

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 3/1/2011 → 4/30/2011

#	Patent Number	Patent Title
1	7,899,682	Method and system of rule-based triage
2	7,899,686	System and method for managing prescription data
3	7,899,688	Process for optimization of insurance underwriting suitable for use by an automated system
4	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
5	7,899,690	Extended web enabled business to business computer system for rental vehicle services
6	7,904,311	Medical management modeler and associated methods
7	7,904,315	Rules-based health care referral method and system
8	7,904,317	Method and apparatus for repricing a reimbursement claim against a contract
9	7,904,318	Computerized method and system of determining right of way and liability for an accident
10	7,904,319	Computer-implemented systems and methods for warranty analysis
11	7,904,367	Credit portfolio benchmarking system and method
12	7,904,532	Methods and apparatus for selecting an insurance carrier for an online insurance policy purchase
13	7,908,149	Vehicle related services system and methodology
14	7,908,156	Method of calculating a premium payable by an insured person on a life insurance policy
15	7,908,157	Reinsurance participation plan

* **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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- 16 [7,912,734](#) Intelligent health benefit design system
- 17 [7,912,735](#) Method and system for eligible health care expense identification
- 18 [7,912,736](#) Method and a system for optimizing hospital beds and ambulance allocations via a computer network
- 19 [7,912,737](#) Continuity of medical care
- 20 [7,912,738](#) Methods for administering loan premiums in a pension insurance program
- 21 [7,912,739](#) Method for health plan management
- 22 [7,912,740](#) System and method for processing work products for vehicles via the world wide web
- 23 [7,912,741](#) Systems and methods for copay adjustments
- 24 [7,917,372](#) Pharmacy benefits management method and apparatus
- 25 [7,917,378](#) System for processing healthcare claim data
- 26 [7,917,410](#) Real-time accounting using wireless traffic control
- 27 [7,921,045](#) Method for offering insurance products without a complete audit of a potential purchaser
- 28 [7,921,123](#) Method and system for processing physician claims over a network
- 29 [7,925,513](#) Framework for processing sales transaction data
- 30 [7,925,518](#) System and method for payment of medical claims
- 31 [7,925,523](#) Method and system for providing insurance policies via a distributed computing network
- 32 [7,930,192](#) Health savings account system
- 33 [7,930,194](#) Method and apparatus for deterring frivolous professional liability claims
- 34 [7,933,784](#) Method and apparatus for automating multi-national insurance information requests

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- 35 [7,933,785](#) Real-time benefits service marketplace
- 36 [7,933,786](#) Collaborative intelligent task processor for insurance claims
- 37 [7,933,787](#) Insurance credit model
- 38 [7,933,788](#) Pre-funded health insurance

CLICK on Patent Number to link to USPTO web site.

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Published Patent Applications 3/1/2011 → 4/30/2011

#	Patent Application	Patent Application Title
1	20110054948	FIDUCIARY CASH FLOW DATA MANAGEMENT
2	20110054949	METHOD, SYSTEM & APPARATUS FOR GENERATING DIGITALLY ENCODED ELECTRIC SIGNALS REPRESENTING A CALCULATION
3	20110054950	METHOD AND SYSTEM FOR PROVIDING A COMBINATION INCLUDING AN INSURANCE POLICY AND A SAVINGS PLAN
4	20110054951	SYSTEM AND METHOD FOR AUTOMATING THE ASSEMBLY, PROCESSING AND DELIVERY OF DOCUMENTS
5	20110060609	System For Marketing Using Text Messaging
6	20110060610	COMPUTER SUPPORT FOR MULTI-JURISDICTIONAL INVESTMENT
7	20110066445	SYSTEMS, APPARATUS, AND METHODS FOR ADVANCED PAYMENT TRACKING FOR HEALTHCARE CLAIMS
8	20110066452	SYSTEMS AND METHODS FOR INSURING DIGITAL MEDIA DOWNLOAD TRANSACTIONS
9	20110066453	METHOD AND SYSTEM FOR AN ENHANCED STEP-UP PROVISION IN A DEFERRED VARIABLE ANNUITY WITH A RISING GUARANTEED STEP-UP
10	20110066454	Risk Modeling System
11	20110071854	HEALTH CARE PAYMENT ESTIMATOR
12	20110071855	METHOD AND SYSTEM FOR EVALUATING INSURANCE LIABILITIES USING STOCHASTIC MODELING AND SAMPLING TECHNIQUES
13	20110071856	SYSTEM AND METHOD FOR DYNAMIC REAL TIME INSURANCE LITIGATION

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MANAGEMENT

- 14 [20110071857](#) System and Method for Management of Financial Products Portfolio Using Centralized Price and Performance Optimization Tool
- 15 [20110071858](#) METHOD AND APPARATUS FOR MANAGING REVISIONS AND TRACKING OF INSURANCE POLICY ELEMENTS
- 16 [20110071859](#) Method and Apparatus for Pricing Insurance Policies
- 17 [20110071860](#) Electronic System for Healthcare Insurance Accounts Receivable and Patient Financing
- 18 [20110077975](#) SYSTEM AND METHOD FOR RFID-ENABLED TRACKING OF INSURANCE CLAIMS PACKAGES AND PAYMENTS
- 19 [20110077976](#) SYSTEM AND PROCESS FOR DISPENSING VALUE IN RESPONSE TO AN AUTHORIZATION OVER AN ELECTRIC DATA NETWORK
- 20 [20110077977](#) METHODS AND SYSTEMS FOR DATA MINING USING STATE REPORTED WORKER'S COMPENSATION DATA
- 21 [20110077978](#) Collateral damage contracts
- 22 [20110077979](#) LIFETIME INCOME
- 23 [20110077980](#) AUTOMATED PROCESSING OF ELECTRONIC MEDICAL DATA FOR INSURANCE AND DISABILITY DETERMINATIONS
- 24 [20110077981](#) AUTOMATED PROCESSING OF ELECTRONIC MEDICAL DATA FOR INSURANCE AND DISABILITY DETERMINATIONS
- 25 [20110077982](#) SYSTEM AND METHOD FOR ADMINISTRATION OF LIFE INSURANCE POLICY WITH ACCELERATED BENEFITS
- 26 [20110078859](#) Sleep Methods and Devices for Reducing Cardio-Pulmonary Risks Factors
- 27 [20110082712](#) APPLICATION OF BAYESIAN NETWORKS TO PATIENT SCREENING AND TREATMENT

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- 28 [20110082713](#) Enhanced transaction resolution techniques
- 29 [20110087504](#) SYSTEM AND METHOD FOR AGGREGATING DATA OF MULTIPLE LEAD PROVIDERS
- 30 [20110087505](#) METHOD AND SYSTEM FOR DAMAGE REPORTING AND REPAIR
- 31 [20110093299](#) SYSTEMS AND METHODS FOR ADMINISTERING COMPREHENSIVE PROTECTION PLANS
- 32 [20110099035](#) METHOD AND SYSTEM FOR PROVIDING A FIXED RATE ANNUITY WITH A RESET INTEREST RATE FEATURE

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

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