

INSURANCE IP SUPPLEMENT

Newly Issued Patents and Published Patent Applications in the Insurance Industry

Published by - Tom Bakos Consulting, Inc.

Highlight of Newly Issued U.S. Patents and Published U.S. Patent Applications With Claims in Class 705/4

from mid-April, 2006 to mid-June, 2006

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The analysis and summary are based on a quick read and interpretation of the published documents. It is not intended to be and should not be considered to be a complete or exhaustive analysis of the breadth of these inventions or claimed inventions.

This information is provided to give readers a way to quickly find patents or patent applications in their insurance field of interest.

Readers are encouraged to seek competent legal and professional opinions to determine what a patent or patent application does or does not cover.

Clicking on the patent number or patent application publication number in the following lists will take you to the html version of the patent on the USPTO website.

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Newly Issued Patents (4/18/2006 – 6/13/2006) in Class 705/4

[7,061,485](#) Filed: October 9, 2003 Issued: June 13, 2006 Pendency: 2.7 years

All – Misc. *Method and system for producing a model from optical images*

ASSIGNEE: Hewlett-Packard Development Company, LP. (Houston, TX)

FIELD: Computer imagery

PROBLEMS: A need for a method for acquiring images for model production that uses an easily portable camera that does not require extensive calibration prior to each image acquisition.

SOLUTIONS: A solution that has very little relationship to insurance processes.

[7,058,585](#) Filed: May 5, 2003* Issued: June 6, 2006 Pendency: 3.1* years
*Claims priority to provisional application filed September 10, 1999

Health - Claims *Cardless method for reducing fraud in healthcare programs*

ASSIGNEE: None

FIELD: Fraud reduction in private healthcare programs

PROBLEMS: A need has long existed for a system wherein the private healthcare provider advances funds to pay a service or goods provider so that an eligible individual does not have to handle money and the provider is promptly paid.

SOLUTIONS: The method involves using a form of identification, such as fingerprints or retinal reading for individuals eligible for a healthcare program. In addition to the biometrics reading, data from a keypad entry with a "PIN" code or an electronic signature pad entry can be performed. The method involves a first identification check and then three transmissions between the service provider to the healthcare provider about proposed goods and services, information about the individual, and information about payment for the provider.

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[7,051,012](#) Filed: June 11, 2002 Issued: May 23, 2006 Pendency: 3.9 years

Health- Admin. *User interface system for maintaining organization related information for use in supporting organization operation*

ASSIGNEE: Siemens Medical Solutions Health Services Corporation (Malvern, PA)

FIELD: User interface for processing organization related information

PROBLEMS: Healthcare operations are structured into specialized departments such as nursing, laboratory, radiology, pharmacy, surgery, emergency, administrative and other departments which are variously located at one or more sites and may be associated with different organizations.

SOLUTIONS: There is a need for a computerized system capable of defining and maintaining organization information for a health care enterprise and for supporting healthcare system operation by defining, processing and filtering organization information for presentation to users and other system software applications..

[7,050,985](#) Filed: October 20, 2003 Issued: May 23, 2006 Pendency: 5.5 years

P&C *Nuclear decommissioning insurance financial product and method*

ASSIGNEE: American International Group, Inc. (New York, NY)

FIELD: An insurance method for providing financial assurance for decommissioning a nuclear power plant.

PROBLEMS: Financial problems associated with decommissioning nuclear power plants.

SOLUTIONS: An insurance policy and insurance method wherein an insurance company agrees to pay on behalf of an insured (e.g., a qualified or non-qualified nuclear decommissioning trust) the decommissioning costs incurred by the insured which

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occur after a policy inception date and before a policy termination date that are required to decommission one or more nuclear power plants.

