CLAIMS

1. A data processing method, the method comprising:

receiving, at a risk assessment server and from a first server, identification data and a selection of a plurality of attribute types according to which an auto insurance standard score is to be calculated , wherein the identification data identifies an auto insurance user;

querying, by the risk assessment server, a database based on the identification data to obtain a plurality of attribute values associated with the auto insurance user and corresponding to the plurality of attribute types (S4, S22);

generating, by the risk assessment server, the auto insurance standard score using a predetermined calculation method based on the plurality of attribute values (S6, S24), wherein the predetermined calculation method is uniform across auto insurance standard scores generated for a plurality of insurance companies; and

returning, by the risk assessment server, the auto insurance standard score to the first server (S8, S26).

2. The method according to claim 1, wherein returning the auto insurance standard score to the first server comprises:

storing the auto insurance standard score in a specified position in a distributed database deployed online, and

providing a calling interface usable by the first server to call the auto insurance standard score.

3. The method according to any one of claims 1 or 2, further comprising:

pre-collecting attribute information associated with the auto insurance user; and

storing the pre-collected attribute information in a storage of the risk assessment server,

wherein querying the database comprises retrieving at least one of the plurality of attribute values from the storage of the risk assessment server.

4. The method according to any one of claims 1 to 3, further comprising converting a first attribute value of the plurality of attribute values to a same order of magnitude as another attribute value of the plurality of attribute values.

5. The method according to any one of claims 1 to 4, wherein the predetermined calculation method comprises transforming, converting, or weighting one or more of the plurality of attribute values.

6. The method of claim 1, further comprising:

generating, by the risk assessment server, a plurality of risk category labels based on integration and classification of attribute values stored in or obtained by the risk assessment server; and

providing, by the risk assessment server and to the first server, the risk category labels (S40), wherein the selection of the plurality of attribute types comprises a selection of one or more of the risk category labels.

7. The method according to claim 6, wherein the provided risk category labels comprise at least one of the following types:

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

8. A data processing apparatus, comprising a plurality of modules configured to perform the method of any one of claims 1 to 7.