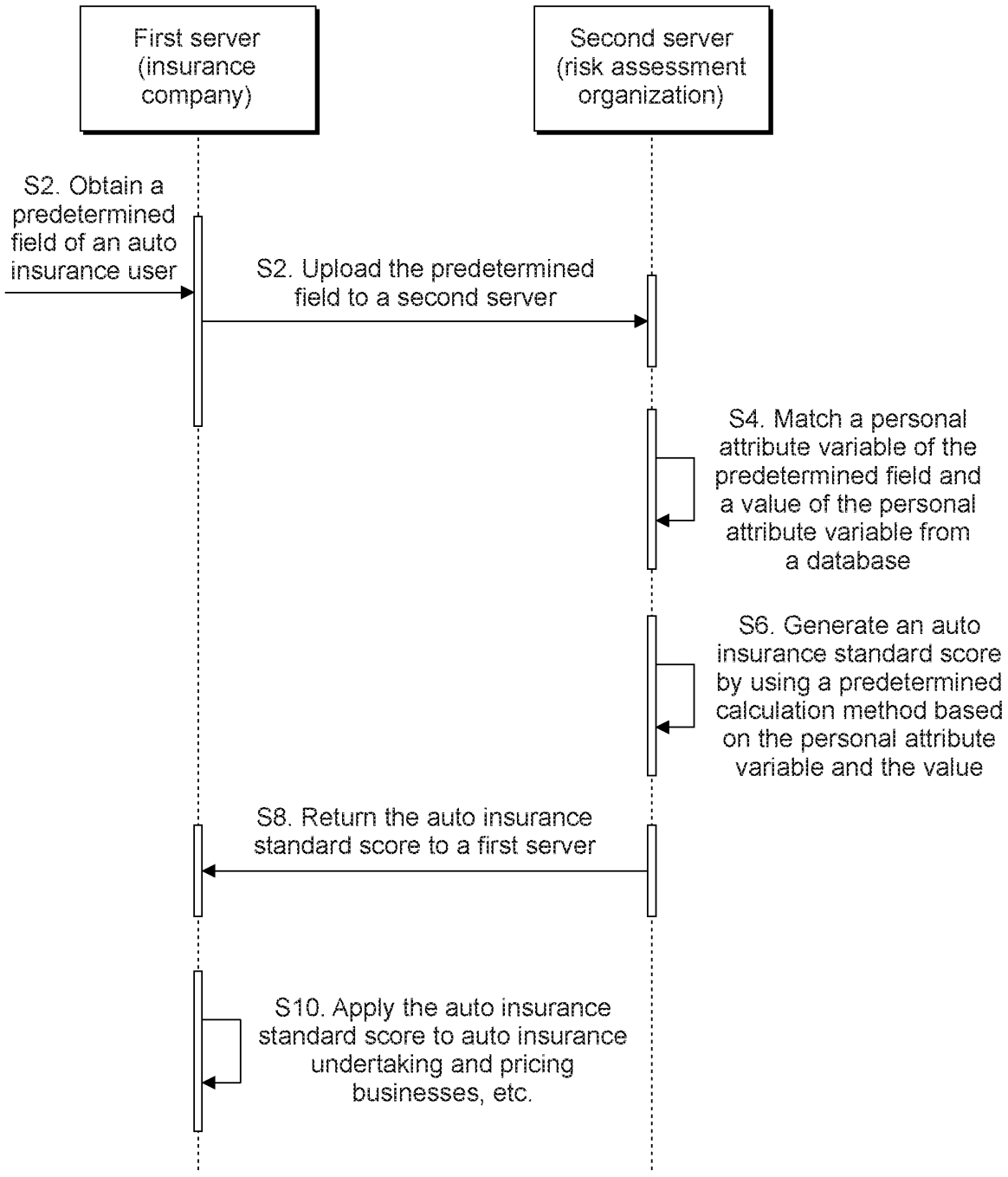

First server (insurance company)
Second server (risk assessment organization)
S2. Obtain a predetermined field of an auto insurance user
S2. Upload the predetermined field to a second server
S4. Match a personal attribute variable of the predetermined field and a value of the personal attribute variable from a database
S6. Generate an auto insurance standard score by using a predetermined calculation method based on the personal attribute variable and the value
S8. Return the auto insurance standard score to a first server
S10. Apply the auto insurance standard score to auto insurance undertaking and pricing businesses, etc.

FIG. 1

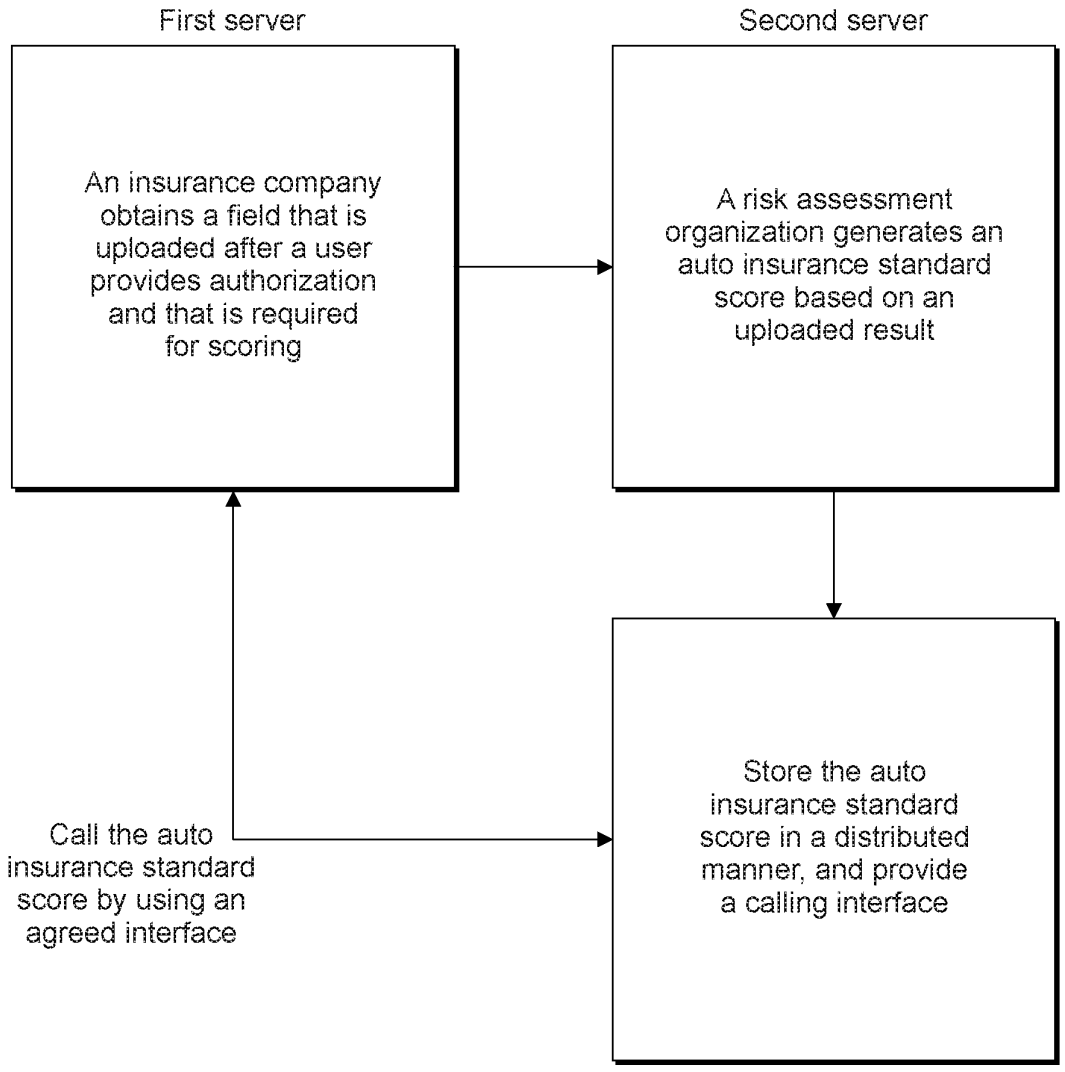

First server
Second server
An insurance company obtains a field that is uploaded after a user provides authorization and that is required for scoring
A risk assessment organization generates an auto insurance standard score based on an uploaded result
Store the auto insurance standard score in a distributed manner, and provide a calling interface
Call the auto insurance standard score by using an agreed interface