[7,050,932](#) Filed: August 23, 2002 Issued: May 23, 2006 Pendency: 3.7 years

ALL – Admin. *Method, system, and computer program product for outlier detection*

ASSIGNEE: International Business Machines Corporation (Armonk, NY)

FIELD: Data mining

PROBLEMS: Traditional predictive modeling approaches will use either all the data, including data unrelated to the narrow subject area, or someone must cull through the data and identify which characteristics to include. Thus, all characteristics for which data has been stored will be input to the model unless steps are taken to hand-select only the characteristics of interest. Time and effort considering attributes that will not be used in the model is time wasted and thus leads to inefficiency.

SOLUTIONS: A repeated process of random sampling is used to create a data point score useful in selecting outliers.

[7,047,491](#) Filed: December 5, 2000 Issued: May 16, 2006 Pendency: 5.4 years

All - Admin *Electronic information management system for abstracting and reporting document information*

ASSIGNEE: NONE

FIELD: Electronic information management system

PROBLEMS: The warehousing of data in multiple database systems is inefficient.

SOLUTIONS: An object of the invention to provide an electronic information management system applicable for abstracting and reporting document information in an efficient and convenient manner.

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[7,047,204](#) Filed: March 20, 2001 Issued: May 16, 2006 Pendency: 5.7 years

Health – Admin. *Method for reducing fraud in government programs*

ASSIGNEE: NONE

FIELD: Reducing fraud in government healthcare programs

PROBLEMS: A need has long existed for a system wherein the government sponsored healthcare provider advances funds to pay a service or goods provider so that an eligible individual does not have to handle money and the provider is promptly paid. [Same inventors as for 7,058,585 above]

SOLUTIONS: A method for registering a person with a government program to eliminate fraud.

[7,039,593](#) Filed: June 20, 2002* Issued: May 2, 2006 Pendency: 3.9* years
* Claims priority from provisional patent application filed June 20, 2002

Health - Claims *Payment convergence system and method*

ASSIGNEE: None

FIELD: Payment convergence system

PROBLEMS: Determination of coverage in healthcare insurance programs is difficult.

SOLUTIONS: Provision of a payment convergence system and method that assists healthcare providers in obtaining insurance coverage information about patients while also obtaining payment for procedures, or portions of procedures, that are not covered by the patient's insurance policy.

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[7,039,592](#)

Filed: March 28, 2001

Issued: May 2, 2006

Pendency: 6.2 years

P&C

Agricultural business system and methods

ASSIGNEE: Yegge; Pamela S. (Buffalo Center, IA)

FIELD: Providing financial services to producers in the agricultural industry – crop insurance

PROBLEMS: The purchase of crop insurance, accurately predicting profits & losses, and use of sales contracts are often problematic for producers.

SOLUTIONS: A provision of improved financial services, systems and methods which overcome the problems and deficiencies found in the prior art.

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Class 705/4 Patent Applications Published between 4/20/2006 and 6/15/2006

(In order most recent to earliest in the period)

CATAGORY	Publication Number	TITLE
L&H	20060129436	<i>Method of reducing employer health related costs while promoting employee wellness and health benefit plan strategy for same</i>
L&H	20060129428	<i>Systems and methods for predicting healthcare related financial risk</i> Assignee: Health Dialog Services Corporation
L&H	20060129427	<i>Systems and methods for predicting healthcare related risk events</i> Assignee: Health Dialog Services Corporation
L&H - Annuity	20060122871	<i>Methods and systems for providing GMWB hedging and GMDB reinsurance</i> Assignee: Lehman Brothers Inc., New York, NY
L&H	20060122870	<i>Techniques for accessing healthcare records and processing healthcare transactions via a network</i> Assignee: Clearwave Corporation, Marietta,GA
P&C	20060116915	<i>Blanket insurance method and policy for insuring multiple unit dwellings</i> Assignee: Renters Legal Liability, LLC, Salt Lake City, UT
P&C	20060116914	<i>Method and system of identifying available reserve and subrogation funds for workers' compensation insurance carriers</i>
L&H – Claims	20060116913	<i>System, method, and computer program product for processing a claim</i> Assignee: Lodi Systems, LLC, White Plains, NY

