

# 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 4/22/2008 → 6/24/2008

#	Patent Number	Subject Matter	Patent Title
1	<a href="#">7,363,240</a>	Healthcare – Managed Care	Method and system for enhanced medical triage <b>Assignee: Travelers Property Casualty Corp. (Hartford, CT)</b>
2	<a href="#">7,366,692</a>	Life (Investments)	Method and system for generating an index of investment returns <b>Assignee: Mount Lucas Management Corp. (Princeton, NJ)</b>
3	<a href="#">7,370,000</a>	Life	System and method for providing additional insurance <b>Assignee: Value-Security, L.L.C. (Westport, CT)</b>
4	<a href="#">7,370,018</a>	Healthcare – Claims	Systems and methods for processing claims in real-time <b>Assignee: McKesson Financial Holdings Limited (Hamilton, BM)</b>
5	<a href="#">7,373,307</a>	P&C (Warranty)	Computer system warranty upgrade method <b>Assignee: Dell Products L.P. (Round Rock, TX)</b>
6	<a href="#">7,373,308</a>	P&C (Warranty)	Computer system warranty upgrade method with configuration change detection feature <b>Assignee: Dell Products L.P. (Round Rock, TX)</b>
7	<a href="#">7,376,573</a>	Healthcare - Claims	Claims data analysis toolkit <b>Assignee: Accenture LLP (Chicago, IL)</b>
8	<a href="#">7,376,574</a>	Life - Pensions	System and method for optimizing benefit plan designs <b>Assignee: Express Scripts, Inc. (St. Louis, MO)</b>

\* **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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| 9  | <a href="#"><u>7,376,575</u></a> Life   | Designing program and method of financial article and recording medium storing financial article designing program<br><b>Assignee: Fujitsu Limited (Kawasaki, JP)</b>  |
| 10 | <a href="#"><u>7,383,197</u></a> Healthcare   | Method and apparatus for matching consumer of health care services to health care service provider   |
| 11 | <a href="#"><u>7,386,463</u></a> P&C – E-commerce<br>Risk Management                | Data/presence insurance tools and techniques<br><b>Assignee: Miralink Corporation (Salt Lake City, UT)</b>   |
| 12 | <a href="#"><u>7,386,501</u></a> Misc – Credit Card<br>Products                     | Methods, systems and articles of manufacture for managing penalty fees for financial accounts<br><b>Assignee: Capital One Financial Corporation (Falls Church, VA)</b> |
| 13 | <a href="#"><u>7,389,245</u></a> Healthcare - Claims                                | Method and apparatus for providing incentives to physicians<br><b>Assignee: Ashford; Clinton B. (Athens, GA) - one of two inventors</b>                                |
| 14 | <a href="#"><u>7,389,246</u></a> Marketing – E-commerce<br>Premium Rate Calculation | Insurance rating calculation software component architecture<br><b>Assignee: Insweb Corporation (Redwood City, CA)</b>   |
| 15 | <a href="#"><u>7,389,247</u></a> P&C – Digital content<br>protection                | Content insurance<br><b>Assignee: International Business Machines Corporation (Armonk, NY)</b>   |
| 16 | <a href="#"><u>7,392,201</u></a> Healthcare - Claims                                | Insurance claim forecasting system<br><b>Assignee: TruRisk, LLC (Lake Forest, IL)</b>  |
| 17 | <a href="#"><u>7,392,202</u></a> LTCi – Product Design                              | Methods and systems for providing an insurance policy with an inflation protection option<br><b>Assignee: New York Life Insurance Company (New York, NY)</b>           |

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

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## Published Patent Applications 4/24/2008 → 6/19/2008