FIG. 2

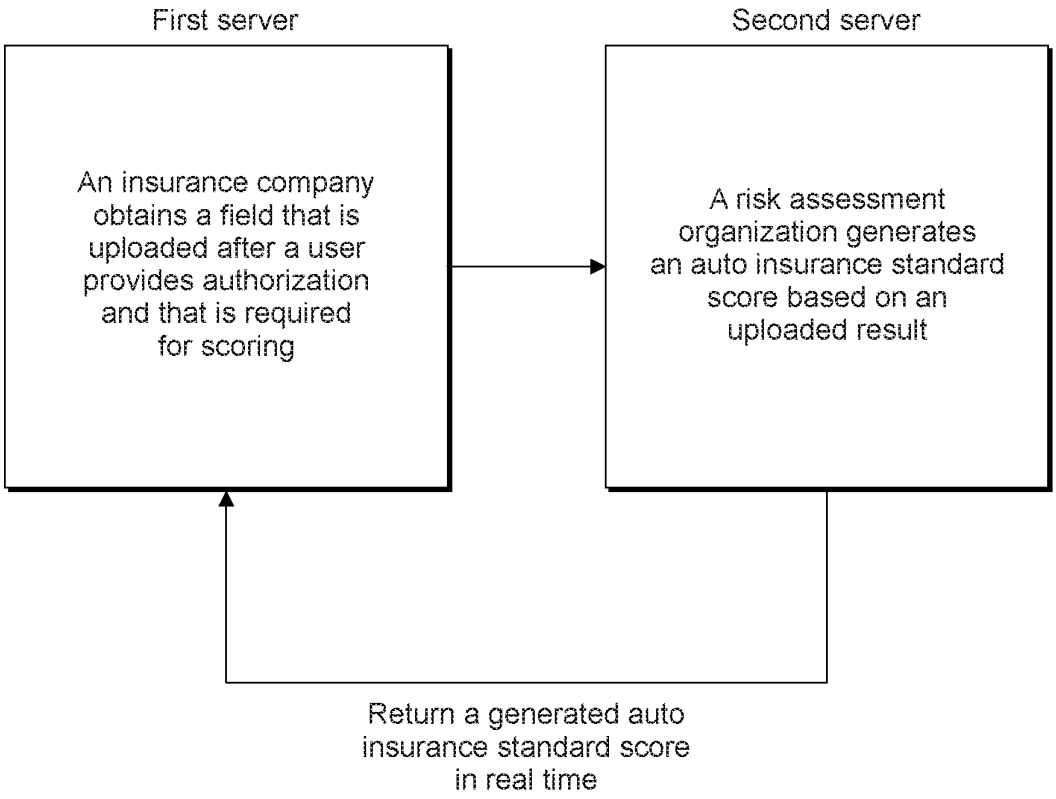

First server
Second server
An insurance company obtains a field that is uploaded after a user provides authorization and that is required for scoring
A risk assessment organization generates an auto insurance standard score based on an uploaded result
Return a generated auto insurance standard score in real time

FIG. 3

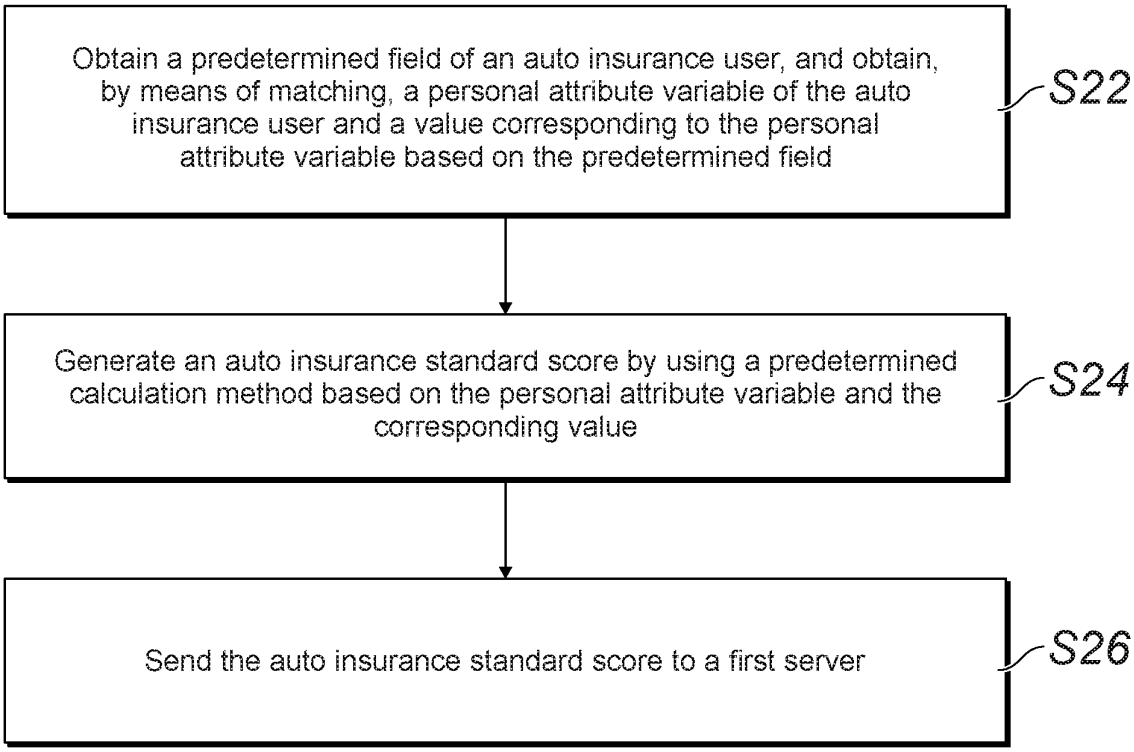

Obtain a predetermined field of an auto insurance user, and obtain, by means of matching, a personal attribute variable of the auto insurance user and a value corresponding to the personal attribute variable based on the predetermined field
S22
Generate an auto insurance standard score by using a predetermined calculation method based on the personal attribute variable and the corresponding value
S24
Send the auto insurance standard score to a first server
S26

FIG. 4

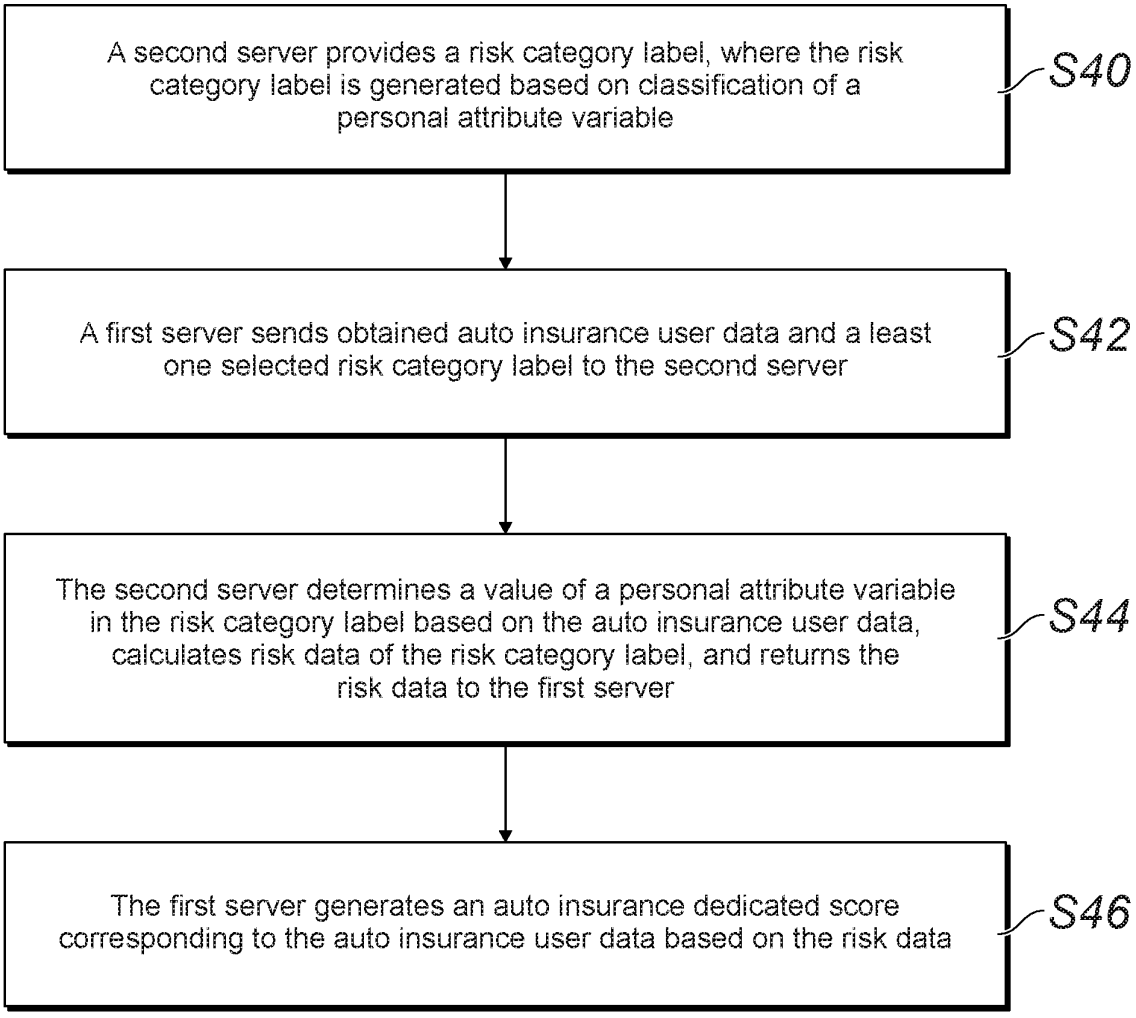

A second server provides a risk category label, where the risk category label is generated based on classification of a personal attribute variable
S40
A first server sends obtained auto insurance user data and a least one selected risk category label to the second server
S42
The second server determines a value of a personal attribute variable in the risk category label based on the auto insurance user data, calculates risk data of the risk category label, and returns the risk data to the first server
S44
The first server generates an auto insurance dedicated score corresponding to the auto insurance user data based on the risk data
S46

