

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 3/5/2009 → 4/30/2009

#	Patent Number	Subject Matter	Patent Title
1	7,499,866	Healthcare – marketing medical devices	Method for direct-to-patient marketing and clinical trials recruitment with outcomes tracking and method for confidential appointment booking Assignee: ThreeWire, Inc. (Eden Prairie, MN)
2	7,502,714	P&C possibly – marginally related to insurance	Device, method and program for optimization analysis Assignee: Fujitsu Limited (Kawasaki, JP)
3	7,505,916	Healthcare management	System and method for allocating home health services Assignee: LHC Group, Inc. (Lafayette, LA)
4	7,505,938	Credit verification – marginally related to insurance	Interactive voice response quick credit system and associated methods Assignee: Alliance Data Systems Corporation (Dallas, TX)
5	7,508,537	Administration – marginally related to insurance	Centralized, automatic extraction of data from remotely transformed and transmitted forms Assignee: Call-Tell LLC (Foster City, CA)
6	7,509,264	Healthcare administration	Method and system for generating personal/individual health records Assignee: Hasan; Malik M. (Centennial, CO)
7	7,509,265	P&C Company insolvency management	Method and apparatus for performing insurance insolvency operations Assignee: Guaranty Fund Management Services, Inc. (Boston, MA)

* **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 | 7,516,079 P&C Insurance
Premium Calculation | Method and apparatus for insurance risk management |
| 9 | 7,519,540 Healthcare –
prescription drug
management | Computerized prescription system for gathering and
presenting information relating to pharmaceuticals |
| 10 | 7,519,622 Healthcare – Records
management | System and method for collecting data from data sources
using data collection tools
Assignee: Unival, Inc. (Ann Arbor, MI) |
| 11 | 7,523,042 Healthcare – Records
management | Process and system for enhancing medical patient care
Assignee: Providence Medical Group, a division of Providence
Health System - Oregon (Portland, OR) |
| 12 | 7,523,044 Dental – Services
provided through
offsite dentist
electronic consultation | System and method for providing custom fabricated products
and catered dental referrals from a retail site
Assignee: Discus Dental, LLC (Culver City, CA) |

CLICK on Patent Number to link to USPTO web site.

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#	Patent Application	Patent Application Title
1	20090063197	Method and system for billing and payment for medical services
2	20090063198	INVESTMENT INSURANCE AUCTIONING METHOD AND SYSTEM THEREOF
3	20090063199	MARRIAGE OBLIGATION FULFILLMENT INSURANCE SYSTEM AND METHOD
4	20090063200	METHOD AND SYSTEM FOR INITIALLY PROJECTING AN INSURANCE COMPANY'S NET LOSS FROM A MAJOR LOSS EVENT USING A NETWORKED COMMON INFORMATION REPOSITORY
5	20090063201	SoberTeen™ Driving Insurance
6	20090063202	SYSTEMS AND METHODS FOR PROCESSING A REQUEST TO REPAIR OR REPLACE AN ITEM COVERED BY INSURANCE
7	20090063203	Method and system for providing a fixed rate annuity with a lock-in interest rate feature
8	20090070150	Methods and Systems for Managing the Risks of Patent Coverage
9	20090070151	Advanced integrated data environment
10	20090070152	SYSTEMS AND METHODS FOR DYNAMIC QUOTE GENERATION
11	20090070153	METHOD AND SYSTEM FOR ENDOWMENT INSURANCE AT AUTONOMOUS INTEREST RATES
12	20090070154	System for funding roadways within a state

