



### Project Information

Title	Development of innovative controlling solutions for the government (CSO/EMIR-based BSC)
Receiver	Decision makers and strategic planners on any level of the government
Usefulness	Automated revelation of the objective/sustainable features of intuitive political goals
Novelty	Using a domestically developed strategic planning method among other methods
References	Domestic research background, international relations, regional domestic and international case studies

### Management report

**Antecedents:** Reforming the activity of governmental institutions forces reformers to face the given and inherited circumstances on every level. Revelation of political/economic/societal/environmental risks is a continuous task. Risks stem from both unrecognized opportunities and limits. Lost profit and improper resource-allocation results in direct financial effects, therefore minimization of those may prove successful even in the short run.

**Alternatives:** Analysis/forecasting has been done so far by self-appointed/chosen experts along their subjective analytical motivations, their correctness have never been questioned (cf. the hit rating of the forecasts of oracles of old times have never been monitored). The human factor should never fade away from the interpretation of analysis, but the identification of subjectivity is the basis of sustainability. The term “sustainability” never had any meaning beyond the stylistic value. The new/innovative objectivity method will bolster analyses with mathematical stability. Besides the subjective force fields, there will be a force field of balance. Any deviation from the latter shall be communicated as a part of one’s conscious image. Subjectivity always pushes decision makers towards a certain direction. Objective methodologies are able to recognize the boundaries of data assets and to induce emergency measures (intuitive constraints, or total responsibility) by decision makers in atypical situations.

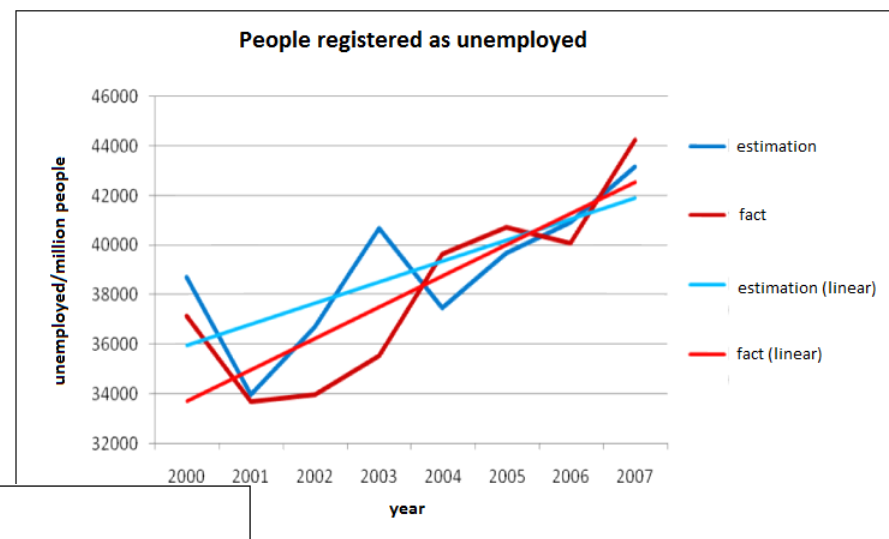
**Goals:** Minimization of the influence of experts in government work, therefore establishing a controlling and monitoring system that strives for mathematical objectivity , in order to confront all-time decision makers with a data-driven overview any time they want it.

**Target groups:** Decision makers and strategic planners on any level of the Government

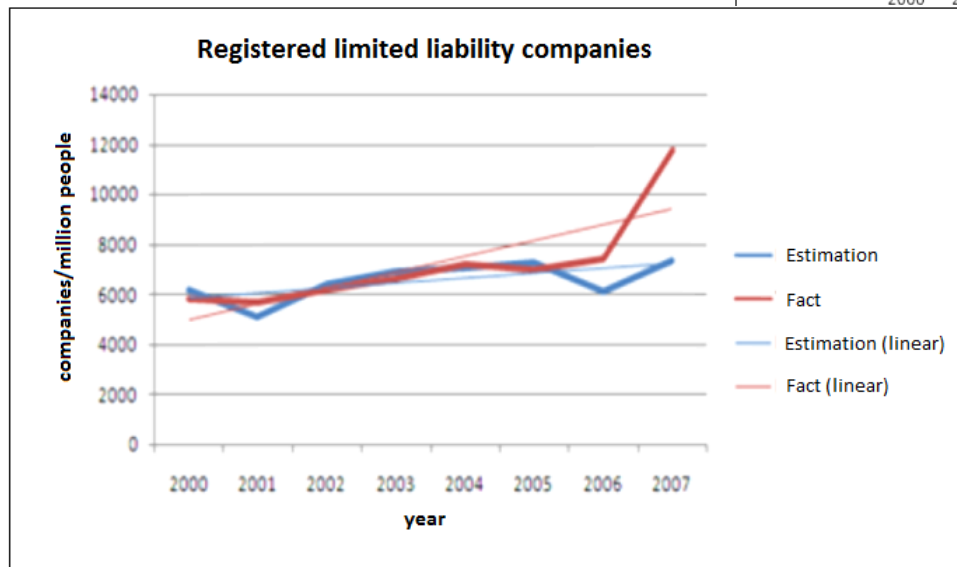
**Tasks:** Uncovering available (e.g. KSH, EMIR) data assets, pre-processing of layers suitable for analysis, formation of analytical modules and their connections. Creation of offline and online reporting systems for both public and internal usage.

**Results:** continuous suspicion-generation, warning-signal generation, and revelation of force fields/latitude in the form of graphic representation, spreadsheet or text, answering both ad-hoc and frequent questions by using the available data assets.

