WHAT IS CLAIMED IS:

1. A system for issuing an auto insurance investigation task, the system comprising:

a task issuance module configured to acquire associated crowdsourcing parameters of an auto insurance investigation task, determine one or more public investigators that match the auto insurance investigation task based on a preset first analysis rule and a preset model, and issue the auto insurance investigation task carrying the crowdsourcing parameters to mobile terminals of the determined one or more public investigators;

a data acquisition module configured to obtain corresponding investigation data of the auto insurance investigation task from a mobile terminal of at least one of the determined one or more public investigators who have accepted the issued auto insurance investigation task, after recognizing that the issued auto insurance investigation task has been accepted; and

a data analysis module configured to analyze the obtained investigation data based on a preset second analysis rule and find out the investigation data that conforms to preset conditions as task result to be adopted.

2. The system of claim 1, further comprising:

a data test module configured to perform a significance test on the task result to be adopted based on a preset test rule; and

a result feedback module configured to: take the task result to be adopted as the final result and return the final result to an issuer of the auto insurance task if the significance test is successful; otherwise send the task result to be adopted to a preset terminal for manual review if the significance test fails.

3. The system of claim 1, wherein the task issuance module is configured to:

acquire the associated crowdsourcing parameters of the auto insurance investigation task by using Lagrange multiplier method and Karush-Kuhn-Tucker (KKT) conditions method; or

acquire the associated crowdsourcing parameters of the auto insurance investigation task by using augmented Lagrangian method combined with method of moving asymptotes.

4. The system of claim 2, wherein the task issuance module is configured to:

acquire the associated crowdsourcing parameters of the auto insurance investigation task by using the Lagrange multiplier method and Karush-Kuhn-Tucker (KKT) conditions method; or

acquire the associated crowdsourcing parameters of the auto insurance investigation task by using augmented Lagrangian method combined with method of moving asymptotes.

5. The system of claim 1, wherein the task issuance module comprises:

a model setting unit configured to set a corresponding preset model of each auto insurance investigation task as an i-dimensional space vector Q_i, and set a corresponding preset model of the personal information of each public investigator as a j-dimensional space vector P_j;

a matrix operation unit configured to define an operation matrix $M_{i,j} = Q_iP_j$ for the vectors Q_i and P_j, and calculating a corresponding personal weight value of each public investigator based on the defined operation matrix; and

a personnel determination unit configured to select the public investigators whose personal weight values are greater than a preset threshold as the public investigators that match the auto insurance investigation task.

6. The system of claim 2, wherein the task issuance module comprises:

a model setting unit configured to set a corresponding preset model of each auto insurance investigation task as an i-dimensional space vector Q_i, and set a corresponding preset model of the personal information of each public investigator as a j-dimensional space vector P_j;

a matrix operation unit configured to define an operation matrix $M_{i,j} = Q_iP_j$ for the vectors Q_i and P_j, and calculating a corresponding personal weight value of each public investigator based on the defined operation matrix; and

a personnel determination unit configured to select the public investigators whose personal weight values are greater than a preset threshold as the public investigators that match the auto insurance investigation task.

7. The system of claim 1, wherein the data analysis module comprises:

a historical weight calculation unit configured to calculate a corresponding historical data weight value of each public investigator who has accepted the auto insurance investigation task based on historical investigation data of the public investigator;

a weighted sum calculation unit configured to calculate a corresponding sum of weighted fractions of each set of investigation data obtained under the auto insurance investigation task based on the obtained historical data weight values according to a preset formula; and

a task result determination unit configured to use the set of investigation data with the highest sum of weighted fractions as the task result to be adopted.

8. The system of claim 2, wherein the data analysis module comprises:

a historical weight calculation unit configured to calculate a corresponding historical data weight value of each public investigator who has accepted the auto insurance investigation task based on historical investigation data of the public investigator;

a weighted sum calculation unit configured to calculate a corresponding sum of weighted fractions of each set of investigation data obtained under the auto insurance investigation task based on the obtained historical data weight values according to a preset formula; and

a task result determination unit configured to use the set of investigation data with the highest sum of weighted fractions as the task result to be adopted.

9. A device for issuing an auto insurance investigation task, the device comprising a processing unit, as well as a system for issuing an auto insurance investigation task, an input/output unit, a communications unit, and a storage unit that are coupled to the processing unit, wherein the input/output unit is configured to input a user instruction and output response data of the device for issuing an auto insurance investigation task to the input user instruction, the communications unit is configured for communicative connection with a mobile terminal of a public investigator or a background server, the storage unit is configured to store the system for issuing an auto insurance investigation task as well as operation data of the system, and the

processing unit is configured to call and execute the system for issuing an auto insurance investigation task to perform the following operations:

A: acquiring associated crowdsourcing parameters of an auto insurance investigation task, determining one or more public investigators that match the auto insurance investigation task based on a preset first analysis rule and a preset model, and sending the auto insurance investigation task carrying the crowdsourcing parameters to the mobile terminals of the determined one or more public investigators;

B: obtaining corresponding investigation data of the auto insurance investigation task from a mobile terminal of at least one of the determined one or more public investigators who have accepted the issued auto insurance investigation task, after recognizing that the issued auto insurance investigation task has been accepted; and

C: analyzing the obtained investigation data based on a preset second analysis rule, and finding out the investigation data that conforms to the preset conditions as task result to be adopted.

