

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 1/1/2012 → 2/29/2012

#	Patent Number	Patent Title
1	8,090,590	Electronic personal health record system
2	8,090,597	System and method for providing reduced insurance premiums
3	8,090,598	Monitoring system for determining and communicating a cost of insurance
4	8,090,599	Method and system for computerized insurance underwriting
5	8,090,600	Apparatuses, methods, and systems for building a risk evaluation product
6	8,090,601	System and method for determining a premium for insurance for a security
7	8,095,378	Automated system for managing the selection of clinical items and documentation for a clinical event
8	8,095,381	Remote patient support and care by relatives
9	8,095,391	System and method for performing reinspection in insurance claim processing
10	8,095,392	System, method and computer program product for facilitating informed decisions relating to family risk
11	8,095,393	Method and system for automated processing of insurance information
12	8,095,394	Rich claim reporting system
13	8,095,395	Method, system, and computer readable medium for analyzing damage to a package in a shipping environment
14	8,095,396	Computer system for underwriting a personal guaranty liability by utilizing a risk apportionment system

* **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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- 15 [8,095,397](#) Variable annuity with a guaranteed minimum accumulation benefit based on an external index
- 16 [8,095,398](#) Method and apparatus for providing retirement income benefits
- 17 [8,095,399](#) Method and system for providing insurance policies via a distributed computing network
- 18 [8,099,295](#) Prescription creation and adjudication method
- 19 [8,099,339](#) Systems and methods for pharmacy inventory management
- 20 [8,103,526](#) System and method for flexible insurance rating calculation
- 21 [8,103,527](#) Managing insurance claim data across insurance policies
- 22 [8,103,528](#) System and method for administering dynamic security benefits and payments
- 23 [8,103,529](#) Guaranteed long-life benefit calculator
- 24 [8,103,542](#) Digitally marked objects and promotional methods
- 25 [8,103,577](#) Auction system and system of forming investment trust and financial products and funds including viatical and life settlement
- 26 [8,108,226](#) System and program for electronically maintaining medical information between patients and physicians
- 27 [8,108,227](#) Method and system for providing healthcare claims assistance
- 28 [8,108,229](#) Business process automation in a health plan organization
- 29 [8,108,230](#) Business process automation in a health plan organization
- 30 [8,108,278](#) Non-reversible payment processing
- 31 [8,108,298](#) Method and system for a step-up provision in a deferred variable annuity with a rising guaranteed step-up

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- 32 [8,108,308](#) **Life settlement transaction system and method involving apportioned death benefit**
- 33 [8,111,431](#) Printer for printing packaging
- 34 [8,112,287](#) Systems and methods for determining an impact on spend and/or trend for a prescription drug plan
- 35 [8,112,288](#) Systems and methods for determining options for reducing spend and/or trend for a prescription drug plan
- 36 [8,112,291](#) User interface for prioritizing opportunities for clinical process improvement
- 37 [8,112,333](#) System and method for processing payroll related insurance premiums
- 38 [8,112,345](#) **Lifetime income**
- 39 [8,116,450](#) System and method for utility sampling for trust metrics in pki
- 40 [8,117,042](#) Communication and interface support system
- 41 [8,117,043](#) System for evaluating potential claim outcomes using related historical data
- 42 [8,117,049](#) **Methods, systems, and apparatuses for determining driver behavior**
- 43 [8,117,050](#) Advertiser monetization modeling
- 44 [8,121,864](#) Method and system for adjudicating claims in a health service environment
- 45 [8,121,865](#) Method and system for acquiring claims in a health services environment
- 46 [8,121,871](#) System, method and software application for accessing and processing information
- 47 [8,126,737](#) Pharmacy personal care account
- 48 [8,126,738](#) Method and system for scheduling tracking, adjudicating appointments and claims in a health services environment

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- 49 [8,126,739](#) Method and system for tracking treatment of patients in a health services environment
- 50 [8,126,741](#) System and method for managing prescription data to detect pathogens
- 51 [8,126,742](#) Automated assignment of insurable events
- 52 [8,126,743](#) Method and apparatus for managing the selection of benefit options
- 53 [8,126,744](#) Method for rectifying faults in technical facilities
- 54 [8,126,745](#) Digital asset insurance
- 55 [8,126,746](#) **System and method for processing and administering flexible guaranteed income payments**
- 56 [8,126,747](#) Method and system for evaluating insurance liabilities using stochastic modeling and sampling techniques
- 57 [8,126,802](#) **Computer system and method for managing financial funding of a finite insurance policy**

CLICK on Patent Number to link to USPTO web site.