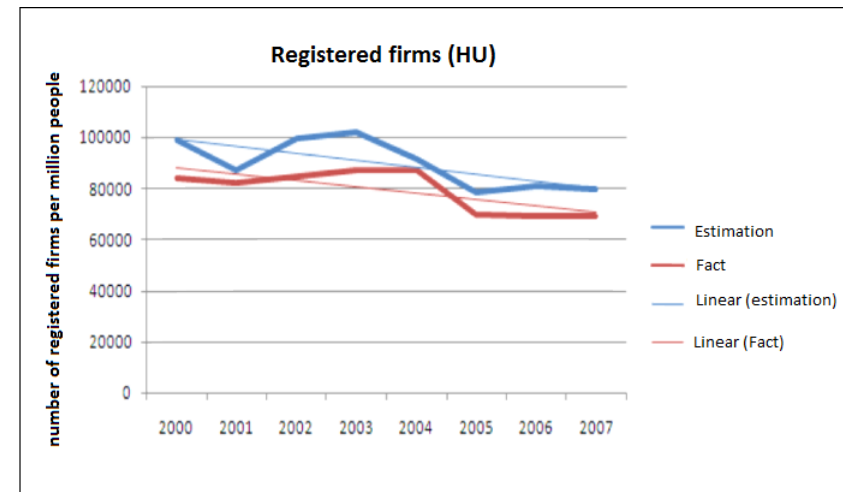
**Usefulness:** Upon reaching the automation level, our work will result in a strenuous robotic expert (an algorithm) that performs its task without error or subjectivity. The difference between the maintenance costs of the system and both the direct and indirect benefits that can be achieved by its careful planning and usage is so significant in any knowledge-based society, that no investment can be imagined with such fast return and so much efficiency.



**BSC monitor 3:** Analysis of the socio-economic factors indicates that the number of unemployed labor market entrants should be lower in the examined area (considering the data of all examined areas). **Therefore, more attention should be paid to labor market entrants in order to stimulate businesses...**



**BSC monitor 2:** Analysis of the economic factors indicate that the number of limited liability companies should be lower in the examined area (considering the data of all examined areas). **Therefore, the intention to raise the number of businesses should not influence actors of economy to found limited companies....**



**BSC monitor 1:** Analysis of economic factors indicate that the number of registered firms should be more in the examined area (considering the data of all examined areas). **Therefore, stimulating businesses is indeed timely...**



### Project Information

Title	Product/service testing and fact-based price/performance analysis
Receiver	Organizations responsible for the quality assurance of products and services
Usefulness	Prevention of importing products that have worse price/performance conditions than others
Novelty	Using a domestically developed strategic planning methodology among other methods
References	Domestic research background, international relations, regional domestic and international case studies

### Management report

**Antecedents:** The activity of producers involves comparison of products/services of competitors. Revelation of political/economic/societal/environmental risks is a continuous task. Risks stem from both unrecognized opportunities and limits. Lost profit and improper resource-allocation results in direct financial effects, therefore minimization of those may prove successful even in the short run.

**Alternatives:** Analysis/forecasting has been done so far by self-appointed/chosen experts along their subjective analytical motivations, their correctness have never been questioned (cf. the hit rating of the forecasts of oracles of old times have never been monitored). The human factor should never fade away from the interpretation of analysis, but the identification of subjectivity is the basis of sustainability. The term “sustainability” never had any meaning beyond the stylistic value. The new/innovative objectivity method will bolster analyses with mathematical stability. Besides the subjective force fields, there will be a force field of balance. Any deviation from the latter shall be communicated as a part of one’s conscious image. Subjectivity always pushes decision makers towards a certain direction. Objective methodologies are able to recognize the boundaries of data assets and to induce emergency measures (intuitive constraints, or total responsibility) by decision makers in atypical situations.

**Goals:** Minimization of the influence of human quality assurance experts in the industrial and service sectors, therefore establishing a controlling and monitoring system that strives for mathematical objectivity , in order to confront all-time decision makers with a data-driven overview any time they want it.

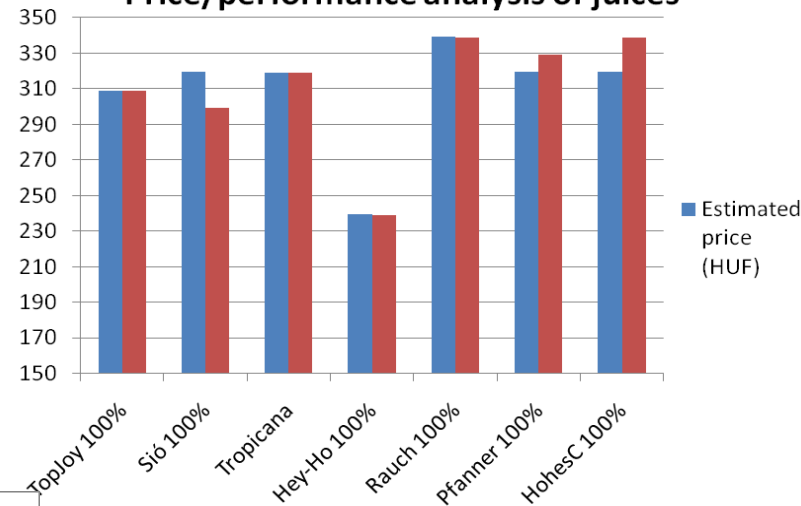
**Target groups:** Organizations responsible for the quality assurance of products and services.

**Tasks:** Uncovering available (e.g. online webshops, databases containing information about services, etc.) data assets, pre-processing of layers suitable for analysis, formation of analytical modules and their connections. Creation of offline and online reporting systems for both public and internal usage.

**Results:** continuous suspicion-generation, warning-signal generation, and revelation of force fields/latitude in the form of graphic representation, spreadsheet or text, answering both ad-hoc and frequent questions.

**Usefulness:** Upon reaching the automation level, our work will result in a strenuous robotic expert (an algorithm) that performs its task without error or subjectivity. The difference between the maintenance costs of the system and both the direct and indirect benefits that can be achieved by its careful planning and usage is so significant that no investment can be imagined with such fast return and high efficiency.

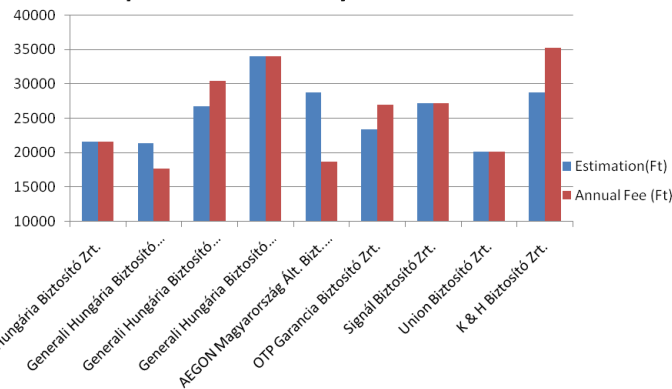
Price/performance analysis of juices



**Evaluation:** in those cases where the estimated price (blue column) is higher than the actual price of the product (red column), component values (such as fats, proteins, carbohydrates, etc.) allow for a higher price to be paid. In cases, where it is the other way around, the actual price is higher than it should be, based on the component values.