FIG. 5

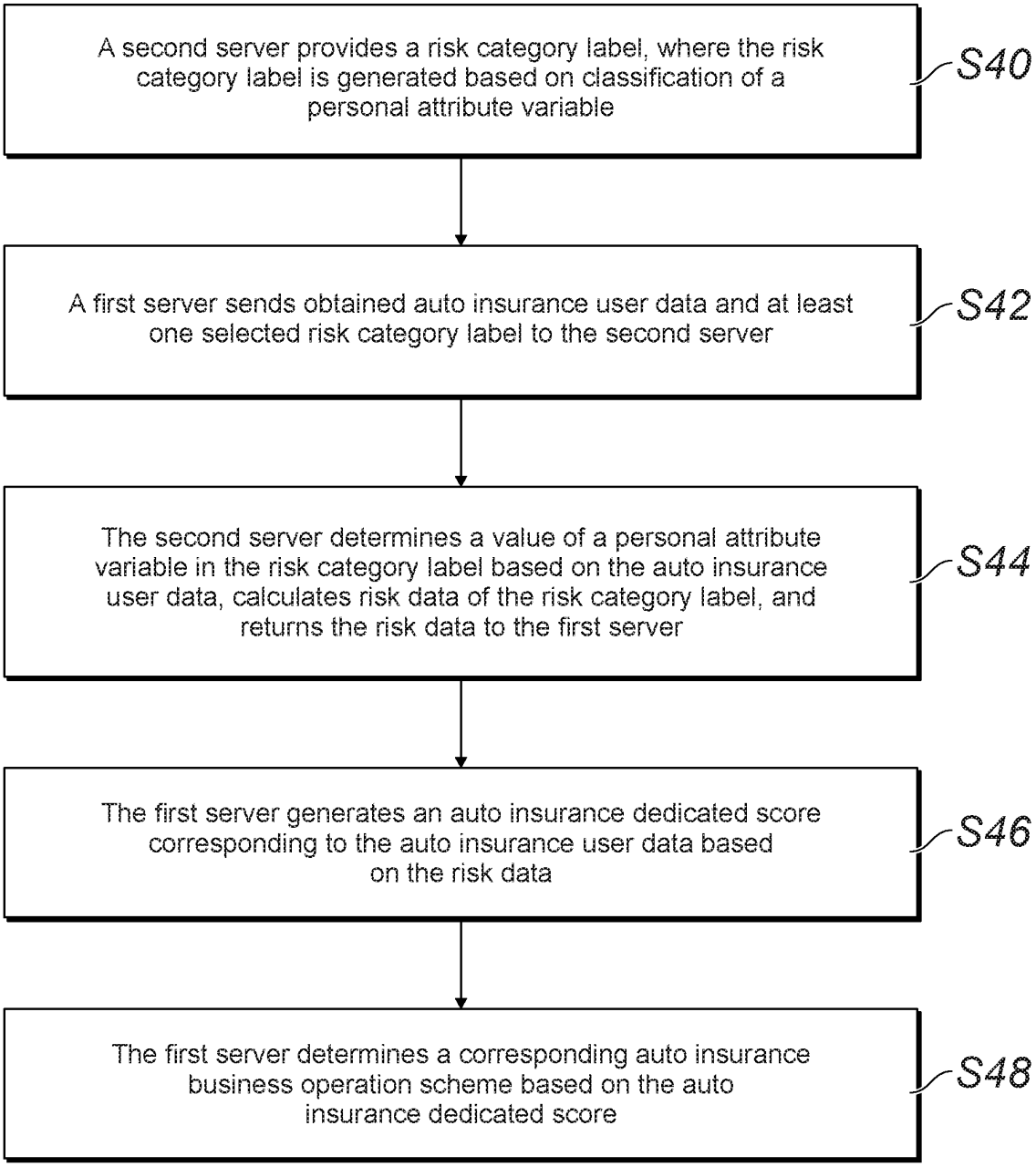

A second server provides a risk category label, where the risk category label is generated based on classification of a personal attribute variable
S40
A first server sends obtained auto insurance user data and at least one selected risk category label to the second server
S42
The second server determines a value of a personal attribute variable in the risk category label based on the auto insurance user data, calculates risk data of the risk category label, and returns the risk data to the first server
S44
The first server generates an auto insurance dedicated score corresponding to the auto insurance user data based on the risk data
S46
The first server determines a corresponding auto insurance business operation scheme based on the auto insurance dedicated score
S48

FIG. 6

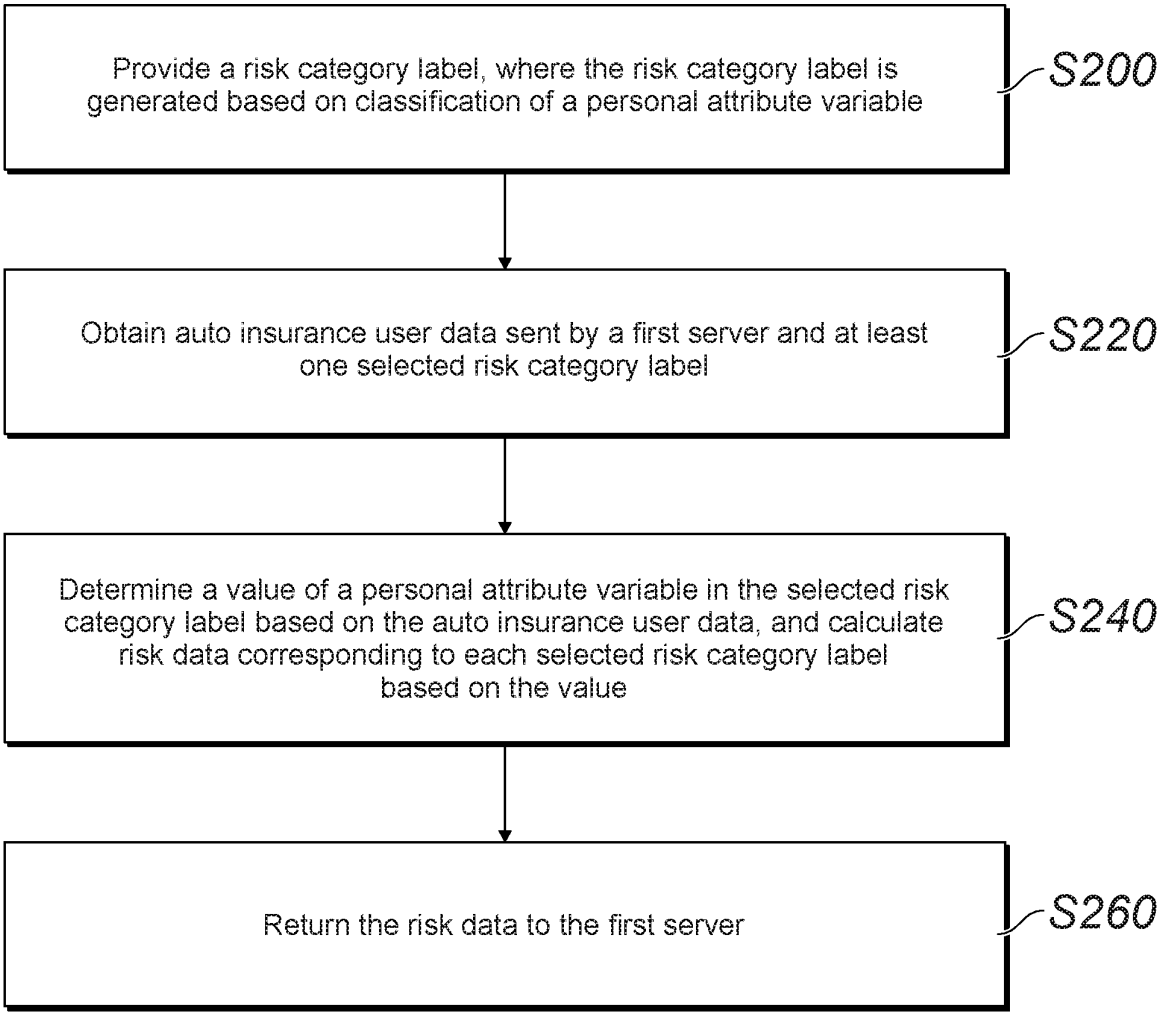

Provide a risk category label, where the risk category label is generated based on classification of a personal attribute variable
S200
Obtain auto insurance user data sent by a first server and at least one selected risk category label
S220
Determine a value of a personal attribute variable in the selected risk category label based on the auto insurance user data, and calculate risk data corresponding to each selected risk category label based on the value
S240
Return the risk data to the first server
S260

FIG. 7

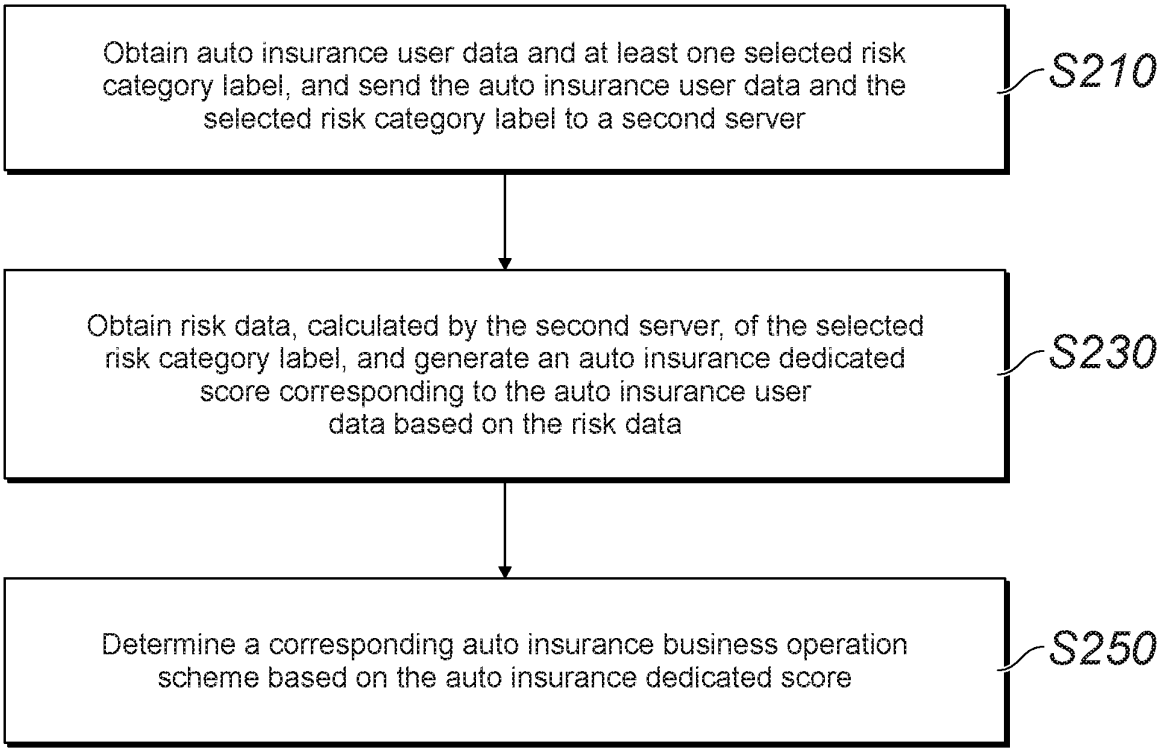

Obtain auto insurance user data and at least one selected risk category label, and send the auto insurance user data and the selected risk category label to a second server
S210
Obtain risk data, calculated by the second server, of the selected risk category label, and generate an auto insurance dedicated score corresponding to the auto insurance user data based on the risk data
S230
Determine a corresponding auto insurance business operation scheme based on the auto insurance dedicated score
S250

