



## **Patents Create New Tools for Risk Assessment in Finance, Capital Markets and Insurance**

GREENWICH, Conn., March 26, 2014 /PRNewswire/ -- Marketcore.com, Inc., an intellectual property company creating solutions for improving risk management in financial markets, announced today the grant of its ninth patent, US Patent 8,682,763 "Apparatus and Method for Component Analysis of Pooled Securities." The patent looks at individual risk elements in aggregations of financial instruments, and provides incentives for increased disclosure and updating of risk information.

This is Marketcore's sixth patent award in the last ten months. The company's portfolio of patented inventions identify and value the most complex risks impacting loans, lines of credit, insurance/reinsurance, securitizations, aggregations and portfolios of financial instruments, such as Credit Default Swaps (CDSs), Credit Default Obligations (CDOs), exchange-traded funds (ETFs) and notes (ETNs). Marketcore's two new patent families are comprised of three patents with remaining terms of 16-18 years. They focus on: Risk Determination; Continuous Valuation/Revaluation of Contracts; and, Component Analysis of Pooled Securities. Taken altogether, the entire patented system is designed to improve market liquidity, clarify risks, and facilitate risk matching and transfers to enliven and refocus risk management for all markets.

Marketcore's honorary chairman and senior advisor, David M. Walker, decade-long former US Comptroller General and head of the General Accountability Office (GAO), commented, "The prospective value of this work is significant and gaining global recognition. It has been called both 'foundational' and a 'national priority' by respected risk authorities."

The macro economist and noted risk manager, David M. Rowe, PhD., reported to insurance sector regulatory interests that this is "the only structural innovation I have seen that promises to revive the securitized residential mortgage market and to do so without the need for government guarantees. These methods contain positive incentives for risk disclosures."

First conceived before Internet, storage and speed capabilities had achieved their current scale, this voluntary, optional and encrypted system creates continuous feedback loops of transactions and information. This inventive method increases revenues in ways that empower all market participants to turn anonymous risk disclosures to financial or strategic benefit in collaborative communities of use.

Marketcore ([www.marketcore.com](http://www.marketcore.com)) is a Connecticut-based intellectual property development and licensing company that has received significant national acknowledgment. It joint ventures, strategically partners or licenses its methods to benefit a risk community focused on capital markets and insurance/reinsurance.

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