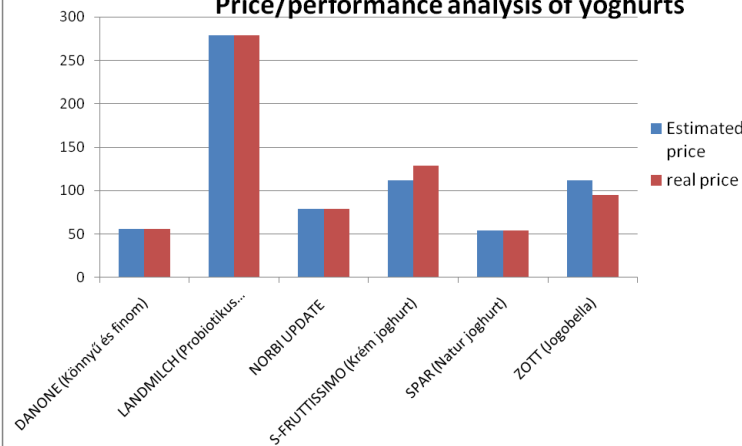
**Therefore, the products that have balanced prices are (those that worth their prices):** TopJoy 100%, Tropicana, Hey-Ho 100%, Rauch 100%. **Cheap products (those that worth more based on their price/performance conditions):** Sió 100%. **Expensive products (those that worth less based**

Price performance analysis of home insurances



**Evaluation:** in those cases where the estimated price (blue column) is higher than the actual price of the service (red column), attribute values allow for a higher price to be paid. In cases, where it is the other way around, the actual price is higher than it should be, based on the attribute values. **Therefore, the services that have balanced prices are (those that worth their prices):** Allianz, Generali, Signál, Union. **Cheap services (those that worth more based on their price/performance conditions):** Generali (Bázis), AEGON. **Expensive services (those that worth less based on their price/performance conditions):** Generali (Ideál), OTP, K & H. **Therefore purchasing the services that are either balanced or cheap are**

Price/performance analysis of yoghurts



**Evaluation:** in those cases where the estimated price (blue column) is higher than the actual price of the product (red column), component values (such as fats, proteins, carbohydrates, etc.) allow for a higher price to be paid. In cases, where it is the other way around, the actual price is higher than it should be, based on the component values. **Therefore, the products that have balanced prices are (those that worth their prices):** Danone, Landmilch, Norbi Update, Spar. **Cheap products (those that worth more based on their price/performance conditions):** Zott. **Expensive products (those that worth less based on their price/performance conditions):** S-Fruttissimo. **Therefore buying the products that are either balanced or cheap are recommended.**



## Projektadatok

Title	Exposing insurance frauds/medical malpractices
Receiver	Insurance companies, medical experts, people involved in insurance fraud/medical malpractice
Usefulness	Revelation of insurance frauds/medical malpractices
Novelty	Using a domestically developed strategic planning methodology among other methods
References	Domestic research background, international relations, regional domestic and international case studies

## Vezetői összefoglaló

**Antecedents:** Exposing cases of insurance fraud and medical malpractice, avoiding false accusations needs objective methodology. Revelation of political/economic/societal/environmental risks is a continuous task. Risks stem from both unrecognized opportunities and limits.

**Alternatives:** Analysis/forecasting has been done so far by self-appointed/chosen experts along their subjective analytical motivations, their correctness have never been questioned (cf. the hit rating of the forecasts of oracles of old times have never been monitored). The human factor should never fade away from the interpretation of analysis, but the identification of subjectivity is the basis of sustainability. The term “sustainability” never had any meaning beyond the stylistic value. The new/innovative objectivity method will bolster analyses with mathematical stability. Besides the subjective force fields, there will be a force field of balance. Any deviation from the latter shall be communicated as a part of one’s conscious image. Subjectivity always pushes decision makers towards a certain direction. Objective methodologies are able to recognize the boundaries of data assets and to induce emergency measures (intuitive constraints, or total responsibility) by decision makers in atypical situations.

**Goals:** Minimization of the influence of human insurance fraud experts and medical experts in fraud/malpractice detection, therefore establishing a controlling and monitoring system that strives for mathematical objectivity , in order to confront all-time decision makers with a data-driven overview any time they want it.

**Target groups:** Insurance companies, medical experts, people involved in insurance fraud/medical malpractice

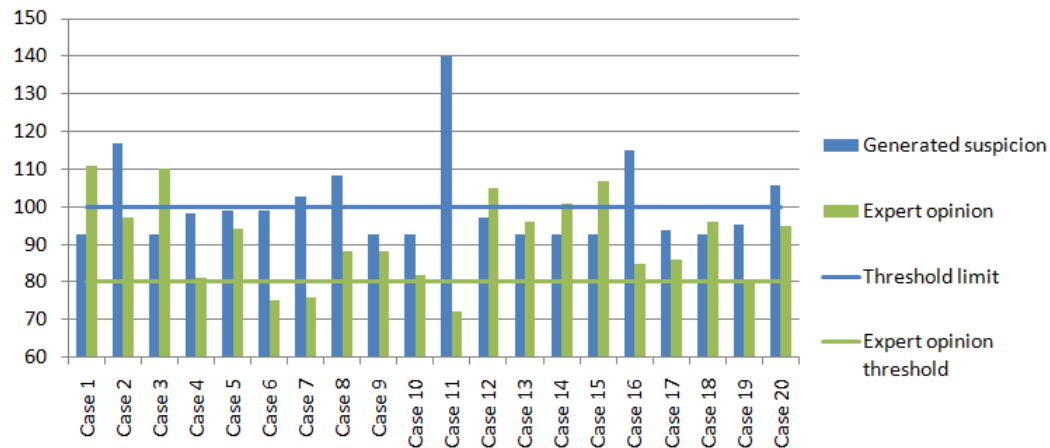
**Tasks:** Uncovering available (e.g. insurance company databases data assets), pre-processing of layers suitable for analysis, formation of analytical modules and their connections. Creation of offline and online reporting systems for both public and internal usage.