FIG. 8

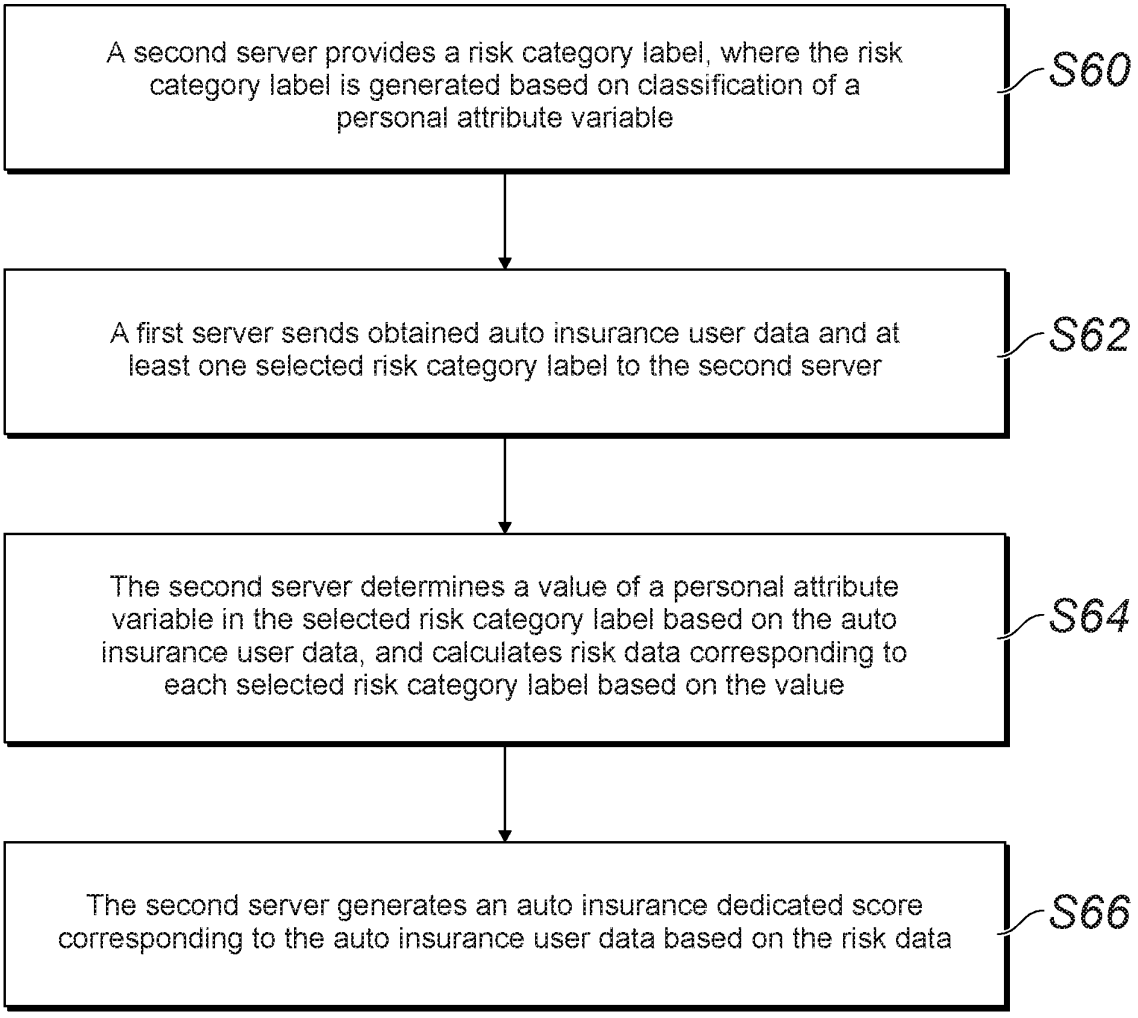

A second server provides a risk category label, where the risk category label is generated based on classification of a personal attribute variable
S60
A first server sends obtained auto insurance user data and at least one selected risk category label to the second server
S62
The second server determines a value of a personal attribute variable in the selected risk category label based on the auto insurance user data, and calculates risk data corresponding to each selected risk category label based on the value
S64
The second server generates an auto insurance dedicated score corresponding to the auto insurance user data based on the risk data
S66

FIG. 9

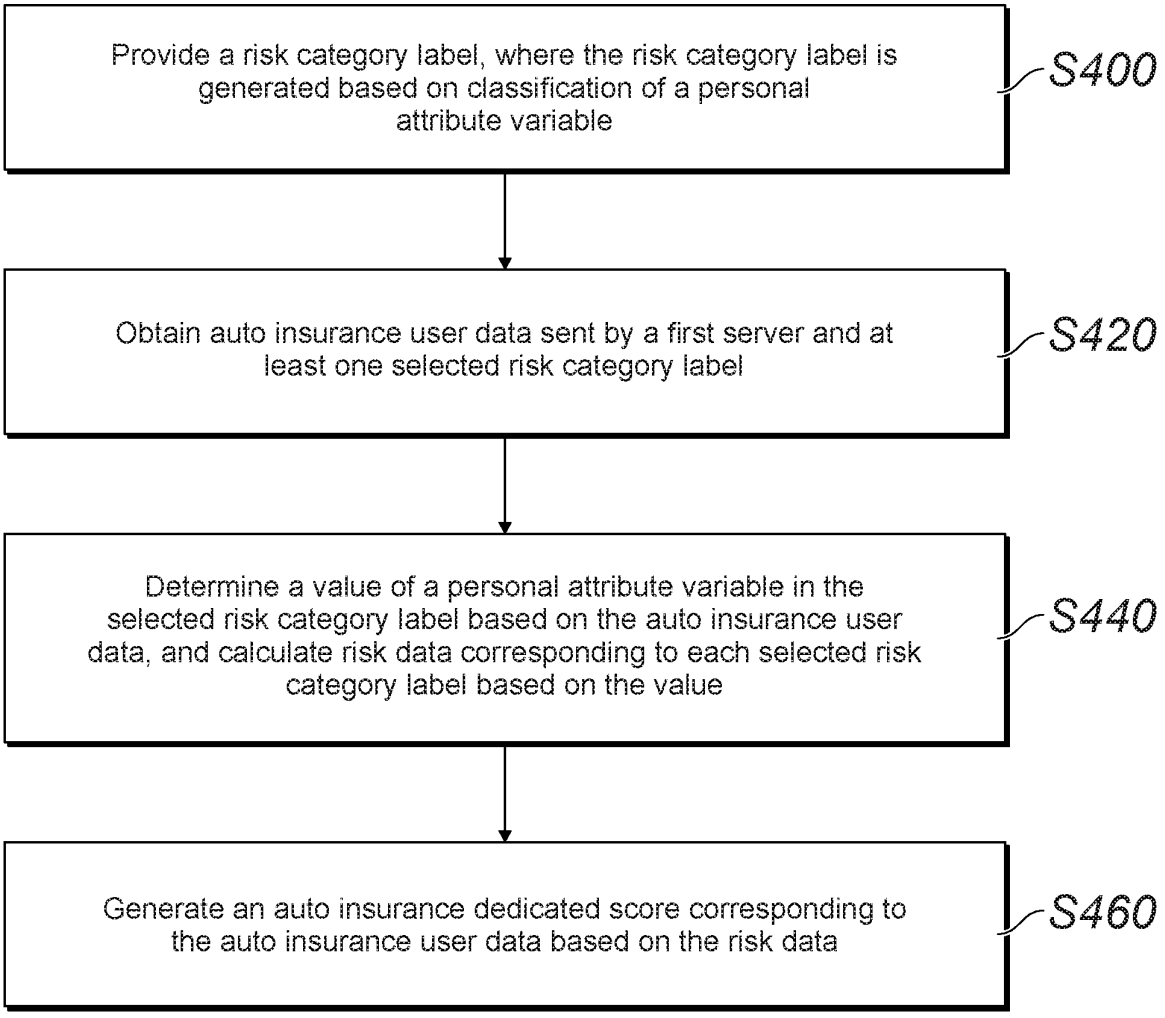

Provide a risk category label, where the risk category label is generated based on classification of a personal attribute variable
S400
Obtain auto insurance user data sent by a first server and at least one selected risk category label
S420
Determine a value of a personal attribute variable in the selected risk category label based on the auto insurance user data, and calculate risk data corresponding to each selected risk category label based on the value
S440
Generate an auto insurance dedicated score corresponding to the auto insurance user data based on the risk data
S460

