CLAIMS

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

receiving a loss assessment conclusion for car insurance;

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

querying, when it is determined that the probability is greater than a first threshold, whether there is a damage-related part matching said damaged part; and

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

2. The method according to claim 1, wherein if said damaged part combination comprises at least two damaged parts, the method further comprises:

sending a warning message when it is determined that said probability is lower than a second threshold.

3. The method according to claim 1 or 2, 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.

4. The method according to claim 1 or 2, 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.

5. The method according to claim 4, 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.

6. 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.

7. The method according to claim 6, 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.

8. The method according to claim 1 or 2, 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.

9. 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.

10. A data processing apparatus for displaying contents of an interface, comprising:

a receiving module configured to receive a loss assessment conclusion for car insurance;

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

a related part determining module configured to query whether there is a damage-related part matching said damaged part when it is determined that said probability is greater than a 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.

11. The apparatus according to claim 10, further comprising:

a second outputting module configured to send a warning message when the probability calculating module determines that said probability is lower than a second threshold.

12. The apparatus according to claim 10 or 11, 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.

13. The apparatus according to claim 10 or 11, 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.

14. The apparatus according to claim 13, 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.

15. The apparatus according to claim 10, 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.

16. The apparatus according to claim 15, 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.

17. The apparatus according to claim 10 or 11, 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.

18. A processing device comprising a processor and a memory for storing processor-executable instructions, wherein when executing the instructions, the processor is configured to:

receive a loss assessment conclusion for car insurance;

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

query, when it is determined that the probability is greater than a first threshold,

whether there is a damage-related part matching said damaged part;

if there is a damage-related part matching said damaged part, take said damage-related part as a missed damaged part for the loss assessment conclusion.

19. An electronic device comprising at least one processor and a memory for storing processor-executable instructions, wherein when executing the instruction, the processor is configured to:

receive a loss assessment conclusion for car insurance;

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

query, when it is determined that said probability is greater than a first threshold, whether there is a damage-related part matching said damaged part, and if there is a damage-related part matching said damaged part, take said damage-related part as a missed damaged part of said loss assessment conclusion; and

send a warning message, when it is determined that said probability is lower than a second threshold.