**Results:** continuous suspicion-generation, warning-signal generation, revelation of force fields/latitude in the form of graphic representation, spreadsheet or text, answering both ad-hoc and frequent questions

**Usefulness:** Upon reaching the automation level, our work will result in a strenuous robotic expert (an algorithm) that performs its task without error or subjectivity. The difference between the maintenance costs of the system and both the direct and indirect benefits that can be achieved by its careful planning and usage is so significant that no investment can be imagined with such fast return and high efficiency.

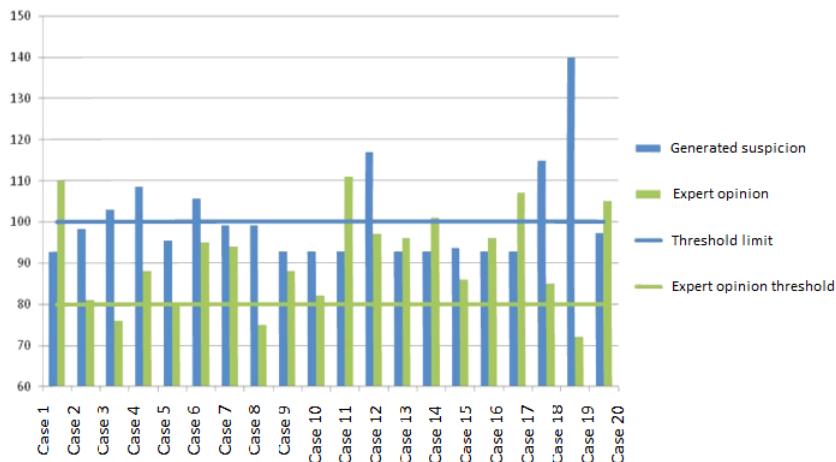


Cases of insurance fraud suspicion



The illustration shows damages that are assumed to have been caused deliberately in order to be eligible for the compulsory motor vehicle insurance of an insurance company. The analysis comprises an expert opinion and an objective, data-driven conclusion (generated suspicion). **Therefore, a case is suspicious when the data-driven analysis is above the threshold, while the expert opinion is below the threshold, which means that the case needs further verification: Such cases are Case 2, Case 16.** Further verification may be needed in cases where the insurance fraud expert judges the circumstances to be non-suspicious, while the data-driven analysis indicates otherwise like Case 7, Case 11, etc. Cases like Case 5, where the expert opinion is above the threshold but the analysis is not, may also necessitate further analysis.

Cases of suspected medical malpractice



The illustration shows medical errors that are assumed to have been caused by malpractice. The analysis comprises an expert opinion and an objective, data-driven conclusion (generated suspicion). **Therefore, a case is suspicious when the data-driven analysis is above the threshold, while the expert opinion is below the threshold, which means that the case needs further verification: Such cases are Case 3, Case 19.** Further verification may be needed in cases where the insurance fraud expert judges the circumstances to be non-suspicious, while the data-driven analysis indicates otherwise like Case 4, Case 6, etc. Cases like Case 20, where the expert opinion is above the threshold but the analysis is not, may also necessitate further analysis.



### Projektadatok

Title	Development of innovative controlling solutions (GIS/CSO/intranet -based BSC) for district governments (and their social, financial cultural committee, etc.)
Target Groups	organizations of district governments responsible for strategic planning
Usefulness	Automated revelation of the objective/sustainable features of intuitive goals of district governments
Novelty	Using domestically developed strategic planning methodology among others
References	Domestic research background, international relations, regional domestic and international case studies

### Management Report

**Antecedents:** Reforming the activity of governmental institutions forces reformers to face the given and inherited circumstances on every level. Revelation of political/economic/societal/environmental risks is a continuous task. Risks stem from both unrecognized opportunities and limits. Lost profit and improper resource-allocation results in direct financial effects, therefore minimization of those may prove successful even in the short run.

**Alternatives:** Analysis/forecasting has been done so far by self-appointed/chosen experts along their subjective analytical motivations, their correctness have never been questioned (cf. the hit rating of the forecasts of oracles of old times have never been monitored). The human factor should never fade away from the interpretation of analysis, but the identification of subjectivity is the basis of sustainability. The term “sustainability” never had any meaning beyond the stylistic value. The new/innovative objectivity method will bolster analyses with mathematical stability. Besides the subjective force fields, there will be a force field of balance. Any deviation from the latter shall be communicated as a part of one’s conscious image. Subjectivity always pushes decision makers towards a certain direction. Objective methodologies are able to recognize the boundaries of data assets and to induce emergency measures (intuitive constraints, or total responsibility) by decision makers in atypical situations.

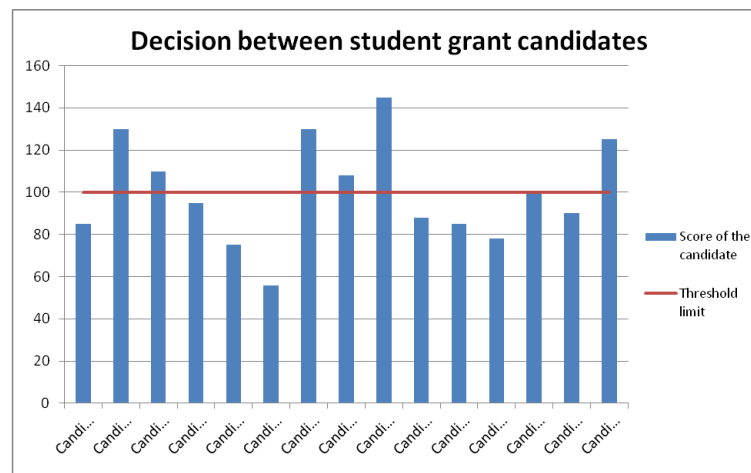
**Goals:** Minimization of the influence of experts in government work, therefore establishing a controlling and monitoring system that strives for mathematical objectivity , in order to confront all-time decision makers with a data-driven overview any time they want it.