Patents highlighted in BOLD may be of interest to those working in the Annuity, Life Settlement, or Auto Insurance market.

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Published Patent Applications 1/1/2012 → 2/29/2012

#	Patent Application	Patent Application Title
1	20120004933	System And Method For The Collection And Monitoring Of Vehicle Data
2	20120004934	COMPUTER SYSTEM AND COMPUTERIZED METHOD FOR PROCESSING ACCOUNT DATA
3	20120004935	AUTOMATIC INSURANCE ADJUSTMENTS USING REAL WORLD AWARENESS
4	20120010906	System And Method For The Collection And Monitoring Of Vehicle Data
5	20120010907	SYSTEM, METHOD, AND COMPUTER PROGRAM PRODUCT FOR DETERMINING WORKERS COMPENSATION CLAIMS
6	20120010908	SYSTEM, METHOD, AND COMPUTER PROGRAM PRODUCT FOR DETERMINING WORKERS COMPENSATION CLAIMS
7	20120016692	SYSTEM AND METHOD FOR ANALYZING EXISTING AND POTENTIAL LIFE INSURANCE COVERAGE
8	20120016693	SYSTEMS AND METHODS FOR COLLECTING INSURANCE-RELATED DATA
9	20120016694	METHODS AND SYSTEMS FOR PROVIDING VEHICLE INSURANCE
10	20120016695	SYSTEM AND METHOD FOR AN AUTOMATED VALIDATION SYSTEM
11	20120022894	SYSTEMS AND METHODS FOR ADMINISTERING EXTENDED ABSENCE INSURANCE
12	20120022895	Annuity Maintenance Messaging Protocol
13	20120022896	INSURANCE QUOTING APPLICATION FOR HANDHELD DEVICE

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| 14 | 20120022897 | APPARATUS AND METHOD OF WORKERS' COMPENSATION COST MANAGEMENT AND QUALITY CONTROL |
| 15 | 20120022898 | SYSTEM AND METHOD FOR OBTAINING COMPARATIVE QUOTES |
| 16 | 20120022899 | Program for Alternative Funding of Employee and Retiree Benefits |
| 17 | 20120029945 | System and Method for Estimating Loss Propensity of an Insured Vehicle and Providing Driving Information |
| 18 | 20120029946 | SYSTEM AND METHOD OF ADMINISTERING, TRACKING AND MANAGING OF CLAIMS PROCESSING |
| 19 | 20120029947 | METHOD FOR OFFERING A PROTECTION POLICY FOR A MOBILE DEVICE |
| 20 | 20120029948 | Method And System For Determining Rate Of Insurance |
| 21 | 20120029949 | Method And System For Determining Rate Of Insurance |
| 22 | 20120029950 | Systems And Methods For Health Insurance Claim Processing |
| 23 | 20120029951 | METHOD AND SYSTEM FOR VALIDATION OF CLAIMS AGAINST POLICY WITH CONTEXTUALIZED SEMANTIC INTEROPERABILITY |
| 24 | 20120029952 | METHOD AND COMPUTER PROGRAM PRODUCT FOR PROCESSING INSURANCE CLAIMS ACCORDING TO A PLURALITY OF RULES |
| 25 | 20120029953 | SYSTEM FOR MANAGING A STABLE VALUE PROTECTED INVESTMENT PLAN |
| 26 | 20120035952 | MANAGING APPOINTMENTS AND PAYMENTS IN A HEALTH CARE SYSTEM |
| 27 | 20120035964 | COMPUTER IMPLEMENTED INSURANCE SELECTION SYSTEMS AND METHODS |
| 28 | 20120041790 | Insurance Transaction System and Method |
| 29 | 20120041791 | SYSTEMS AND METHODS FOR DE-IDENTIFICATION OF PERSONAL DATA |

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- 30 [20120046964](#) METHOD OF COORDINATING PROFESSIONAL SERVICES
- 31 [20120046973](#) Unemployment Insurance Marketing System
- 32 [20120046974](#) Unemployment Insurance Underwriting System
- 33 [20120046975](#) Rapid Insurance Market Segmentation and Savings Test
- 34 [20120046976](#) METHOD FOR REIMBURSEMENT FROM PRE-TAX SPENDING ACCOUNTS

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

Patent Applications highlighted in BOLD may be of interest to those working in the Auto Insurance market. Also, #25 above is assigned to Bancorp.

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