

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 1/1/2011 → 2/28/2011

| # | Patent Number | Patent Title |
|----|---------------------------|---|
| 1 | 7,865,373 | Method and apparatus for sharing healthcare data |
| 2 | 7,865,377 | Connecting consumers with service providers |
| 3 | 7,865,378 | System and method for the assessment, pricing, and provisioning of distance-based vehicle insurance |
| 4 | 7,865,427 | Method and apparatus for evaluating fraud risk in an electronic commerce transaction |
| 5 | 7,870,009 | Computerized system and methods for generating and processing integrated transactions for healthcare services |
| 6 | 7,870,010 | Apparatus and method for processing lease insurance information |
| 7 | 7,870,011 | Automated processing of electronic medical data for insurance and disability determinations |
| 8 | 7,870,060 | Bundled financial instruments |
| 9 | 7,871,394 | System and method for optimizing control of PCA and PCEA system |
| 10 | 7,873,527 | Insurance for service level agreements in e-utilities and other e-service environments |
| 11 | 7,873,528 | Healthcare claims loss control systems and methods |
| 12 | 7,873,570 | Method and system for updating a loan portfolio with information on secondary liens |
| 13 | 7,877,269 | Method and apparatus for internet on-line insurance policy service |
| 14 | 7,877,277 | System and method for predictive modeling in disease management |
| 15 | 7,877,278 | Method and system for reporting fraud and claiming insurance related to |

* **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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- network-based transactions
- 16 [7,877,279](#) Method and apparatus for improving the loss ratio on an insurance program book
 - 17 [7,877,306](#) Method and system for a deferred variable annuity with lifetime benefit payments as a function of a predetermined time-based withdrawal percent table
 - 18 [7,877,307](#) Method and system for a deferred variable annuity with lifetime benefit payments as a function of a predetermined age-based withdrawal percent table
 - 19 [7,881,949](#) Method for automated recording of patient actions
 - 20 [7,881,950](#) Computerized system and methods for adjudicating and automatically reimbursing care providers
 - 21 [7,881,951](#) System and method for computerized insurance rating
 - 22 [7,882,023](#) Method and system for managing collateral or property risk in a secured loan or lease portfolio
 - 23 [7,885,829](#) System and method for identifying and assessing comparative negligence in insurance claims
 - 24 [7,885,830](#) Infrastructure method and system for managing deductibles for insurance policies
 - 25 [7,885,831](#) Insurance product model-based apparatus and method
 - 26 [7,885,832](#) Insurance policy and method for providing an insurance policy having dormancy features
 - 27 [7,885,833](#) System and method of treating Temporomandibular Disorders utilizing a protocol of examinations, diagnostics, procedures and treatments to generate letters, reports and coded insurance claim forms to maximize benefit payments
 - 28 [7,885,834](#) Method and system for a deferred variable annuity with flexible lifetime benefit payments
 - 29 [7,885,835](#) System and method for increasing capacity in an insurance system
 - 30 [7,885,836](#) Integrated payment system and method of using same

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- 31 [7,885,837](#) Pension Insurance Program Methods and Systems
- 32 [7,885,998](#) Method of facilitating medical consultations
- 33 [7,890,341](#) System and a method for providing integrated access management for peritoneal dialysis and hemodialysis
- 34 [7,890,345](#) Establishment of a telephone based engagement
- 35 [7,890,346](#) Health services delivery system with incentives
- 36 [7,890,350](#) Method for generating and transmitting prescription renewal request information
- 37 [7,890,351](#) Managing utilization
- 38 [7,890,352](#) Computerized method and system of liability assessment for an accident
- 39 [7,890,353](#) Computerized method and system of liability assessment for an accident using environmental, vehicle, and driver conditions and driver actions
- 40 [7,890,354](#) Systems and methods for long-term care insurance with immediate and ongoing health care maintenance benefits
- 41 [7,890,355](#) System and method for the assessment, pricing, and provisioning of distance-based vehicle insurance
- 42 [7,890,356](#) Reasonable value self insured medical benefit plan
- 43 [7,890,357](#) System and method for identifying and evaluating nanomaterial-related risk
- 44 [7,890,358](#) Accessibility insurance coverage management
- 45 [7,890,359](#) Method for linking insurance policies
- 46 [7,890,366](#) Personalized communication documents, system and method for preparing same
- 47 [7,890,391](#) System and method for implementing a revenue recognition model
- 48 [7,890,397](#) System, method, and computer-readable medium for settling accounts
- 49 [7,890,402](#) Method and system for a deferred variable annuity with lifetime benefit payments as a function of an inflation adjustment factor