**Target groups:** Decision makers and strategic planners on any level of the district government

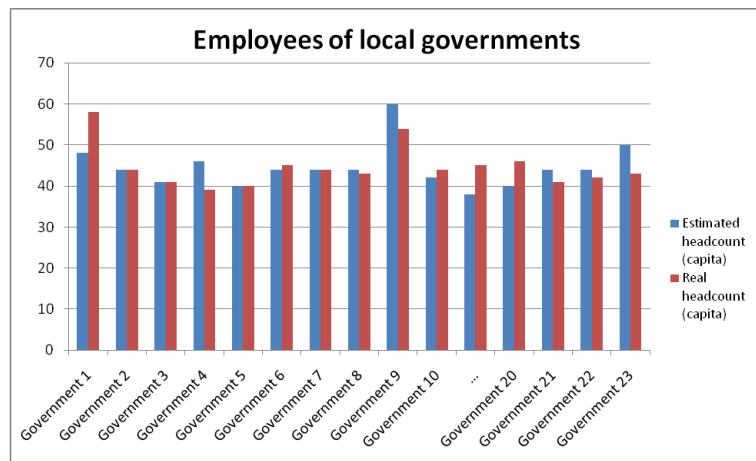
**Tasks:** Uncovering available (e.g. KSH, TEIR, other databases of district governments) data assets, pre-processing of layers suitable for analysis, formation of analytical modules and their connections. Creation of online and offline reporting systems for both public and internal usage.

**Results:** continuous suspicion-generation, warning-signal generation, and revelation of force fields/latitude in the form of graphic representation, spreadsheet or text, answering both ad-hoc and frequent questions by using the available data assets.

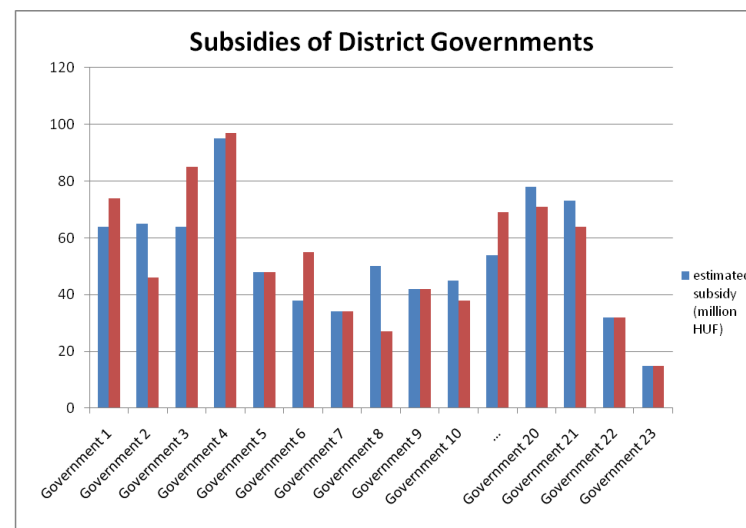
**Usefulness:** Upon reaching the automation level, our work will result in a strenuous robotic expert (an algorithm) that performs its task without error or subjectivity. The difference between the maintenance costs of the system and both the direct and indirect benefits that can be achieved by its careful planning and usage is so significant in any knowledge-based society, that no investment can be imagined with such fast return and so much efficiency.



**BSC monitor 3:** considering the data of the candidates, those are entitled to attain the Bursa Hungarica (a form of student grant in tertiary education, issued by local governments), who are at or above the theoretical threshold of equal opportunities. **Therefore, the candidates entitled to attain the grant are Candidate 2, Candidate 3, Candidate 7, Candidate 8, Candidate 9, Candidate 13 and Candidate 15.**



**BSC monitor 2:** in those cases, where the estimated headcount (blue column) is higher than the real headcount (red column), the districts in question should employ more workers in order to attend to their tasks, based on the socio-economic data of said governments. Otherwise, more people are employed than required. **Therefore, public servant wages could be cut in those governments where the estimated headcount is lower than the real headcount: Government 1, Government 10, etc. In other cases, employing more people is advised.**



**BSC monitor 1:** in those cases, where the estimated subsidy (blue column) is higher than the paid subsidy (red column), the district in question is entitled to be given more subsidy than it gets, based on the socio-economic data. Otherwise, the amount of subsidy paid to the government is higher than it should be. **Therefore, in order to allocate resources rationally, a higher subsidy has to be paid for the following district governments: Government 2, Government 8, etc. And the subsidy could be withdrawn from overpaid districts (like Government 1, Government 3, etc.) and paid to the now**





### Project Information

Title	Lifestyle-consultancy, or Balanced Scorecard in health policy
Receiver	Organizations responsible for the strategic planning of healthy lifestyle
Usefulness	Revelation of objective/sustainable features of the goals that can be achieved through health awareness
Novelty	Using a domestically developed strategic planning methodology among other methods
References	Domestic research background, international relations, regional domestic and international case studies

### Management report

**Antecedents:** The public health policy of a country is influenced by the capability of politicians and experts to evaluate all-time situations objectively. In politics, selfish lobbying mean threat, while inadequate analytical methods (that are way too expensive, data-demanding or not real-time) may cloud the judgment of experts. Revelation of political/economic/societal/environmental risks is a continuous task. Risks stem from both unrecognized opportunities and limits. Lost profit and improper resource-allocation results in direct financial effects, therefore minimization of those may prove successful even in the short run.

**Alternatives:** Lifestyle consultancy has been done so far by self-appointed/chosen experts along their subjective analytical motivations, their correctness has never been questioned (cf. the hit rating of the forecasts of oracles of old times have never been monitored). The human factor should never fade away from the interpretation of analysis, but the identification of subjectivity is the basis of sustainability. The term “sustainability” never had any meaning beyond the stylistic value. The new/innovative objectivity method will bolster analyses with mathematical stability. Besides the subjective force fields, there will be a force field of balance. Any deviation from the latter shall be communicated as a part of one’s conscious image. Subjectivity always pushes decision makers towards a certain direction. Objective methodologies are able to recognize the boundaries of data assets and to induce emergency measures (intuitive constraints, or total responsibility) by decision makers in atypical situations.