FIG. 10

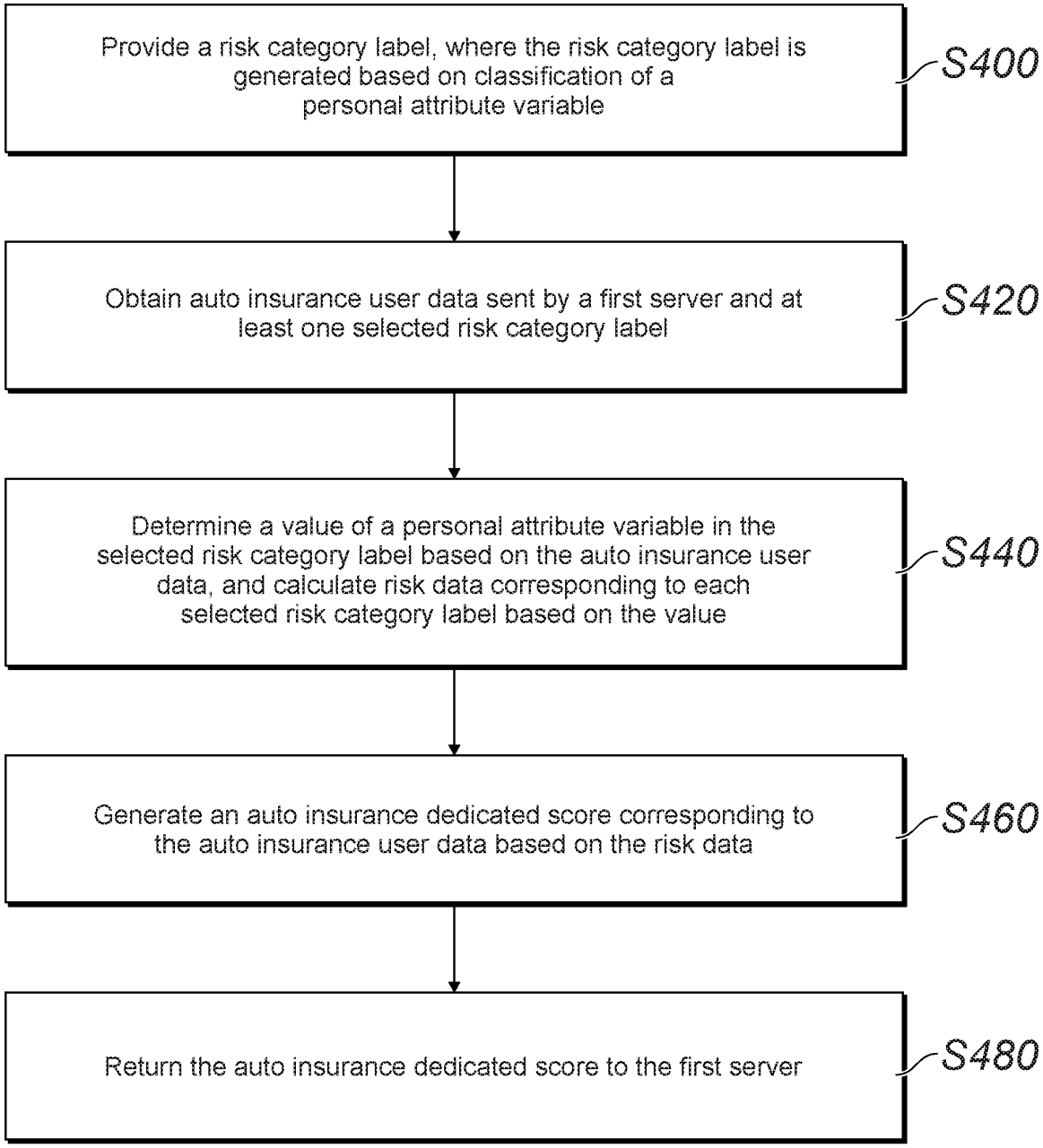

Provide a risk category label, where the risk category label is generated based on classification of a personal attribute variable
S400
Obtain auto insurance user data sent by a first server and at least one selected risk category label
S420
Determine a value of a personal attribute variable in the selected risk category label based on the auto insurance user data, and calculate risk data corresponding to each selected risk category label based on the value
S440
Generate an auto insurance dedicated score corresponding to the auto insurance user data based on the risk data
S460
Return the auto insurance dedicated score to the first server
S480

FIG. 11

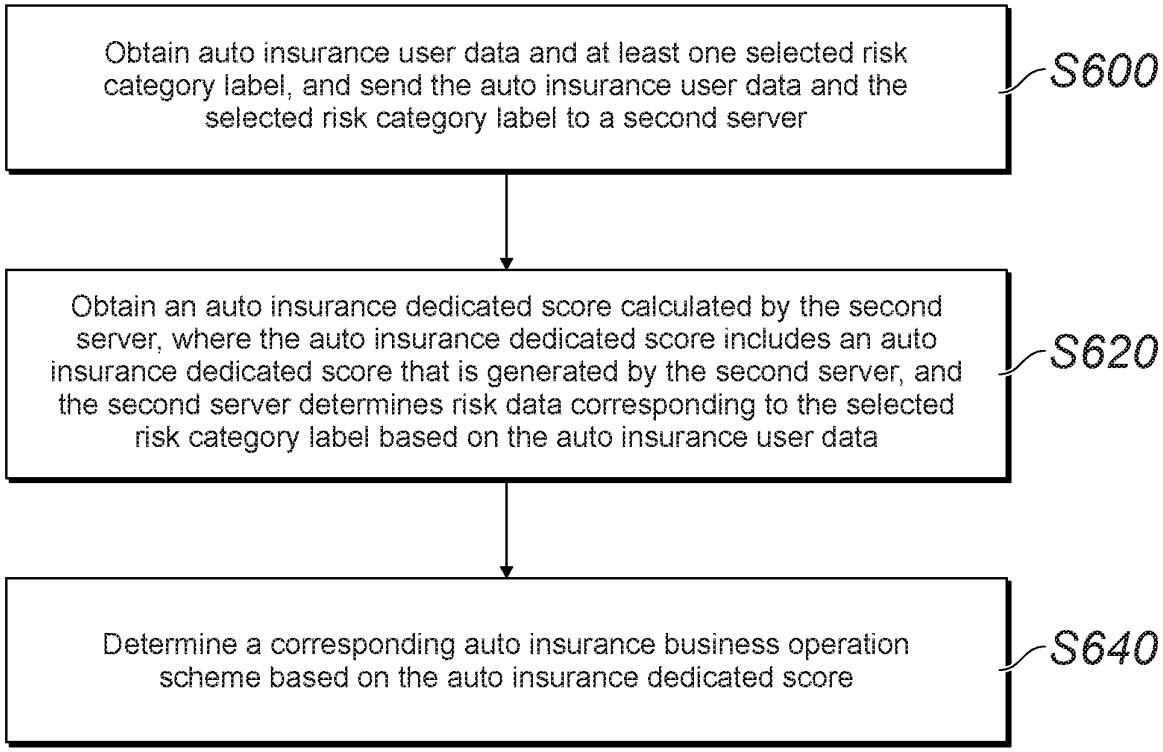

Obtain auto insurance user data and at least one selected risk category label, and send the auto insurance user data and the selected risk category label to a second server
S600
Obtain an auto insurance dedicated score calculated by the second server, where the auto insurance dedicated score includes an auto insurance dedicated score that is generated by the second server, and the second server determines risk data corresponding to the selected risk category label based on the auto insurance user data
S620
Determine a corresponding auto insurance business operation scheme based on the auto insurance dedicated score
S640

FIG. 12

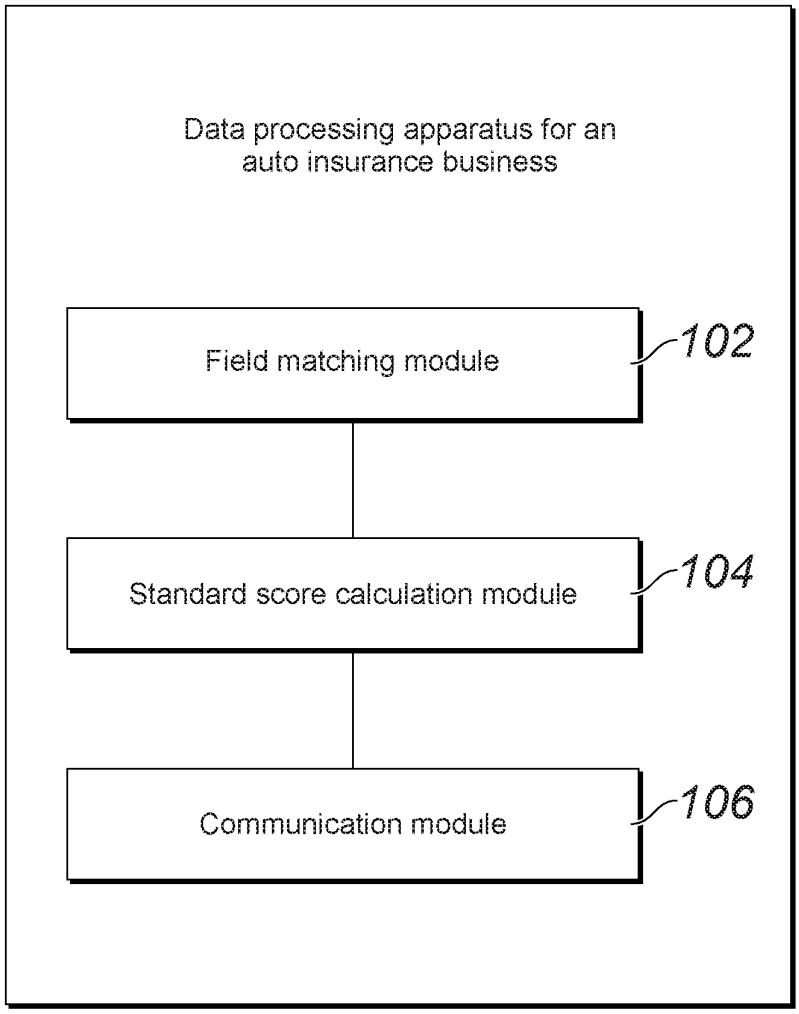

Data processing apparatus for an auto insurance business
Field matching module
102
Standard score calculation module
104
Communication module
106

