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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 5/5/2009 → 6/23/2009

#	Patent Number	Subject Matter	Patent Title
1	7,533,031	Marketing	Method and system for providing insurance services **Assignee: Silverbrook Research Pty Ltd (Balmain, New South Wales, AU)**
2	7,533,047	Financial transactions via credit card	Method and system for securing card payment transactions using a mobile communication device **Assignee: International Business Machines Corporation (Armonk, NY)**
3	7,536,334	Options Markets	Apparatuses and processes for calculating options
4	7,536,348	Predictive Modeling – debt collection	Enhancing delinquent debt collection using statistical models of debt historical information and account events **Assignee: Fair Isaac Corporation (Minneapolis, MN)**
5	7,536,349	Administration	Method and apparatus for processing a charge applied to a financial account **Assignee: Walker Digital, LLC (Stamford, CT)**
6	7,537,157	Healthcare Claims	Method for remote authentication of pharmaceutical products **Assignee: CareGuide, Inc. (Coral Springs, FL)**
7	7,542,913	Healthcare Claims	System and method of predicting high utilizers of healthcare services **Assignee: CareGuide, Inc. (Coral Springs, FL)**

*** 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	7,542,914	Marketing insurance to borrowers	Method for generating an insurance quote
9	7,542,915	Auto Insurance premium determination	System of charging for automobile insurance **Assignee: The Boeing Company (Chicago, IL)**
10	7,546,253	Equipment replacement – *limited insurance application*	Equipment procurement method and system **Assignee: ABB AB (Vasteras, SE)**
11	7,551,849	P&C Claims – *limited insurance application*	Inventory and record registry system
12	7,552,061	Healthcare – Claims Administration	Method and system for providing prescription drug coverage
13	7,552,063	Healthcare Administration	Physician office viewpoint survey system and method **Assignee: Quality Data Management, Inc. (Cleveland, OH)**

CLICK on Patent Number to link to USPTO web site.

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Published Patent Applications 5/7/2008 → 6/25/2009

#	Patent Application	Patent Application Title
1	20090119123	System for communication of health care data
2	20090119131	METHOD FOR CREATING INDIVIDUAL HEALTH RECORDS FROM STANDARD EXPLANATION OF BENEFITS
3	20090119132	Dynamic System and Method for Automated Checking and Transmitting of Damage Reports and Damage Claims
4	20090119133	METHOD AND SYSTEM FOR POLICY UNDERWRITING AND RISK MANAGEMENT OVER A NETWORK
5	20090119134	Auction system and system of forming investment trust and financial products and funds including viatical and life settlement
6	20090125326	METHOD AND APPARATUS FOR INDIRECT MEDICAL CONSULTATION
7	20090125338	METHOD OF INSURING A LOTTERY TICKET
8	20090125339	Insurance Policy Management System With Wireless Pen
9	20090132289	SYSTEM AND METHOD FOR FACILITATING HEALTH SAVINGS ACCOUNT PAYMENTS
10	20090132290	System and method for identifying and evaluating nanomaterial-related risk
11	20090132291	Method and system for management of selling and buying items
12	20090132292	SYSTEM AND METHOD FOR COMMUNITY BASED INSURANCE
13	20090132293	System and Method for Identifying and Evaluating Nanomaterial-Related Risk
14	20090132294	METHOD FOR RANKING DRIVER'S RELATIVE RISK BASED ON REPORTED DRIVING INCIDENTS

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15	20090132295	Method of Reducing Malpractice Premiums for Physicians
16	20090132296	Tracking a participant loss in a virtual world
17	20090132297	Probability adjustment of a virtual world loss event
18	20090132298	Mortgage foreclosure insurance product and method for hedging and calculating premiums
19	20090132299	SYSTEM AND METHOD FOR IDENTIFYING AND EVALUATING NANOMATERIAL-RELATED RISK
20	20090132300	METHOD AND SYSTEM FOR PROVIDING MINIMUM CONTRACT VALUES IN AN ANNUITY WITH LIFETIME BENEFIT PAYMENTS
21	20090132301	RANDOMIZED COMPETITIVE INSURANCE PRICING SYSTEM AND METHOD
22	20090132430	Method and system for providing a deferred variable annuity with lifetime benefit payments related to a withdrawal percent and a deferral bonus percent
23	20090135009	LIFT MONITORING SYSTEM AND METHOD
24	20090138290	INSURANCE ADJUSTMENT THROUGH DIGITAL IMAGING SYSTEM AND METHOD
25	20090144085	APPARATUS AND METHOD FOR CONSTRUCTING FORMULARIES
26	20090144088	DIAGNOSTICS BENEFITS MANAGEMENT AND DECISION SUPPORT SYSTEM, AND ASSOCIATED METHOD AND COMPUTER-READABLE STORAGE MEDIUM
27	20090144094	Systems And Methods For Hospital Confinement And Care Industry Insurance Policy
28	20090144095	METHOD AND SYSTEM FOR ASSESSING AND MANAGING BIOSAFETY AND BIOSECURITY RISKS
29	20090144096	VALUING ENVIRONMENTAL CREDITS
30	20090144200	MEDICAL CARE RECORD MANAGEMENT SYSTEM, MEDICAL CARE RECORD MANAGEMENT PROGRAM, AND MEDICAL CARE RECORD MANAGEMENT

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		METHOD
31	20090150189	Hybrid life insurance product with an improved total return
32	20090150190	PRIVATE SUPPLEMENTAL UNEMPLOYMENT/LAYOFF INSURANCE METHOD AND SYSTEM
33	20090150191	System and method for computerized insurance rating
34	20090150192	METHOD AND SYSTEM FOR CALCULATING THE PREMIUMS AND BENEFITS OF LIFE INSURANCE AND RELATED RISK PRODUCTS BASED ON PARTICIPATION IN A WELLNESS PROGRAM
35	20090157433	System and method having a hierarchical model with override capability for generating a flexible insurance plan
36	20090157434	STRUCTURING BONDS AND/OR OTHER SECURITIES COLLATERALIZED BY INSURANCE POLICIES
37	20090157435	SYSTEM AND METHOD OF ACCELERATED HEALTH CARE CLAIM PAYMENT
38	20090157436	REVENUE CYCLE SYSTEM AND METHOD
39	20090157437	SYSTEMS AND METHODS FOR PROVIDING INSURANCE AND NON-INSURANCE PRODUCTS
40	20090164242	ELECTRONIC HEALTHCARE IDENTIFICATION AND RECONCILIATION
41	20090164243	ELECTRONIC HEALTHCARE IDENTIFICATION GENERATION AND RECONCILIATION
42	20090164256	DEVICE, SYSTEM, AND METHOD OF COLLABORATIVE INSURANCE
43	20090164257	SYSTEM AND METHOD FOR TRADING ASSETS AND THEIR DERIVATIVES
44	20090164258	SYSTEM AND METHOD FOR SELLING INSURANCE PRODUCTS

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