

**Computational intelligence approach for estimation of vehicle insurancere risk level**

**Vassiljeva, Kristina; Tepljakov, Aleksei; Petlenkov, Eduard**; Netšajev, Eduard 2017 International Joint Conference on Neural Networks (IJCNN 2017) : Anchorage, Alaska, USA, 14-19 May 2017 2017 / p. 4073-4078 : ill

<https://doi.org/10.1109/IJCNN.2017.7966370>

**Does it pay to pay attention? Estimating sources of consumer inertia in car insurance market**

**Kepp, Kaido; Männasoo, Kadri** SSRN 2023 <https://doi.org/10.2139/ssrn.4531692>

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**Kulderknup, Edi** Eesti Päevaleht 2000 / 13. juuni, lk. 6