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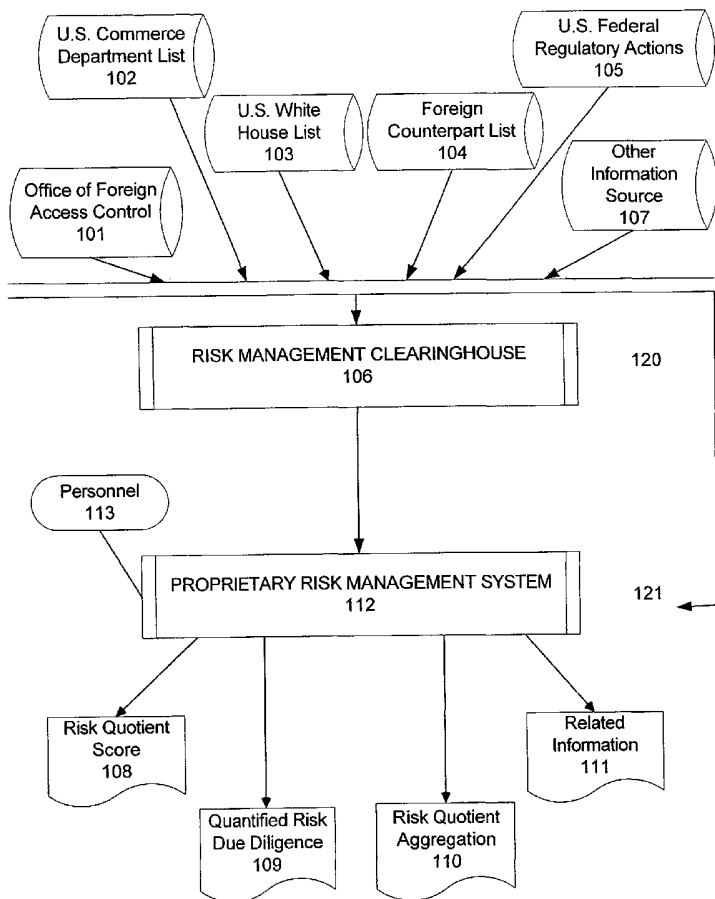
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- (74) Agent: **KINCART, Joseph, P.**; Clifford Chance US LLP, 200 Park Avenue, New York, NY 10166 (US).
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- (71) Applicant (*for all designated States except US*): **GOLD-MAN, SACHS & CO.** [US/US]; One New York Plaza, New York, NY 10004 (US).
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- (72) Inventor; and
- (75) Inventor/Applicant (*for US only*): **LAWRENCE, David** [US/US]; 85 Broad Street, New York, NY 10004 (US).

[Continued on next page]

(54) Title: PROPRIETARY RISK MANAGEMENT CLEARINGHOUSE



(57) Abstract: A computerized risk management method and system for facilitating analysis and quantification of risk associated with a risk subject on a proprietary basis. A proprietary risk management system (112) combines gathered information with information received from a source such as an automated risk management clearinghouse (106) system and maintains a database to relate risk variables and calculate a measurement of risk. The measurement, which can be a risk quotient (108) or other rating based upon a weighted algorithm applied to the risk variables, is indicative of risk associated with the risk subject. Actions commensurate with a risk quotient (108) can be presented to a user to facilitate management of risk associated with a particular entity or transaction or other transaction. A stored history can be created to mitigate adverse effects relating to a problematic transaction.

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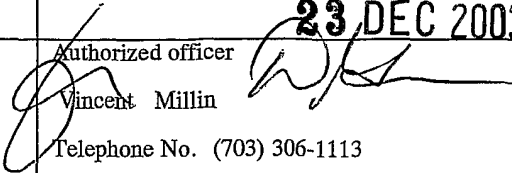
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*For two-letter codes and other abbreviations, refer to the "Guidance Notes on Codes and Abbreviations" appearing at the beginning of each regular issue of the PCT Gazette.*

# INTERNATIONAL SEARCH REPORT

International application No.