FIG. 13

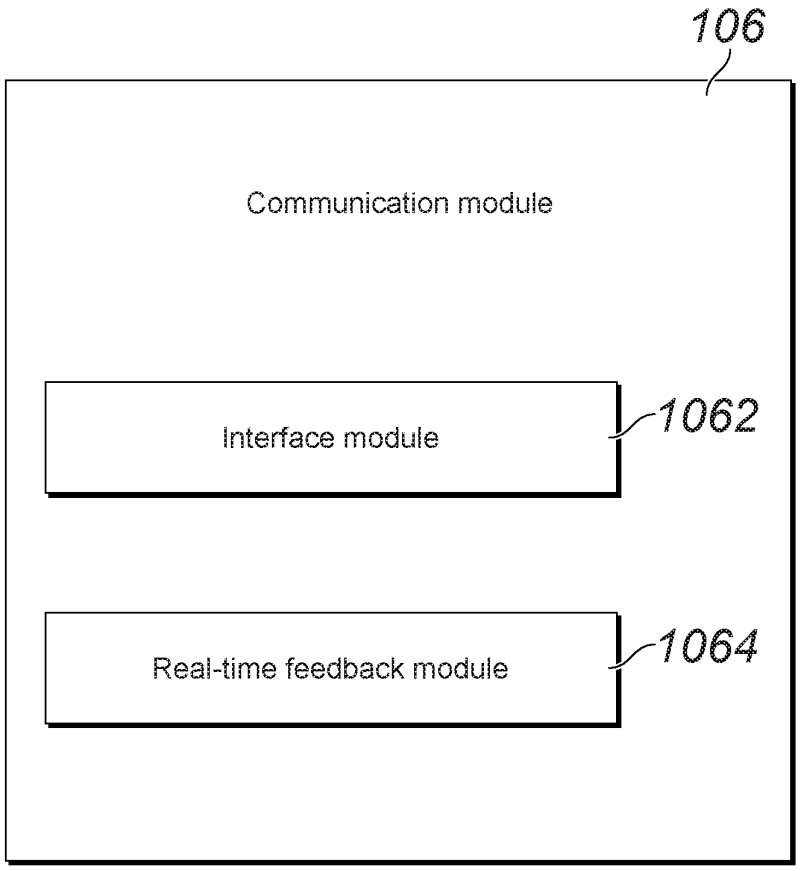

106
Communication module
Interface module
1062
Real-time feedback module
1064

FIG. 14

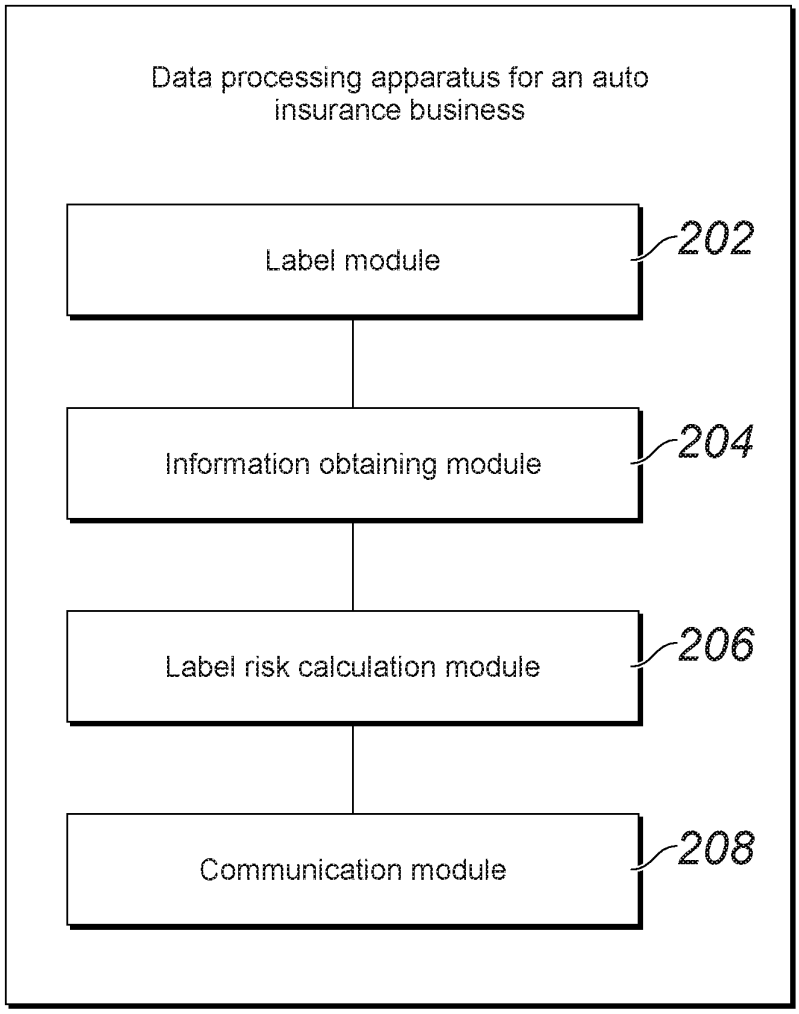

Data processing apparatus for an auto insurance business
Label module
202
Information obtaining module
204
Label risk calculation module
206
Communication module
208

FIG. 15

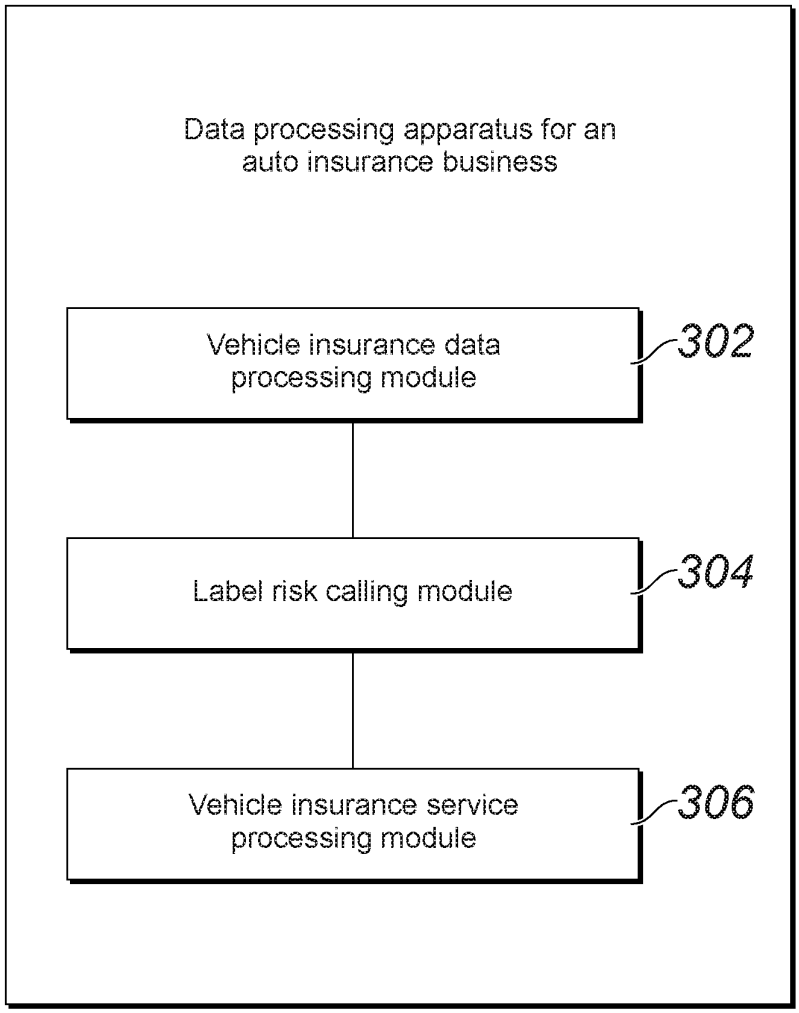

Data processing apparatus for an auto insurance business
Vehicle insurance data processing module
302
Label risk calling module
304
Vehicle insurance service processing module
306

FIG. 16

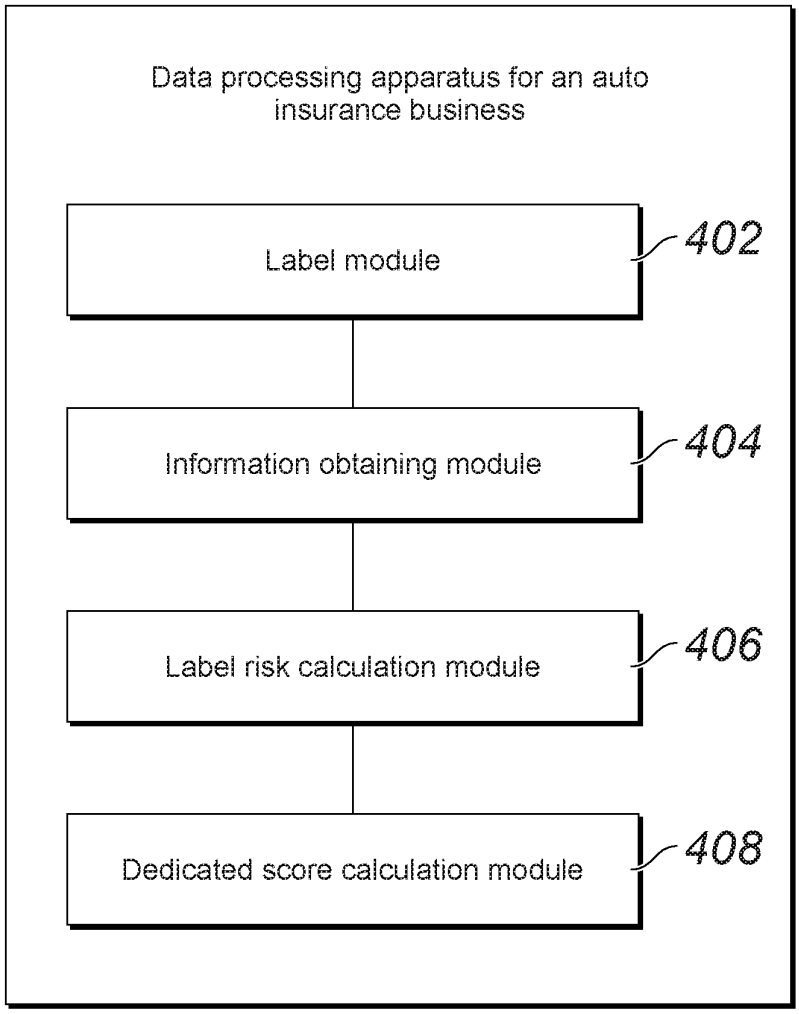

Data processing apparatus for an auto insurance business
Label module
402
Information obtaining module
404
Label risk calculation module
406
Dedicated score calculation module
408

