CLAIMS

What is claimed is:

1. A method for processing an auto insurance, the method comprising:

obtaining, by a first server, a predetermined field of an auto insurance user (S2, S22);

sending, by the first server, the predetermined field to a second server (S2, S22);

obtaining, by the second server by means of matching, a personal attribute variable of the auto insurance user and a value corresponding to the personal attribute variable based on the predetermined field (S4, S22);

generating, by the second server, an auto insurance standard score by using a predetermined calculation method based on the personal attribute variable and the corresponding value (S6, S24);

returning, by the second server, the auto insurance standard score to the first server (S8, S26); and

determining, by the first server, a service operation scheme for the auto insurance user based on the auto insurance standard score (S10).

2. The method according to claim 1, wherein the predetermined calculation method is set to be globally unique.

3. The method according to any one of claims 1 to 2, wherein the auto insurance standard score is sent to the first server by using at least one of the following methods:

storing the auto insurance standard score in a specified position, and providing an interface that is used by the first server to call the auto insurance standard score, and correspondingly, obtaining, by the first server, the auto insurance standard score by calling the interface; or

sending the generated auto insurance standard score to the first server in real time.

4. The method according to any one of claims 1 to 3, further comprising:

pre-collecting an attribute information associated with the auto insurance user to determine the auto insurance standard score, wherein the attribute information is based on predetermined fields that need to be uploaded to the risk assessment server for determining the auto insurance standard score; and

setting at least one personal attribute variable in the database with the pre-collected attribute information.

5. The method according to any one of claims 1 to 4, further comprising converting values of the personal attribute variable to a similar order of magnitude in relation to other values corresponding to other personal attribute variables.

6. The method according to any one of claims 1 to 5, further comprising:

receiving a query from an insurance company server requesting one or more predetermined fields required for the risk assessment server to determine the auto-insurance standard score; and

sending the one or more predetermined fields to the risk assessment server.

7. The method according to any one of claims 1 to 6, wherein the predetermined calculation method can select personal attribute variables or a processing method for transforming, converting, or weighting the value corresponding to the personal attribute variable.

8. A method for processing an auto insurance, the method comprising:

providing, by a second server, a risk category label, wherein the risk category label is generated based on classification of a personal attribute variable (S40);

sending, by a first server, obtained auto insurance user data and at least one selected risk category label to the second server (S42);

determining, by the second server, a value of a personal attribute variable in the selected risk category label based on the auto insurance user data, calculating risk data corresponding to each selected risk category label based on the value, and returning the risk data to the first server (S44);

generating, by the first server, an auto insurance dedicated score corresponding to the auto insurance user data based on the risk data (S46); and

determining, by the first server, a corresponding auto insurance operation scheme based on the auto insurance dedicated score (S48).

9. The method according to claim 8, wherein the provided risk category label comprises at least one of the following types:

a driving habit, an occupational characteristic, an identity characteristic, a credit history, a consumption habit, and stability.

10. The method according to any one of claims 8 to 9, further comprising:

obtaining auto insurance user data and at least one selected risk category label, and sending the auto insurance user data and the selected risk category label to a second server.

11. The method according to any one of claims 8 to 10, further comprising:

returning the auto insurance dedicated score to the first server, so that the first server determines a corresponding auto insurance operation scheme based on the auto insurance dedicated score.

12. The method according to claim 11, wherein the auto insurance dedicated score is returned to the first server by performing at least one of the following operations:

storing the auto insurance dedicated score in a specified position, and providing an interface that is used by the first server to call the auto insurance dedicated score, and obtaining, by the first server, the auto insurance dedicated score by calling the interface; and

sending the generated auto insurance dedicated score to the first server in real time.

13. The method according to any one of claims 8 to 12, further comprising:

formulating the uniform calculation method to determine the auto insurance dedicated score, wherein the auto insurance dedicated score provided by the uniform calculation method is applicable to at least one insurance company.

14. A data processing apparatus, comprising a plurality of modules configured to perform the method according to any one of claims 1 to 6 or 8 to 13.