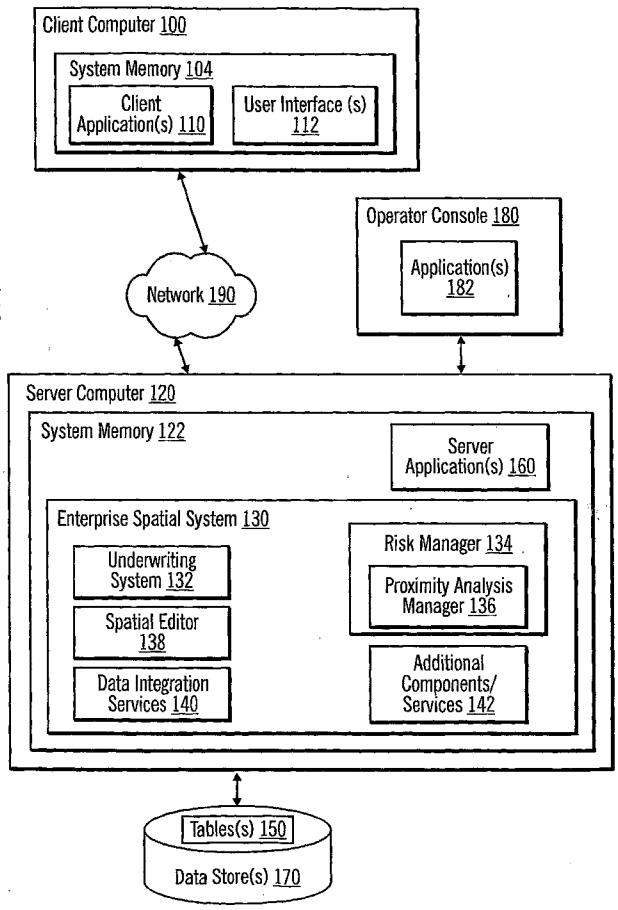
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*[Continued on next page]*

(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. At least one location to be covered under the insurance policy is received. Risk associated with the location is automatically assessed. It is determined whether to underwrite the location based on the assessed risk. Also provided is a technique for proximity analysis. Selection of a proximity center is received. 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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