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[Continued on next page]

(54) Title: METHOD AND SYSTEM FOR EVALUATING INSURANCE LIABILITIES USING STOCHASTIC MODELING AND SAMPLING TECHNIQUES

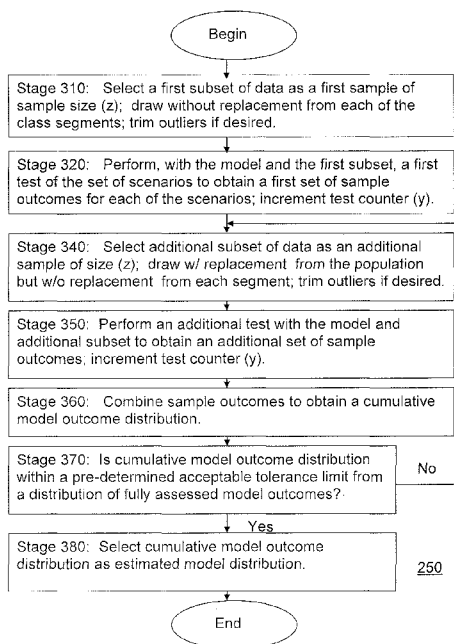


FIG. 3

(57) Abstract: In computer-implemented methods and systems for estimating financial modeling outcomes, financial data segmented into a number (x) of classes and scenario data for a set of model scenarios are processed to obtain an estimated model outcome distribution. The class segments are mutually exclusive and collectively exhaustive of the financial data. Multiple model tests are performed with samples of the financial data until a cumulative model outcome distribution is within a pre-determined acceptable tolerance limit from a distribution of fully assessed model outcomes obtainable by performing a single test of the scenarios using all of the financial data. The number (x) of classes, the sample size (z), and a number (y) of times that the tests are performed ensure that the cumulative model outcome distribution is within the pre-determined acceptable tolerance limit from the distribution of fully assessed model outcomes.

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**B. FIELDS SEARCHED**

Minimum documentation searched (classification system followed by classification symbols)

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Documentation searched other than minimum documentation to the extent that such documents are included in the fields searched

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Electronic data base consulted during the international search (name of data base and, where practicable, search terms used)

eKOMPASS(KIPO internal) &amp; Keywords: insurance.

**C. DOCUMENTS CONSIDERED TO BE RELEVANT**

Category*	Citation of document, with indication, where appropriate, of the relevant passages	Relevant to claim No.
A	US 2009-0182678 A1 (BRAUN DAVID et al.) 16 July 2009 See abstract; paragraphs 157-166; figs.2,3; claim 11.	1-30
A	US 2008-0082371 A1 (PHILLIPS PETER) 03 April 2008 See abstract; paragraphs 26-45; fig.2; claim 4.	1-30
A	US 6336096 B1 (JERNBERG; DONALD V.) 01 January 2002 See abstract; column 5, line 14-column 6, line 2; fig.1; claim 39.	1-30
A	US 2002-0055862 A1 (JILL K. JINKS) 09 May 2002 See abstract; paragraphs 16-19; figs.1,2.	1-30
A	US 2007-0038485 A1 (LUKE YERANSIAN et al.) 15 February 2007 See abstract; paragraphs 8-11; fig.1.	1-30

 Further documents are listed in the continuation of Box C. See patent family annex.

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US 2009-0182678 A1	16.07.2009	WO 2009-017565 A1	05.02.2009
US 2008-0082371 A1	03.04.2008	None	
US 6336096 B1	01.01.2002	None	
US 2002-0055862 A1	09.05.2002	US 2007-0185743 A1	09.08.2007
US 2007-0038485 A1	15.02.2007	None	