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ALL – Admin	20060116912	<i>Managing account-holder information using policies</i> Assignee: Oracle International Corporation, Redwood Shores, CA 94065
L&H	20060116911	<i>Method For Providing A Disease Management Service</i> Assignee: INFORMED CARE, INC., PO Box 6250 1180 Seminole Trail/Suite 480, Charlottesville, VA
L&H	20060111949	<i>Premium financing method and loan product using life insurance policies and method for administering same</i>
L&H – Claims	20060111948	<i>Verbal ordering system</i> Assignee: AssistMed, Inc.
P&C – Auto	20060111947	<i>Business method for profitably and continually determining the identity of those who have failed to maintain insurance</i>
L&H	20060111946	<i>Program for alternative funding of employee and retiree benefits</i> Assignee: Spring Consulting Group, LLC, Boston, MA
P&C	20060111945	<i>Method and system for tracking real estate transactions</i> Assignee: RealtyTracker LLC, Los Angeles, CA
P&C	20060108434	<i>Impartial co-management to aid crop marketing</i> Assignee: Cerys Systems Inc., Chino, CA
L&H	20060106653	<i>Reimbursement claim processing simulation and optimization system for healthcare and other use</i> Correspondent: Siemens Corporation;Intellectual Property Department
P&C	20060106652	<i>Graphic driven moving personal property tracking system and method</i>
P&C – Auto	20060106651	<i>Insurance claim monitoring</i> Assignee: ChoicePoint Asset Company, Wilmington, DE

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P&C – Auto	20060106650	<i>Insurance claim payment card system</i>
L&H	20060106640	<i>Medical credit assurance method</i>
L&H	20060100913	<i>Method and system for insurance portfolio analysis</i>
P&C	20060100912	<i>Real-time insurance policy underwriting and risk management</i> Assignee: QUESTERRA LLC., 210 Ridge-McIntire Road, Suite 500, Charlottesville, VA 22903
L&H	20060100911	<i>Health insurance for their own employees at and by companies, manufacturers, enterprises, organizations, agencies</i>
P&C	20060100745	<i>Grain aeration systems and techniques</i> Assignee: Cerys Systems Inc., Chino, CA
P&C – Auto	20060095305	<i>Insurance coverage verification</i> Assignee: ChoicePoint Asset Company, Wilmington, DE
P&C – Auto	20060095304	<i>Evaluating risk of insuring an individual based on timely assessment of motor vehicle records</i> Assignee: ChoicePoint Asset Company, Wilmington, DE
L&H	20060095303	<i>Method and apparatus for a generic mechanism for adjudication of claims in a claims processing system</i>
P&C – Auto Claims	20060095302	<i>System and method for processing work products for vehicles via the world wide web</i>
P&C – Underwriting Auto	20060095301	<i>System and method for the assessment, pricing, and provisioning of distance-based vehicle insurance</i> Assignee: MileMeter, Inc., Dallas, TX
P&C	20060091231	<i>Grain aeration systems and techniques</i> Assignee: Cerys Systems Inc., Chino, CA
P&C	20060091230	<i>Grain aeration systems and techniques</i> Assignee: Cerys Systems Inc., Chino, CA

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L&H	20060089862	<i>System and method for modeling benefits</i>
ALL	20060089861	<i>Survey based risk assessment for processes, entities and enterprise</i> Assignee: Oracle International Corporation, Redwood Shores, CA 94065
L&H	20060089860	<i>System and method for creating a favorable risk pool for portability and conversion life insurance programs</i>
L&H	20060085231	<i>Method and system for distribution and payment for pharmaceuticals</i> Assignee: OPUS Health, LLC
L&H	20060085230	<i>Methods and systems for healthcare assessment</i>
L&H	20060085222	<i>Healthcare administration transaction method and system for the same</i>