#	Patent Application	Patent Application Title
1	<a href="#">20080097796</a>	System and method for salvage calculation, fraud prevention and insurance adjustment
2	<a href="#">20080097797</a>	RETIREMENT COMPENSATION AGREEMENT FINANCING SYSTEM AND METHOD
3	<a href="#">20080103814</a>	SYSTEM AND METHOD FOR AN INTEGRATED DISEASE MANAGEMENT SYSTEM
4	<a href="#">20080103815</a>	System and method for estimating cost of medical treatment
5	<a href="#">20080103835</a>	Systems and methods for providing road insurance
6	<a href="#">20080103836</a>	Medical document attachment handling
7	<a href="#">20080103837</a>	RISK REDUCTION FOR PARTICIPANTS IN AN ONLINE ADVERTISING EXCHANGE
8	<a href="#">20080103838</a>	Insurance estimating system
9	<a href="#">20080103839</a>	Methods and Systems for Providing An Insurance Policy With An Inflation Protection Option
10	<a href="#">20080103840</a>	FINANCIAL ARRANGEMENT TO SUPPORT IMPLEMENTATION OF A RETIREMENT MEDICAL PROGRAM OR TO PROTECT A USERS FUTURE MEDICAL NEEDS
11	<a href="#">20080103841</a>	Index and risk-linked reinsurance product
12	<a href="#">20080109263</a>	Contingent wellness benefits for life insurance
13	<a href="#">20080109264</a>	Method and system for converting an annuity fund to a life insurance policy
14	<a href="#">20080114619</a>	Method of Reinsuring an Insolvent Insurance or Reinsurance Company's Liabilities
15	<a href="#">20080114620</a>	Software, system and method for computer based assessing of health insurance risk profiles for a group seeking health insurance and providing a composite insurance policy

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| 16 | <a href="#">20080120143</a> | Method for Providing Discounted Insurance  |
| 17 | <a href="#">20080120144</a> | Futures Based Exchange Systems And Methods   |
| 18 | <a href="#">20080120145</a> | System And Method For Providing Healthcare-Related Services  |
| 19 | <a href="#">20080126128</a> | Method, apparatus and system for providing insurance coverage and claims payment for single event surgical and diagnostic procedures |
| 20 | <a href="#">20080126136</a> | Method and system for insuring against loss in connection with an online financial transaction                                       |
| 21 | <a href="#">20080126137</a> | Method and apparatus for obtaining and using event data recorder triage data   |
| 22 | <a href="#">20080126138</a> | System and method for presenting insurance offers  |
| 23 | <a href="#">20080126139</a> | Method and System for Determining Rate of Insurance  |
| 24 | <a href="#">20080126140</a> | System and method for providing transferable pre-need services and transferable pre-need plans as a service                          |
| 25 | <a href="#">20080127313</a> | SYSTEM AND METHOD FOR PROVIDING HANDSET INSURANCE IN A WIRELESS ENVIRONMENT  |
| 26 | <a href="#">20080130955</a> | LAND SOFTWARE TOOL   |
| 27 | <a href="#">20080133278</a> | Method and system for providing multi-credit card insurance  |
| 28 | <a href="#">20080133279</a> | SYSTEM AND METHOD FOR FINANCING OTHER POST EMPLOYMENT BENEFIT (OPEB) PLANS   |
| 29 | <a href="#">20080133280</a> | ASSET POOL WITHDRAWAL GUARANTEE  |
| 30 | <a href="#">20080140456</a> | EVALUATING SUSCEPTIBILITY TO A CLAIM OCCURRING INFREQUENTLY  |
| 31 | <a href="#">20080140457</a> | RISK SHIFTING METHOD FOR INVESTMENTS IN WIND POWER GENERATION  |
| 32 | <a href="#">20080147449</a> | METHOD FOR INSURANCE PORTFOLIO ANALYSIS  |
| 33 | <a href="#">20080147448</a> | System and method for predicting and responding to likelihood of volatility  |
| 34 | <a href="#">20080147447</a> | Accelerated benefit insurance product management and distribution system and method  |
| 35 | <a href="#">20080147446</a> | Government fund raising through insurance underwriting   |

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

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