

INSURANCE IP SUPPLEMENT

Newly Issued Patents and Published Patent Applications in the Insurance Industry

Published by - Tom Bakos Consulting, Inc.

Class 705/4* Issued Patents 12/23/2008 → 2/24/2009

#	Patent Number	Subject Matter	Patent Title
1	7,469,214	Medical Malpractice	Method of medical malpractice and insurance collaboration Assignee: Sinclair Allison, Inc. (Solon, OH)
2	7,469,215	All Lines – Administration	Method for processing insurance coverage requests Assignee: International Business Machines Corporation (Armonk, NY)
3	7,472,070	“Insurance” is used in the sense of a process that “prevents” grain spoilage	Grain aeration systems and techniques Assignee: Microsoft Corporation (Redmond, WA)
4	7,472,071	Not primarily Insurance – Expert forum administration	Interactive system for managing questions and answers among users and experts Assignee: Expertviewpoint LLC. (New York, NY)
5	7,475,020	Healthcare - Administration	Method and system for generating personal/individual health records Assignee: Hasan; Malik M. (Centennial, CO)
6	7,477,909	Minimally insurance related	System and method for conducting a search using a wireless mobile device Assignee: Nuance Communications, Inc. (Burlington, MA)
7	7,480,622	All Lines – Administration	Accessibility insurance coverage management Assignee: International Business Machines Corporation (Armonk, NY)

* **NOTE:** A U.S. patent is assigned only one principal classification known as an Original Classification. The Original Classification is determined by the class of the *controlling claim* which, generally, means the most comprehensive claim. Patents may also have secondary or Cross-Reference Classifications which identify other technical subject matter disclosed by the patent.

The patents and applications included in these lists have 705/4 assigned either as an Original or as a Cross-Reference class. Because 705/4 may not be the class assigned to the controlling claim, some of these patents or applications may have only a marginal association with insurance processes.

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- | | | | |
|----|---------------------------|--|---|
| 8 | 7,483,840 | All Lines – Premium rate revision analysis | Randomized competitive insurance pricing system and method
Assignee: Atera /Solutions LLC (Menomononee Falls, WI) |
| 9 | 7,484,658 | Minimally insurance related | System for consumers at the point of purchase/sale to automatically invest funds into a personal money saving program |
| 10 | 7,490,047 | Healthcare - Claims | Apparatus and method for constructing formularies
Assignee: Medco Health Solutions, Inc. (Franklin Lakes, NJ) |
| 11 | 7,490,050 | Auto Insurance (primarily) Quote System | Method and system for furnishing an on-line quote for an insurance product
Assignee: Travelers Property Casualty Corp. (Hartford, CT) |
| 12 | 7,493,265 | Minimally insurance – healthcare aspects | Integrated biomedical information portal system and method
Assignee: SAS Institute Inc. (Cary, NC) |

CLICK on Patent Number to link to USPTO web site.

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Published Patent Applications 12/25/2008 → 2/26/2009

#	Patent Application	Patent Application Title
1	20080319786	PUBLISHING AND INSURANCE APPLICATIONS OF LIFEOTYPES
2	20080319801	Warranted Retail Transaction
3	20080319802	LONG TERM CARE UNDERWRITING SYSTEM AND METHOD
4	20090006135	Accelerated Payments for Health Care Plans
5	20090006136	System and method for insuring against property inspection contingencies
6	20090006137	Claims processing hierarchy for designee
7	20090006138	Multiple policy claims processing
8	20090006139	Claims processing of information requirements
9	20090006140	Claims processing hierarchy for insured
10	20090006141	Method of Reducing Insurance Costs
11	20090018870	Method for Preventing Chronic Disease
12	20090018872	WARRANTY METHOD AND SYSTEM
13	20090018873	Deferred Premium Annuities
14	20090018874	METHOD AND SYSTEM FOR ISSUING INSURANCE UNDERWRITING INSTRUMENTS
15	20090024273	System and Method for Providing a User Interface for Vehicle Monitoring System Users and Insurers
16	20090024419	System and Method for Categorizing Driving Behavior Using Driver Mentoring and/or Monitoring Equipment to Determine an Underwriting Risk
17	20090024420	Automatic insurance adjustments using real world awareness
18	20090024421	Life rewardance insurance system and methodology

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- 19 [20090024422](#) FAMILY PROTECTION INSURANCE METHOD AND SYSTEM
- 20 [20090030734](#) Insurance Coverage Analysis
- 21 [20090030735](#) Method and system for a deferred variable annuity with lifetime benefit payments
- 22 [20090030736](#) Method and system for a facility care benefit in an annuity providing lifetime benefit payments
- 23 [20090030737](#) Method and system for a deferred variable annuity with flexible lifetime benefit payments
- 24 [20090030738](#) Method and system for a deferred variable annuity with lifetime benefit payments as a function of an inflation adjustment factor
- 25 [20090030739](#) Method and system for a deferred variable annuity with lifetime benefit payments as a function of a predetermined age-based withdrawal percent table
- 26 [20090030740](#) RETIREMENT PLANNING SYSTEM AND METHOD
- 27 [20090037226](#) UTILIZING LIFE INSURANCE TO BENEFIT A CHARITY
- 28 [20090037227](#) System and method for providing transferable pre-need funeral services
- 29 [20090037228](#) System and Method for Analyzing Complex Insurance Policy Proposals
- 30 [20090037229](#) SYSTEM FOR MEASURING THE EXPOSURE TIME OF THE COVERAGE OFFERED BY AN INSURANCE POLICY
- 31 [20090037230](#) System for Electronic Application of Discounts to Insurance Policies
- 32 [20090037231](#) Method and system for converting an annuity fund to a life insurance policy
- 33 [20090037232](#) Loans Collateralized by Life Insurance Policies
- 34 [20090043449](#) Vehicle information notification device
- 35 [20090043614](#) PROCESSES AND SYSTEMS FOR DIRECT MARKETING INSURANCE PRODUCTS WITH VOICE RESPONSE UNIT TO CLOSE SALE THEREOF
- 36 [20090043615](#) Systems and methods for predictive data analysis
- 37 [20090048875](#) Wedding insurance

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- 38 [20090048876](#) SYSTEM AND PROCESS FOR A FUSION CLASSIFICATION FOR INSURANCE UNDERWRITING SUITABLE FOR USE BY AN AUTOMATED SYSTEM
- 39 [20090048877](#) INSURANCE CLAIM FORECASTING SYSTEM
- 40 [20090055224](#) Health Expense Account, Health Insurance And Financial Product, And System And Method For Providing Employee Health Insurance Benefits
- 41 [20090055225](#) SYSTEMS AND METHODS OF PROCESSING HEALTH CARE CLAIMS OVER A NETWORK
- 42 [20090055226](#) METHOD AND SYSTEM FOR DETERMINING RATES OF INSURANCE
- 43 [20090055227](#) Risk Assessment Company

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