PCT/US03/19198

<b>A. CLASSIFICATION OF SUBJECT MATTER</b>				
IPC(7) : G06F 17/60				
US CL : 705/35, 36, 37, 38, 39, 40				
According to International Patent Classification (IPC) or to both national classification and IPC				
<b>B. FIELDS SEARCHED</b>				
Minimum documentation searched (classification system followed by classification symbols)				
U.S. : 705/35, 36, 37, 38, 39, 40				
Documentation searched other than minimum documentation to the extent that such documents are included in the fields searched				
NONE				
Electronic data base consulted during the international search (name of data base and, where practicable, search terms used)				
EAST, DIALOG				
<b>C. DOCUMENTS CONSIDERED TO BE RELEVANT</b>				
Category *	Citation of document, with indication, where appropriate, of the relevant passages	Relevant to claim No.		
X	US 6,317,727 B1 (MAY) 13 November 2001 (13.11.2001), column 8, line 50 thru column 54, line 38.	1-21		
X	US 6,119,103 A (BASCH et al) 12 September 2000 (12.09.2000), column 4, line 60 thru column 20, line 44.	1-21		
Y	US 4,799,156 A (SHAVIT et al) 17 January 1989 (17.01.1999), column 5, line 15 thru column 37, line 19.	1-21		
<input type="checkbox"/> Further documents are listed in the continuation of Box C. <input type="checkbox"/> See patent family annex.				
<table style="width: 100%; border: none;"> <tr> <td style="width: 50%; border: none;">           * Special categories of cited documents:            "A" document defining the general state of the art which is not considered to be of particular relevance            "E" earlier application or patent published on or after the international filing date            "L" document which may throw doubts on priority claim(s) or which is cited to establish the publication date of another citation or other special reason (as specified)            "O" document referring to an oral disclosure, use, exhibition or other means            "P" document published prior to the international filing date but later than the priority date claimed         </td> <td style="width: 50%; border: none;">           "T" later document published after the international filing date or priority date and not in conflict with the application but cited to understand the principle or theory underlying the invention            "X" document of particular relevance; the claimed invention cannot be considered novel or cannot be considered to involve an inventive step when the document is taken alone            "Y" document of particular relevance; the claimed invention cannot be considered to involve an inventive step when the document is combined with one or more other such documents, such combination being obvious to a person skilled in the art            "&amp;" document member of the same patent family         </td> </tr> </table>			* Special categories of cited documents: "A" document defining the general state of the art which is not considered to be of particular relevance "E" earlier application or patent published on or after the international filing date "L" document which may throw doubts on priority claim(s) or which is cited to establish the publication date of another citation or other special reason (as specified) "O" document referring to an oral disclosure, use, exhibition or other means "P" document published prior to the international filing date but later than the priority date claimed	"T" later document published after the international filing date or priority date and not in conflict with the application but cited to understand the principle or theory underlying the invention "X" document of particular relevance; the claimed invention cannot be considered novel or cannot be considered to involve an inventive step when the document is taken alone "Y" document of particular relevance; the claimed invention cannot be considered to involve an inventive step when the document is combined with one or more other such documents, such combination being obvious to a person skilled in the art "&" document member of the same patent family
* Special categories of cited documents: "A" document defining the general state of the art which is not considered to be of particular relevance "E" earlier application or patent published on or after the international filing date "L" document which may throw doubts on priority claim(s) or which is cited to establish the publication date of another citation or other special reason (as specified) "O" document referring to an oral disclosure, use, exhibition or other means "P" document published prior to the international filing date but later than the priority date claimed	"T" later document published after the international filing date or priority date and not in conflict with the application but cited to understand the principle or theory underlying the invention "X" document of particular relevance; the claimed invention cannot be considered novel or cannot be considered to involve an inventive step when the document is taken alone "Y" document of particular relevance; the claimed invention cannot be considered to involve an inventive step when the document is combined with one or more other such documents, such combination being obvious to a person skilled in the art "&" document member of the same patent family			
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Name and mailing address of the ISA/US		Authorized officer		
Mail Stop PCT, Attn: ISA/US Commissioner for Patents P.O. Box 1450 Alexandria, Virginia 22313-1450		 Vincent Millin		
Facsimile No.		Telephone No. (703) 306-1113		