

ABSTRACT

A method for creating an underwriting decision tree includes: acquiring a sample training set including different sample attributes; calculating an entropy value gain that represents an effect of an attribute on an underwriting result of each attribute, according to the underwriting result of a sample of each attribute in the sample training set; taking the attribute with a highest entropy value gain as a current node of the underwriting decision tree, and dividing a sub-attribute corresponding to the attribute with the highest entropy value gain as a next node of the current node; extracting a divided sample training subset of the sub-attribute from the sample training set; determining the sample training subset as the sample training set, and calculating the entropy value gain of the sub-attribute recursively and dividing the sub-attribute till the divided sub-attribute of the next node satisfies a preset condition of becoming a leaf node of the underwriting decision tree.