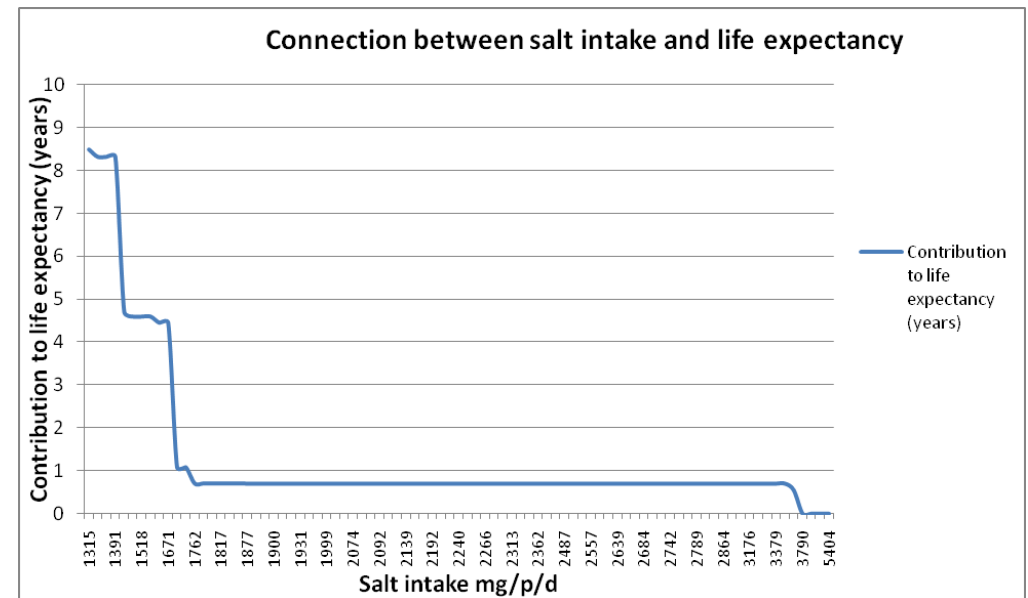
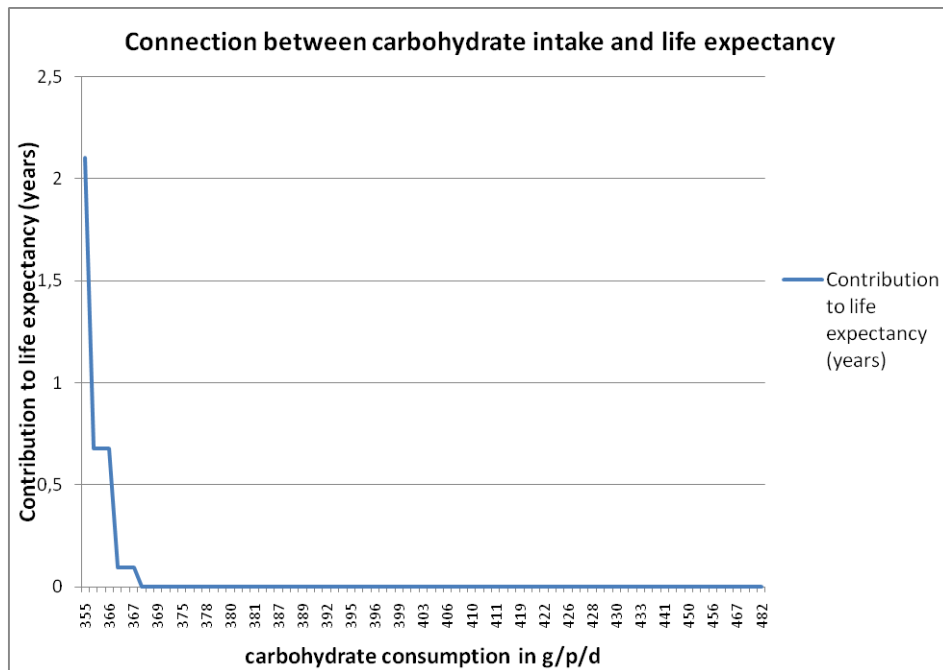
**Goals:** Minimization of the influence of experts in medical consultancy, therefore establishing a controlling and monitoring system that strives for mathematical objectivity , in order to confront all-time decision makers with a data-driven overview any time they want it.

**Target groups:** Decision makers of any level in health insurance funds

**Tasks:** Uncovering available (e.g. socio-economic statistics) data assets, pre-processing of layers suitable for analysis, formation of analytical modules and their connections. Creation of offline and online reporting systems for both public and internal usage.

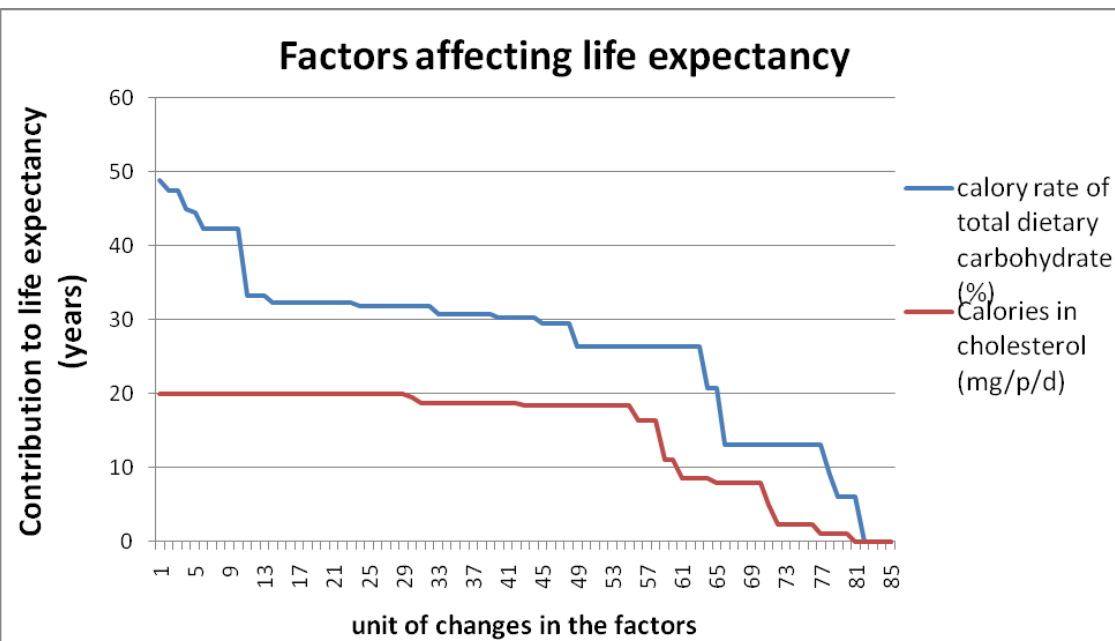
**Results:** continuous suspicion-generation, warning-signal generation, and revelation of force fields/latitude in the form of graphic representation, spreadsheet or text, answering both ad-hoc and frequent questions. Building a simulator capable of deducing the effects of different lifestyles on health, revealing the mode of action in case of health-influencing factors, help decision about public healthcare expenditure.