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- 13 [20090076858](#) Business process automation in a health plan organization
- 14 [20090076859](#) SYSTEM AND METHOD FOR HEDGING PORTFOLIOS OF VARIABLE ANNUITY LIABILITIES
- 15 [20090076860](#) METHOD AND SYSTEM FOR PROVIDING INSURANCE
- 16 [20090076861](#) INVESTMENT STYLE LIFE INSURANCE PRODUCT WITH REPLACABLE INDIVIDUAL POLICY COMPONENTS
- 17 [20090083076](#) Techniques for ensuring data security among participants in a web-centric insurance management system
- 18 [20090083077](#) Techniques for arranging views and navigating in a web-centric insurance management system
- 19 [20090083078](#) DAMAGE INPUT MATRIX REDESIGN
- 20 [20090083079](#) System and method of processing a health insurance claim
- 21 [20090089101](#) Techniques for underwriting insurance policies using web-centric insurance management system
- 22 [20090089102](#) METHODS AND SYSTEMS FOR ADMINISTERING INDEXED LIFE INSURANCE
- 23 [20090089103](#) METHOD AND INSURANCE PLATFORM FOR INVESTMENT-TYPE WHOLE LIFE INSURANCE AT AUTONOMOUS INTEREST RATES
- 24 [20090089104](#) Point-of-Sale Investment Systems
- 25 [20090094064](#) Healthcare Insurance Claim Fraud and Error Detection Using Co-Occurrence
- 26 [20090094065](#) Systems and methods for underwriting risks utilizing epigenetic information
- 27 [20090094066](#) Methods and Systems for Providing Vehicle Insurance

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- 28 [20090094067](#) Systems and methods for company internal optimization utilizing epigenetic data
- 29 [20090094068](#) METHOD AND APPARATUS FOR CONSTRUCTING INSURANCE PRODUCTS
- 30 [20090094069](#) INVESTMENT FUND FOR MAXIMIZING A RISK ADJUSTED EXPECTED RETURN WHILE PROVIDING A DEFINED MINIMUM INCOME AT MATURITY
- 31 [20090094070](#) SYSTEM AND METHOD FOR PROCESSING AND ADMINISTERING FLEXIBLE GUARANTEED INCOME PAYMENTS
- 32 [20090094071](#) METHOD FOR PROCESSING INSURANCE COVERAGE REQUESTS
- 33 [20090099875](#) Expert system and method for translating, evaluating, monitoring, assessing, auditing, profiling, compiling and quantifying medical data sets
- 34 [20090099877](#) Systems and methods for underwriting risks utilizing epigenetic information
- 35 [20090099878](#) METHODS, APPARATUS AND COMPUTER PROGRAM PRODUCTS FOR PROCESSING CLAIMS
- 36 [20090099903](#) METHOD, SYSTEM AND DATABASE FOR POST-MARKETING SURVEILLANCE AND EVALUATION OF DRUGS
- 37 [20090099979](#) Systems and methods for enhancing group benefit plans and other entities via life insurance funding and administration structures
- 38 [20090100095](#) Systems and methods for reinsurance utilizing epigenetic information
- 39 [20090106052](#) COMPUTERIZED ACQUISITION AND COMPILATION OF VEHICLE ACCIDENT INFORMATION
- 40 [20090106053](#) System and method for processing payroll related insurance premiums
- 41 [20090106054](#) CLINICAL DATA EVALUATION AND SCORING FOR NON CLINICAL PURPOSES

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- SUCH AS BUSINESS METHODS FOR HEALTH INSURANCE OPTIONS
- 42 [20090108015](#) Combination ATM/Vending Machine Kiosk
 - 43 [20090112632](#) System and method for generating and providing a simplified voluntary disability product
 - 44 [20090112633](#) Systems and methods for securitizing longevity risk
 - 45 [20090112634](#) Insurance Transaction System and Method
 - 46 [20090112635](#) Foreign Non-Qualified Deferred Compensation Hybrid Trust Strategy
 - 47 [20090112636](#) Investment-Linked Insurance Apparatus and Method
 - 48 [20090112637](#) METHOD FOR USING ENVIRONMENTAL CLASSIFICATION TO ASSIST IN FINANCIAL MANAGEMENT AND SERVICES

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

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