FIG. 17

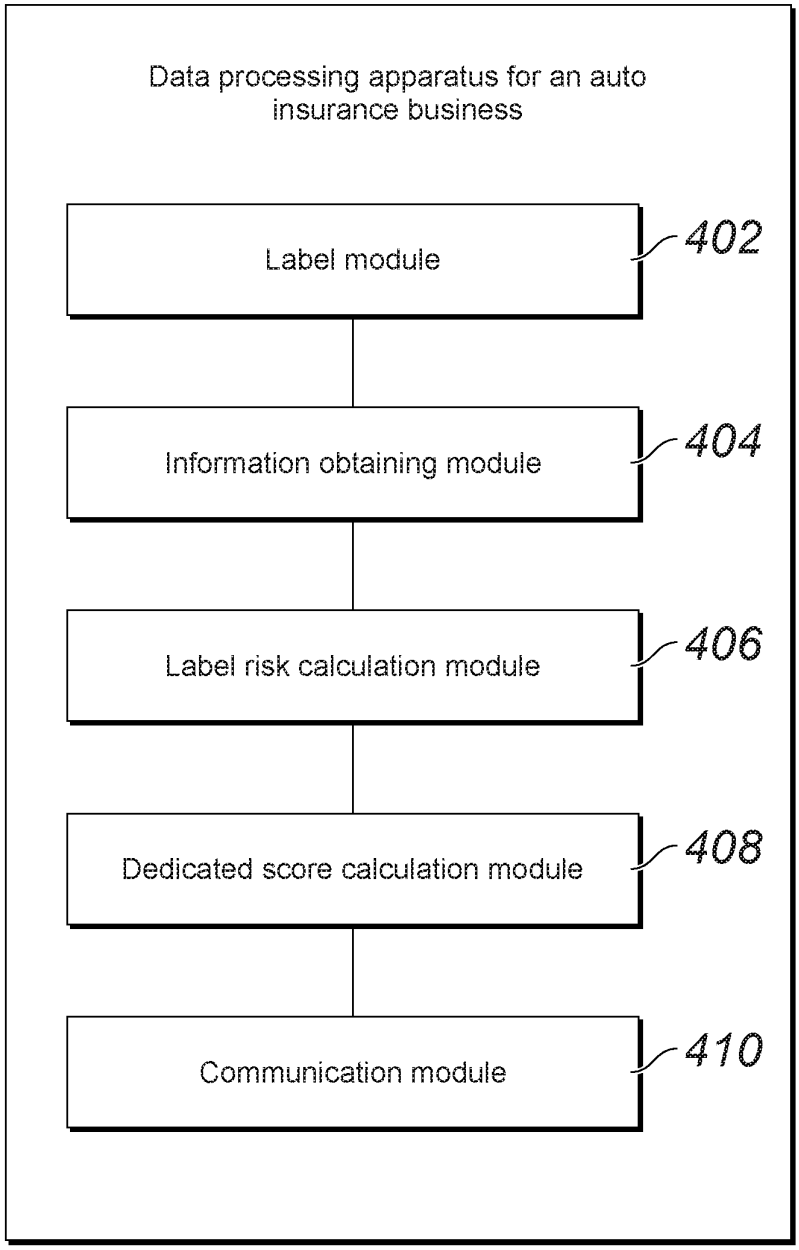

Data processing apparatus for an auto insurance business
Label module
402
Information obtaining module
404
Label risk calculation module
406
Dedicated score calculation module
408
Communication module
410

FIG. 18

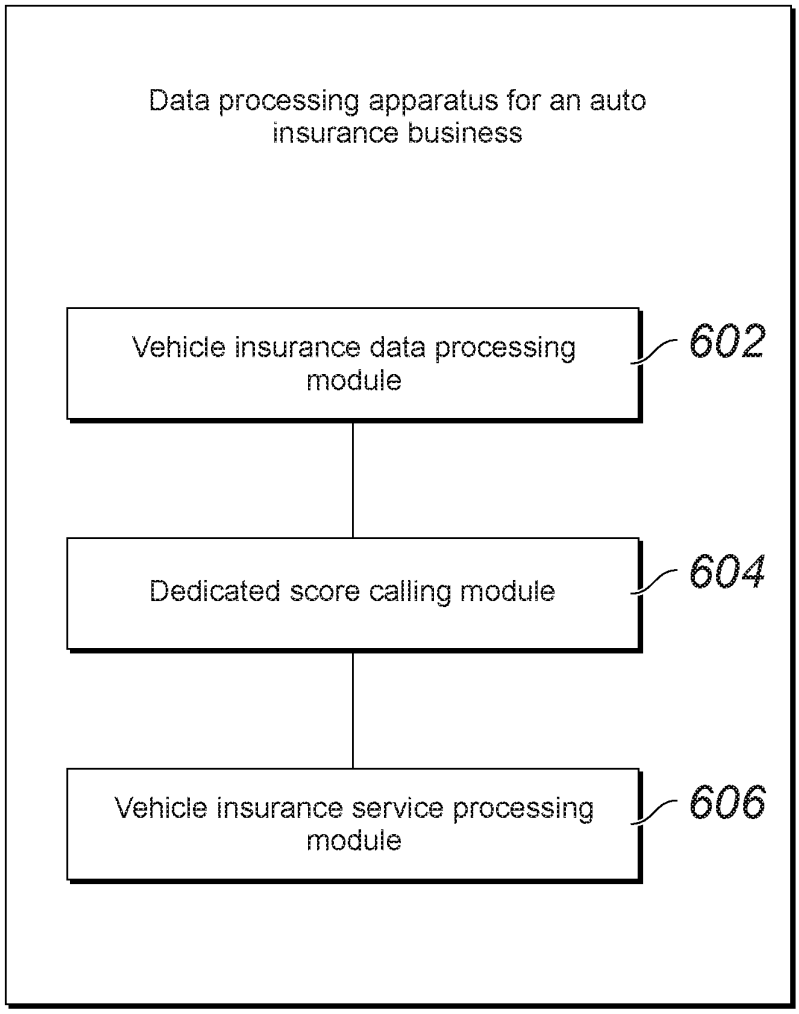

Data processing apparatus for an auto insurance business
Vehicle insurance data processing module
602
Dedicated score calling module
604
Vehicle insurance service processing module
606