**Usefulness:** Upon reaching the automation level, our work will result in a strenuous robotic expert (an algorithm) that performs its task without error or subjectivity. The difference between the maintenance costs of the system and both the direct and indirect benefits that can be achieved by its careful planning and usage is so significant that no investment can be imagined with so much efficiency.



**BSC monitor 1:** instead of minimizing salt intake, the emphasis should be put on rational carbohydrate intake, because a slight change in its quantity has a remarkable impact on lifespan.

**BSC monitor 2:** The illustration shows the factors that influence lifespan, which suggests that reducing harmful factors results in a higher life expectancy, which **enables determining the genetic potential**, the highest possible age people could reach among perfect circumstances.





### Project Information

Title	Development of innovative controlling solutions for credit rating (management of foreign exchange currency risk and interest rate risk)
Receiver	Foreign investors and decision makers and strategic planners in the area of finance
Usefulness	Automated revelation of the objective/sustainable features of intuitive strategic and operative goals
Novelty	Using a domestically developed strategic planning method among other methods
References	Domestic research background, international relations, regional domestic and international case studies

### Management report

**Antecedents:** Reforming the credit rating activity forces reformers to face the given and inherited circumstances on every level. Revelation of political/economic/societal/environmental risks is a continuous task. Risks stem from both unrecognized opportunities and limits. Lost profit and improper resource-allocation results in direct financial effects, therefore minimization of those may prove successful even in the short run.

**Alternatives:** Analysis/forecasting has been done so far by self-appointed/chosen experts along their subjective analytical motivations, their correctness have never been questioned (cf. the hit rating of the forecasts of oracles of old times have never been monitored). The human factor should never fade away from the interpretation of analysis, but the identification of subjectivity is the basis of sustainability. The term “sustainability” never had any meaning beyond the stylistic value. The new/innovative objectivity method will bolster analyses with mathematical stability. Besides the subjective force fields, there will be a force field of balance. Any deviation from the latter shall be communicated as a part of one’s conscious image. Subjectivity always pushes decision makers towards a certain direction. Objective methodologies are able to recognize the boundaries of data assets and to induce emergency measures (intuitive constraints, or total responsibility) by decision makers in atypical situations.

**Goals:** Minimization of the influence of experts in the international credit rating analytical processes, therefore establishing a controlling and monitoring system that strives for mathematical objectivity , in order to confront all-time decision makers with a data-driven overview any time they want it.

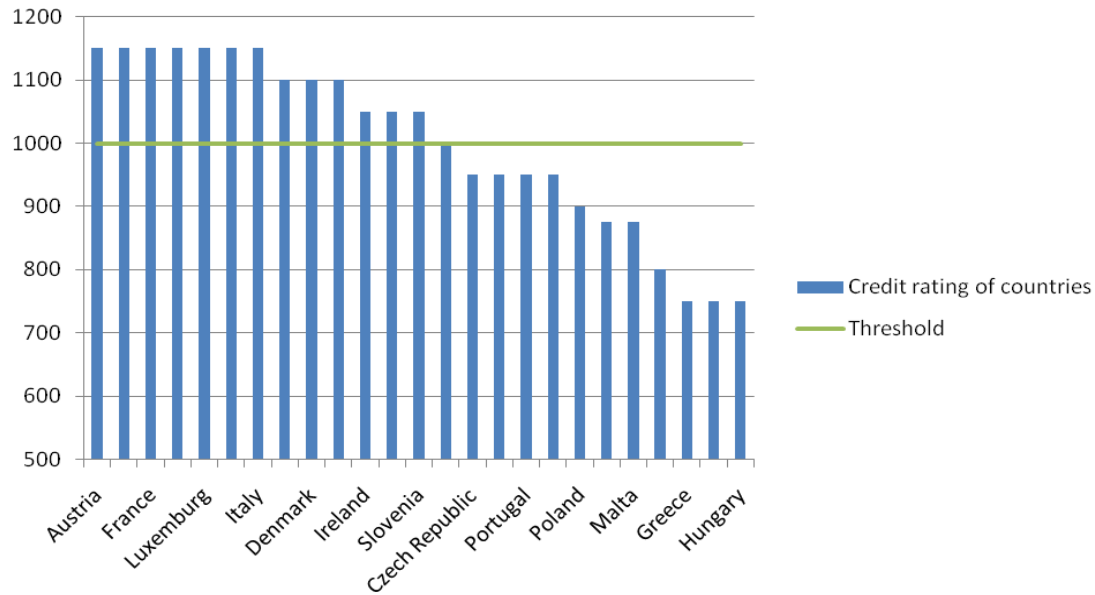
**Target groups:** Foreign investors and decision makers and strategic planners in the area of finance

**Tasks:** Uncovering available (e.g. socio-economic statistics) data assets, pre-processing of layers suitable for analysis, formation of analytical modules and their connections. Creation of offline and online reporting systems for both public and internal usage.

**Results:** continuous suspicion-generation, warning-signal generation, and revelation of force fields/latitude in the form of graphic representation, spreadsheet or text, answering both ad-hoc and frequent questions, uncovering the mode of action in case of economic indicators using the available data assets

**Usefulness:** Upon reaching the automation level, our work will result in a strenuous robotic expert (an algorithm) that performs its task without error or subjectivity. The difference between the maintenance costs of the system and both the direct and indirect benefits that can be achieved by its careful planning and usage is so significant that no investment can be imagined with such fast return and high efficiency.