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- 50 [7,890,403](#) Systems and methods for implementing real estate future market value insurance
- 51 [7,895,054](#) Pharmacy personal care account
- 52 [7,895,056](#) System and method for automatically switching prescriptions in a retail pharmacy to a new generic drug manufacturer
- 53 [7,895,058](#) Apparatus and method for providing employee benefits and/or employee benefits information
- 54 [7,895,060](#) Systems and methods for administration of prescription drug benefits
- 55 [7,895,062](#) System for optimization of insurance underwriting suitable for use by an automated system
- 56 [7,895,063](#) Computerized method and system for creating pre-configured claim reports including liability in an accident estimated using a computer system
- 57 [7,895,064](#) Graphical input display in an insurance processing system
- 58 [7,895,103](#) System and method for funding an organization
- 59 [7,895,109](#) System and method for providing a financial instrument utilizing a liability ratio
- 60 [7,899,682](#) Method and system of rule-based triage
- 61 [7,899,686](#) System and method for managing prescription data
- 62 [7,899,688](#) Process for optimization of insurance underwriting suitable for use by an automated system
- 63 [7,899,689](#) Method and system for providing a user-selected healthcare services package and healthcare services panel customized based on a user's selections
- 64 [7,899,690](#) Extended web enabled business to business computer system for rental vehicle services

CLICK on Patent Number to link to USPTO web site.

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| # | Patent Application | Patent Application Title |
|----|-----------------------------|---|
| 1 | 20110004492 | DYNAMIC ADJUSTMENT OF INSURANCE PREMIUMS |
| 2 | 20110004493 | DYNAMIC AGGREGATION OF INSURANCE PREMIUMS |
| 3 | 20110004494 | SYSTEMS AND METHODS FOR MONITORING THE STATUS OF MEDICAL CLAIMS |
| 4 | 20110004495 | COMPUTER SYSTEM FOR CONTROLLING A SYSTEM OF MANAGING FLUCTUATING CASH FLOWS |
| 5 | 20110010186 | METHOD AND SYSTEM FOR THE ADMINISTRATION OF ALTERNATIVE RISK FINANCE VEHICLES |
| 6 | 20110010201 | Method of managing contingent profits |
| 7 | 20110010202 | SMART FORM |
| 8 | 20110010203 | Account and Customer Creation in an On-Line Banking Model |
| 9 | 20110010204 | UTILIZING LIFE INSURANCE TO BENEFIT A CHARITY |
| 10 | 20110015948 | COMPUTER SYSTEM FOR ANALYZING CLAIMS FILES TO IDENTIFY PREMIUM FRAUD |
| 11 | 20110015949 | INSURANCE CLAIM DATA EXCHANGE |
| 12 | 20110015950 | INSURANCE BENEFITS ESTIMATOR |
| 13 | 20110015951 | Evaluation of website visitor based on value grade |
| 14 | 20110015952 | LIFE INSURANCE OPTION |
| 15 | 20110022416 | SYSTEM AND METHOD TO PROVIDE INSURANCE QUOTE |
| 16 | 20110022417 | INSURANCE QUOTING SYSTEM AND METHOD |
| 17 | 20110022418 | Arrangement And Approach For Motion-Based Image Data Processing |
| 18 | 20110022419 | Apparatuses, Methods, and Systems for Providing a Reconfigurable Insurance Quote Generator User Interface |

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- 19 [20110022420](#) SYSTEMS AND METHODS FOR INSURANCE UNDERWRITING
- 20 [20110022421](#) SAFETY EVALUATION AND FEEDBACK SYSTEM AND METHOD
- 21 [20110029330](#) AUTOMATED INSURANCE APPOINTMENT PROCESSING SYSTEM
- 22 [20110029331](#) METHOD OF PROCESSING STRUCTURE DAMAGE INSURANCE CLAIMS
- 23 [20110029332](#) METHOD AND SYSTEM FOR GUARANTEEING REPAIR OF A DAMAGED WINDSHIELD
- 24 [20110035238](#) INSURANCE CLAIM PROCESSING
- 25 [20110035239](#) System, method, and computer program product for valuing and administering annuity with guaranteed minimum withdrawal benefit to generate rising withdrawal stream
- 26 [20110035240](#) Transaction security apparatus and method
- 27 [20110040579](#) WEB-BASED SYSTEMS AND METHODS FOR PROVIDING SERVICES RELATED TO AUTOMOBILE SAFETY AND AN INSURANCE PRODUCT
- 28 [20110040580](#) SYSTEM AND METHOD FOR KNOWLEDGE-DRIVEN PRESENTATION OF MEDICAL CLAIM INFORMATION
- 29 [20110040581](#) LIFE SPAN SOLUTION-BASED MODELING
- 30 [20110040582](#) ONLINE SYSTEM AND METHOD OF INSURANCE UNDERWRITING
- 31 [20110040583](#) LIFE INSURANCE INVESTMENT FUND
- 32 [20110046984](#) METHOD AND SYSTEM FOR DETERMINING A RISK OF LOSSES
- 33 [20110046985](#) A novel method of underwriting and implementing low premium health insurance for globalizing healthcare
- 34 [20110046986](#) Method and apparatus for insurance verification

CLICK on Patent Application Number to link to USPTO web site.

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