10. The device of claim 9, wherein the bar code scanning device comprises an indicator light coupled to the processing unit and configured to emit an indicative light to indicate that there is currently a public investigator accepting the issued auto insurance investigation task.

11. The device of claim 9, wherein the processing unit is configured to call and execute the system for issuing an auto insurance investigation task to further perform the following operations:

performing a significance test on the task result to be adopted based on a preset test rule;

taking the task result to be adopted as the final result and return the final result to an issuer of the auto insurance task if the significance test is successful; and

otherwise sending the task result to be adopted to a preset terminal for manual review if the significance test fails.

12. The device of claim 9, wherein the processing unit is configured to call and execute the system for issuing an auto insurance investigation task to perform the following operations in performing operation A:

acquiring the associated crowdsourcing parameters of the auto insurance investigation task by using Lagrange multiplier method and Karush-Kuhn-Tucker (KKT) conditions method; or

acquiring the associated crowdsourcing parameters of the auto insurance investigation task by using augmented Lagrangian method combined with method of moving asymptotes.

13. The device of claim 11, wherein the processing unit is configured to call and execute the system for issuing an auto insurance investigation task to perform the following operations in performing operation A:

acquiring the associated crowdsourcing parameters of the auto insurance investigation task by using the Lagrange Multiplier Method and Karush-Kuhn-Tucker (KKT) Conditions method;

acquiring the associated crowdsourcing parameters of the auto insurance investigation task by using augmented Lagrangian method combined with method of moving asymptotes.

14. The device of claim 9, wherein the processing unit is configured to call and execute the system for issuing an auto insurance investigation task to perform the following operations in performing operation A:

setting a corresponding preset model of each auto insurance investigation task as an i-dimensional space vector Q_i, and setting a corresponding preset model of the personal information of each public investigator as a j-dimensional space vector P_j;

defining an operation matrix $M_{i,j} = Q_iP_j$ for the vectors Qi and Pj, and calculating a corresponding personal weight value of each public investigator based on the defined operation matrix; and

selecting the public investigators whose personal weight values are greater than a preset threshold as the public investigators that match the auto insurance investigation task.

15. The device of claim 11, wherein the processing unit is configured to call and execute the system for issuing an auto insurance investigation task to perform the following operations in performing operation A:

setting a corresponding preset model of each auto insurance investigation task as an i-dimensional space vector Q_i, and setting a corresponding preset model of the personal information of each public investigator as a j-dimensional space vector P_j;

defining an operation matrix $M_{i,j} = Q_iP_j$ for the vectors Qi and Pj, and calculating a corresponding personal weight value of each public investigator based on the defined operation matrix; and

selecting the public investigators whose personal weight values are greater than a preset threshold as the public investigators that match the auto insurance investigation task.

16. The device of claim 9, wherein the processing unit is configured to call and execute the system for issuing an auto insurance investigation task to perform the following operations in performing operation C:

calculating a corresponding historical data weight value of each public investigator who has accepted the auto insurance investigation task based on historical investigation data of the public investigator;

calculating a corresponding sum of weighted fractions of each set of investigation data obtained under the auto insurance investigation task based on the obtained historical data weight values according to a preset formula; and

using the set of investigation data with the highest sum of weighted fractions as the task result to be adopted.

17. The device of claim 11, wherein the processing unit is configured to call and execute the system for issuing an auto insurance investigation task to perform the following operations in performing operation C:

calculating a corresponding historical data weight value of each public investigator who has accepted the auto insurance investigation task based on historical investigation data of the public investigator;

calculating a corresponding sum of weighted fractions of each set of investigation data obtained under the auto insurance investigation task based on the obtained historical data weight values according to a preset formula; and

using the set of investigation data with the highest sum of weighted fractions as the task result to be adopted.

18. A computer-readable storage medium storing one or more programs, which, when executed by one or more processors, perform the following operations:

acquiring associated crowdsourcing parameters of an auto insurance investigation task, determining one or more public investigators that match the auto insurance investigation task based on a preset first analysis rule and a preset model, and sending the auto insurance investigation task carrying the crowdsourcing parameters to mobile terminals of the determined one or more public investigators;

acquiring investigation data of the auto insurance investigation task from a mobile terminal of at least one of the determined one or more public investigators who have accepted the issued auto insurance investigation task, after recognizing that the issued auto insurance investigation task has been accepted; and

analyzing the obtained investigation data based on a preset second analysis rule and finding out the investigation data that conforms to the preset conditions as task result to be adopted.

19. The computer-readable storage medium of claim 18, further comprising:

performing a significance test on the task result to be adopted based on a preset test rule;

taking the task result to be adopted as the final result and return the final result to an issuer of the auto insurance task if the significance test is successful; and

otherwise sending the task result to be adopted to a preset terminal for manual review if the significance test fails.

20. The computer-readable storage medium of claim 18, wherein analyzing the obtained investigation data based on the preset second analysis rule and finding out the investigation data that conforms to the preset conditions as the task result to be adopted comprises:

calculating a corresponding historical data weight value of each public investigator who has accepted the auto insurance investigation task based on historical investigation data of the public investigator;

calculating a corresponding sum of weighted fractions of each set of investigation data obtained under the auto insurance investigation task based on the obtained historical data weight values according to a preset formula; and

using the set of investigation data with the highest sum of weighted fractions as the task result to be adopted.