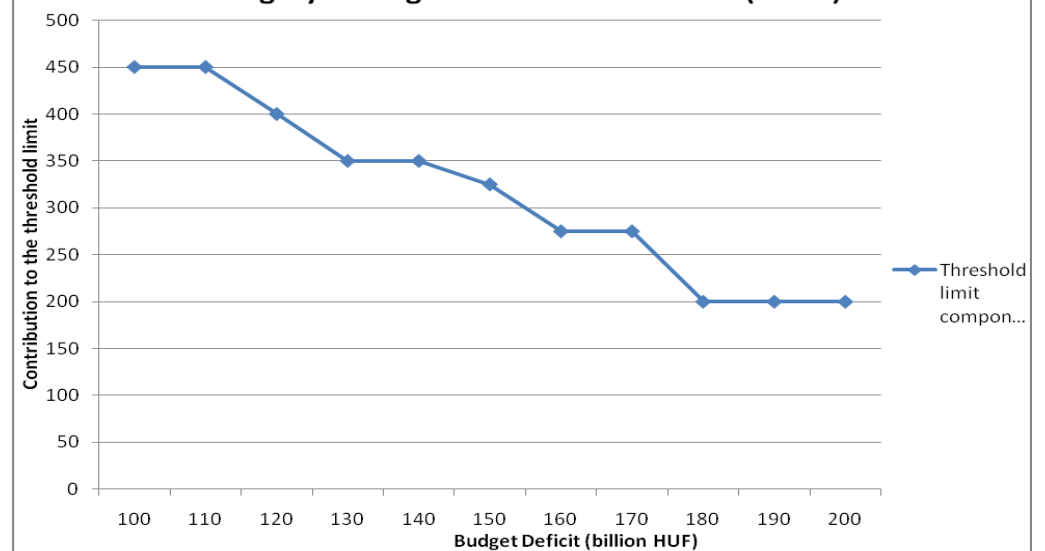
## Credit Rating of Countries



**BSC monitor:** the illustration depicts the credit rating qualifications of 25 EU member states, based on the financial and economic indicators that influence credit risks the most. **The best debtors, and thus the countries that have the lowest risks are those performing above 1100 points (e.g. Austria). The worst debtors that have the highest risk are those performing below 800 points (e.g. Hungary).**

**Long-term suggestion:** the rate of budget deficit is an important contributor to credit risk in case of Hungary, which means that a small change in budget deficit results in a big change in credit rating qualification, therefore **reduction of budget deficit is recommended in order to achieve a better qualification.**

## Hungary's budget deficit in November(score)





**Thinking outside the box...**

**Motto:** Everything we teach and advise to our clients should be part of our philosophy, the way we work. We set ourselves the standard, and we would like to be the standard for our clients. Being the first to meet the standards set by ourselves is not only a responsibility, but also an opportunity for all our process owners to do the right thing to our clients and to do their work better with each passing day.

The AVIR workgroup has been founded to create a cybernetic organization capable to face the challenges of the 21st century, based on the domestic and international data-asset management experiences of the last 25 years. Employees of the university (and all who cares about the work of the team) will be witnesses to the finalization of a modern ERP methodology (UNI\_BSC = University Balanced Scorecard). Therefore, the anonymous results of the workgroup will be used as the teaching material in the education of both HRM and ERP systems.

The tasks of the AVIR workgroup (according to its motto and mandate):

- ▶ To support the accreditation of agricultural courses, to gather the data assets needed for the self-evaluation, with special attention to the ISZAM (agricultural computing) course, which course produced the AVIR workgroup itself..
- ▶ To prepare the institutional accreditation, therefore to plan the steps of expanding the data assets of the course-accreditation.
- ▶ To prepare to observe the new law on higher education.
- ▶ To measure the data asset needs in case of the international accreditation of SZIU.
- ▶ Continuous monitoring of the quality of data assets: automated internal and public reporting.
- ▶ Analysis of the data needed for decision-making.
- ▶ To ensure efficient flow of data in the institution.

Our work is considered successful if:

- ▶ There will be proof for every piece of information in every spreadsheet report: by clicking on any cell that contains aggregated numeric data, the components of the aggregated value will be shown immediately.
- ▶ Initially, the employees of the institution will hardly notice the group's work, because the object is not to 'brainwash' employees, but to structure the data that has been collected on an ad-hoc basis so far.
- ▶ Employees will be subjected to less administrative burden in the long run, and administrative tasks will be more predictable.
- ▶ The possible consequences of decisions will be clearer to decision-makers (cf. data- driven policy/decision making).

For further information about the project, visit [http://miau.gau.hu/avir/en/index\\_en.php](http://miau.gau.hu/avir/en/index_en.php)



## Automation of real estate valuation

**The task: Automated analysis of the effective and supply prices of real estates based on the descriptive data of the objects in order to aid reasonable pricing, investment/purchase choices and to defend against, among others, accusations of misappropriation, accusations of expert witnesses...**

**Introducing value-based property taxation is inconceivable without the objective similarity analysis framework that processes the data needed to determine the property acquisition duty to be paid!**

The application options the partners agreed upon (attitude and awareness-influencing approach):

Situation 1: the buyer browses (filters) the online real estate market and searches for the answer: in which order should he or she visit the real estates, if the order is based on price/performance considerations. The buyer is required to define a preference profile for the known attributes of the real estates (e.g. higher altitude of the location, distance from traffic, etc.). Missing data is a non-issue, because real estates without information about certain attributes are automatically ranked lower.

Situation 2: the professional (conscious) buyer and/or real estate agent puts the data of his own real estate evaluations in the analytical routine in order to get the price/performance ranking of the objects, or the rational price interval of each object

Situation 3: the real estate agent or professional investor expects e-mail notifications from the database about objects that are assumed to have excellent price/performance conditions (recent entries to the database)

Situation 4: the owner seeks to find the supply price of his or her property

Situation 5: supporting to make the choice between objects suitable to be the site of a business

Situation 6: deduction of values of forests based on the offers of competitors

Situation 7: deduction of values of arable land based on the offers of competitors

Situation 8: deduction of agricultural rent based on the offers of competitors

Situation 9: calculation of price/performance values of competitor offers based on the data of previously created client profiles, and ranking of the objects in case of advertisers, who approve of this ranking (those, who don't approve, will be listed as "did not permit ranking" (although those objects can be ranked on an ad hoc basis, as the situations above indicate, but not by the provider of the service, so the threat of defamation is out of question)) Each situation assumes that the buyers, the agents, and the sellers have a conscious attitude towards the disclosure of important data, and the identification of comparable objects, that have different advantages in the different profiles they



fit into. For further details, see the related documents!

[http://miau.gau.hu/osiris/content/elib/groups.php3?focsopid=real\\_estate](http://miau.gau.hu/osiris/content/elib/groups.php3?focsopid=real_estate)

**Cocottage project homepage:** [http://miau.gau.hu/myx-free/index\\_cocottage.php3](http://miau.gau.hu/myx-free/index_cocottage.php3)