FIG. 19

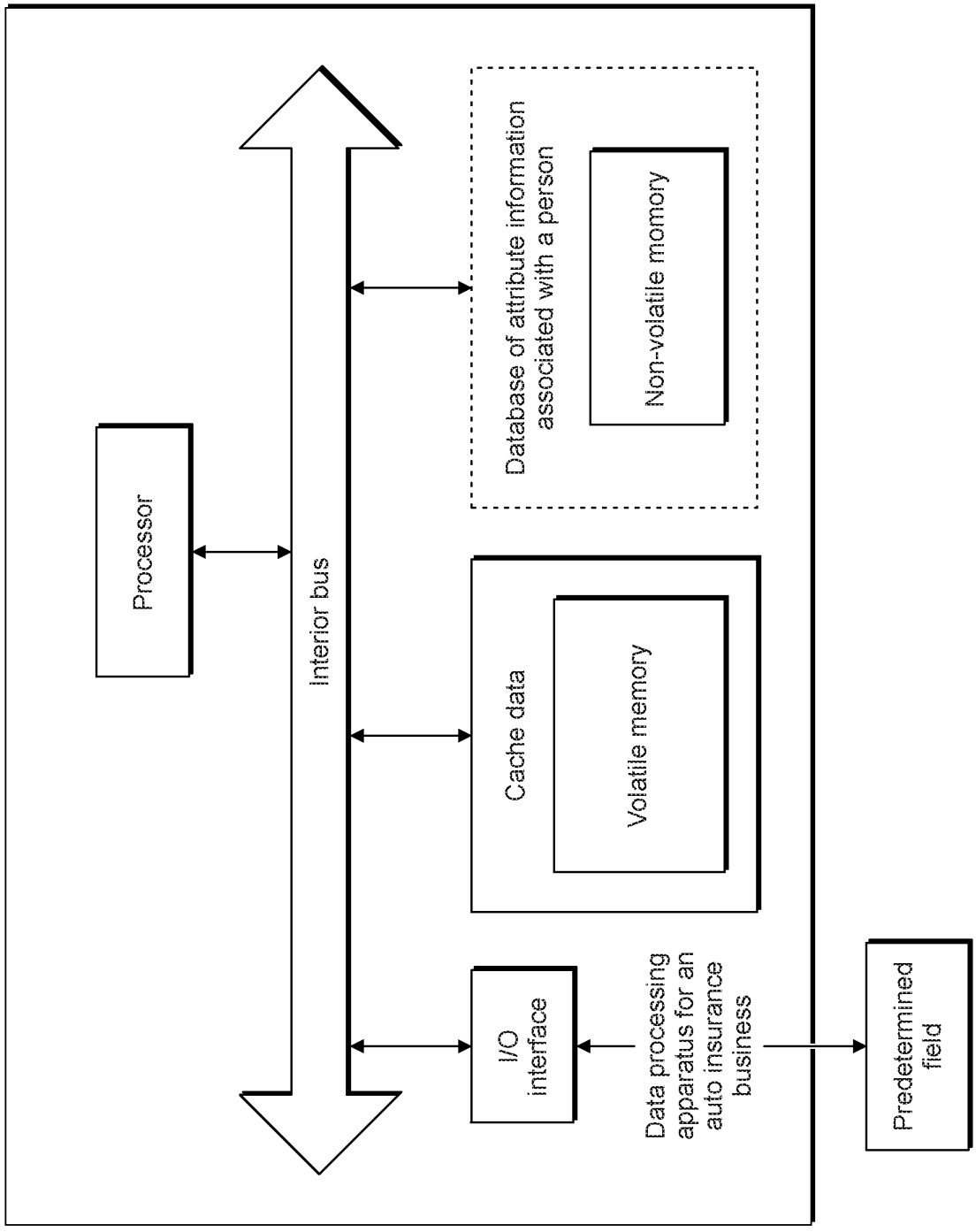

Processor
Interior bus
Database of attribute information associated with a person
Non-volatile memory
Cache data
Volatile memory
I/O interface
Data processing apparatus for an auto insurance business
Predetermined field

FIG. 20

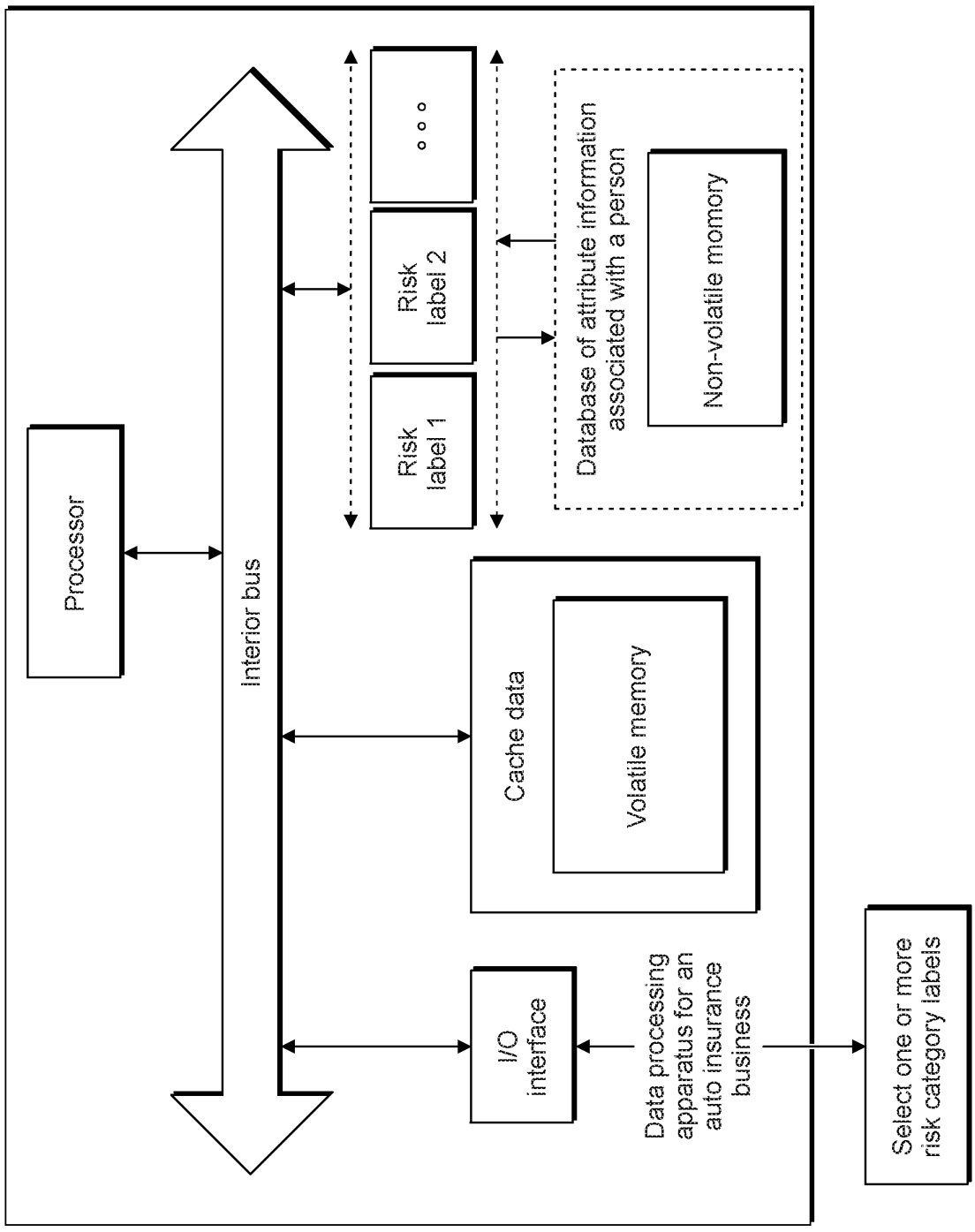

Processor
Interior bus
Risk label 1
Risk label 2
. . .
Database of attribute information associated with a person
Non-volatile memory
Cache data
Volatile memory
I/O interface
Data processing apparatus for an auto insurance business
Select one or more risk category labels

FIG. 21

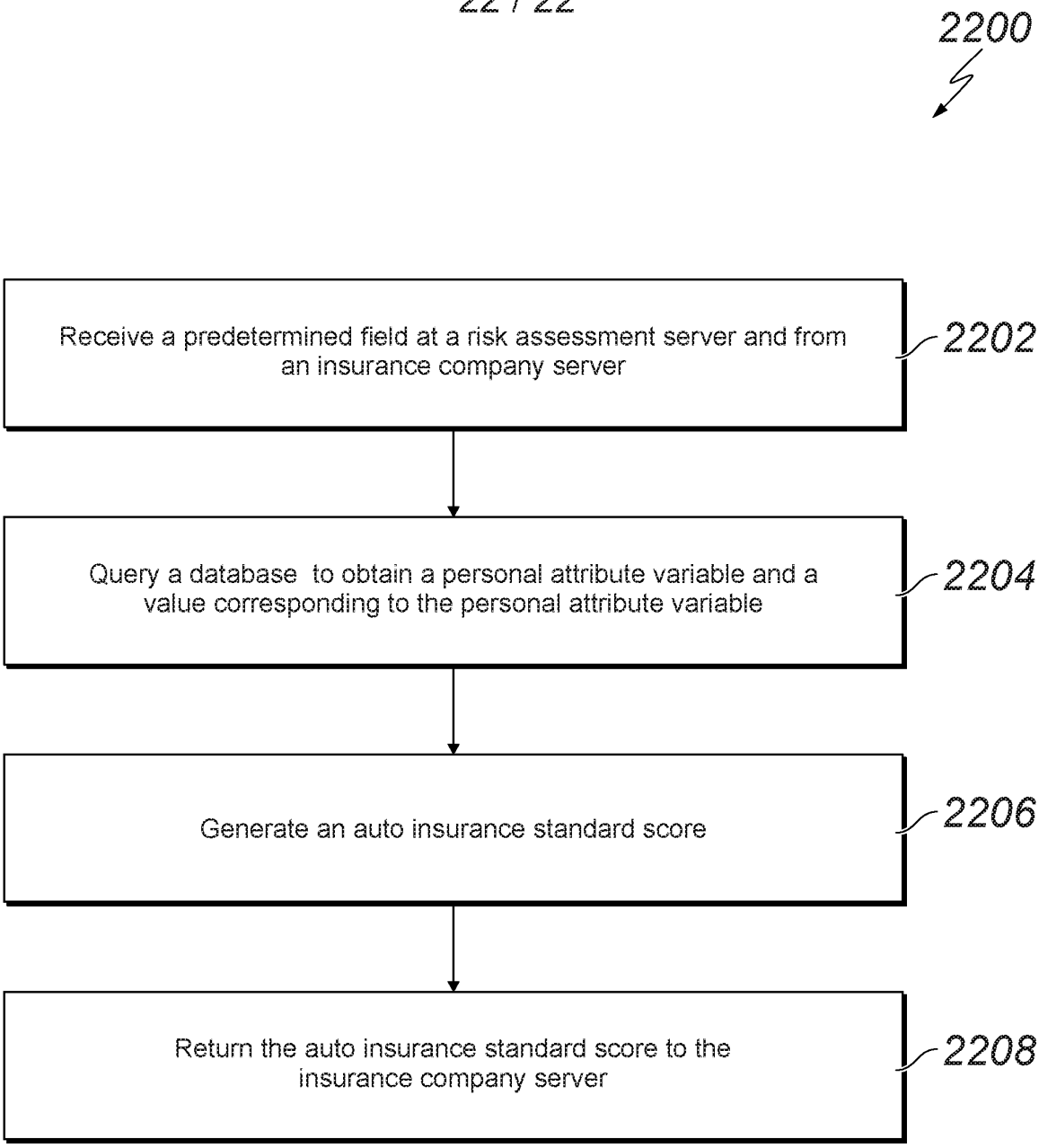

2200
Receive a predetermined field at a risk assessment server and from an insurance company server
2202
Query a database to obtain a personal attribute variable and a value corresponding to the personal attribute variable
2204
Generate an auto insurance standard score
2206
Return the auto insurance standard score to the insurance company server
2208

FIG. 22