What does community think about decentralised rating working on principles of independent rate. Algorithm is pretty simple:

- 1. There is rating Contract which holds rates from Agencies to ICO Tokens.
- 2. Users can collect rates of any Token from all Agencies and select such agencies they trust to calculate average rate
- 3. Agency can put report into Swarn using same rating Contract to explain its' rate.

This algorithm allow to calculate average Agency rate accuracy. To calculate average Token rate. And to publish Token report.