

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 5/1/2010 → 6/30/2010

#	Patent Number	Patent Title
1	7,711,584	System for reducing the risk associated with an insured building structure through the incorporation of selected technologies
2	7,711,585	Wealth replacement rider
3	7,711,599	Apparatus for preparing client communications involving financial products and services
4	7,711,636	Systems and methods for analyzing data
5	7,711,660	Processing health insurance data utilizing data quality rules
6	7,716,060	Patent-related tools and methodology for use in the merger and acquisition process
7	7,716,066	Managing patient bed assignments and bed occupancy in a health care facility
8	7,716,069	System and method for implementing medical risk algorithms at the point of care
9	7,716,073	Methods for administering claims in a pension insurance program
10	7,716,074	Method and system for insuring club membership fees
11	7,716,075	Computer based system for pricing tax flow-through annuity product
12	7,716,076	System and method for financing an insurance transaction
13	7,716,119	Computer software and system for automatic stock dealings
14	7,720,695	Managing patient bed assignments and bed occupancy in a health care facility
15	7,720,696	Computerized system for tracking health conditions of users
16	7,720,698	Method and apparatus for performing assessments
17	7,720,699	Critical injury insurance systems and methods

* **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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- 18 [7,720,700](#) System for processing unpaid healthcare claims
- 19 [7,720,701](#) Automated configuration of medical practice management systems
- 20 [7,720,764](#) Method, device, and system for completing on-line financial transaction
- 21 [7,725,329](#) System and method for automatic generation of a hierarchical tree network and the use of two complementary learning algorithms, optimized for each leaf of the hierarchical tree network
- 22 [7,725,330](#) Systems and methods for automated extraction and processing of billing information in patient records
- 23 [7,725,333](#) Cluster of correlated medical claims in an episode treatment group
- 24 [7,725,334](#) Computerized method and system for estimating liability for an accident using dynamic generation of questions
- 25 [7,725,335](#) System and method for electronic remittance notice analysis
- 26 [7,725,336](#) Methods and systems of insuring fertility care lifestyle affairs
- 27 [7,725,358](#) System and method for providing multiple real-time pricing quotes based on optional consumer variables
- 28 [7,725,386](#) Method for offering representation and warranty insurance for mortgage loans
- 29 [7,725,818](#) Parallel composition of electronic responses to electronic requests
- 30 [7,729,930](#) Systems and methods for insurance coverage
- 31 [7,729,979](#) Systems and methods to facilitate analysis of a commercial mortgage backed security portfolio based on a contribution of an additional mortgage loan
- 32 [7,734,480](#) Clinical care utilization management system
- 33 [7,734,481](#) Compliance audit for integrated emergency medical transportation database system
- 34 [7,734,484](#) Products and processes for managing life instruments

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- 35 [7,734,485](#) Systems and methods for insurance coverage
- 36 [7,734,530](#) Meta-marketplace method
- 37 [7,734,536](#) System, method and computer program product for workflow-based data processing
- 38 [7,739,124](#) System, method and apparatus for encouraging the undertaking of a preventative treatment
- 39 [7,739,129](#) Benefit plan intermediary
- 40 [7,739,131](#) Method and system for implementing a consumer-driven health care program for employees
- 41 [7,739,132](#) Correcting and monitoring status of health care claims
- 42 [7,739,133](#) System and method for processing insurance claims
- 43 [7,742,930](#) Web-based managed care system having a common administrative account
- 44 [7,742,932](#) Hyper-fractionation of transmission history for medical diagnostic software
- 45 [7,742,934](#) Methods and apparatus for determining non-obvious savings in the purchase of goods and services
- 46 [7,742,935](#) Computerized method and system of determining right of way in an accident
- 47 [7,742,936](#) Computerized method and system of assessing liability for an accident using impact groups
- 48 [7,742,937](#) System for improving logistics, tracking and billing for worker's compensation insurance
- 49 [7,742,966](#) Efficient market for financial products
- 50 [7,747,453](#) System and method for managing patient encounters
- 51 [7,747,454](#) System and method for real time management of a drug regimen
- 52 [7,747,455](#) Partner protection insurance

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- 53 [7,747,496](#) Life insurance cooperative
- 54 [7,747,787](#) Hybrid industrial networked computer system
- 55 [7,747,945](#) Data validation rules for acord documents

CLICK on Patent Number to link to USPTO web site.

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Published Patent Applications 5/1/2010 →6/30/2010

#	Patent Application	Patent Application Title
1	20100114593	MEANS AND METHOD OF OBTAINING AND PROCESSING DATA FOR USE IN MEDICAL OR HEALTH ASSESSMENT
2	20100114612	Systems and methods for providing supplemental insurance for leased vehicles
3	20100121658	DENTAL CHARTING SYSTEM
4	20100121659	Independent Annuity Placement System and Method
5	20100125464	System and Method for Entering a List of Insured Items for Valuation
6	20100125465	Independent Annuity Placement System and Method
7	20100125466	SYSTEM AND METHOD OF DISPENSING INSURANCE THROUGH A COMPUTER NETWORK
8	20100131287	RESCUE AND TRAVEL ASSISTANCE COVERAGE PROGRAM FOR HOTEL GUEST
9	20100131300	VISIBLE INSURANCE
10	20100131301	INSURANCE VERTICAL MARKET SPECIALIZATION
11	20100131302	INSURANCE VERTICAL MARKET SPECIALIZATION
12	20100131303	DYNAMIC INSURANCE RATES
13	20100131304	REAL TIME INSURANCE GENERATION
14	20100131305	INSURANCE VISIBILITY
15	20100131306	SYSTEM AND METHOD FOR CALCULATING AND PROVIDING A PREDETERMINED PAYMENT OBLIGATION

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- 16 [20100131307](#) MONETIZATION OF PERFORMANCE INFORMATION OF AN INSURED VEHICLE
- 17 [20100131308](#) INCENTIVIZED ADOPTION OF TIME-DEPENDENT INSURANCE BENEFITS
- 18 [20100131309](#) Bioinformatic Transaction Scheme
- 19 [20100133258](#) Systems & Methods For Monitoring And Controlling Water Consumption
- 20 [20100138232](#) MOTIVATIONAL SYSTEMS FOR REMOTE PATIENT MANAGEMENT
- 21 [20100138242](#) Electronic Vehicle Repair Management (eVRM)
- 22 [20100138243](#) SYSTEMS AND METHODS FOR FACILITATING HEALTHCARE COST REMITTANCE, ADJUDICATION, AND REIMBURSEMENT PROCESSES
- 23 [20100138244](#) RECORDING AND REPORTING OF DRIVING CHARACTERISTICS WITH PRIVACY PROTECTION
- 24 [20100138245](#) METHOD AND SYSTEM FOR PROVIDING A FIXED RATE ANNUITY WITH A LOCK-IN INTEREST RATE FEATURE
- 25 [20100145734](#) Automated claims processing system
- 26 [20100145735](#) System for appraising life insurance and annuities
- 27 [20100145736](#) HEALTHCARE INCENTIVE SYSTEM AND METHOD
- 28 [20100145737](#) Transaction security apparatus and method
- 29 [20100145738](#) INSURANCE CLAIM PAYMENT CARD SYSTEM
- 30 [20100153137](#) MULTIDIMENSIONAL INSURANCE QUOTING SYSTEM AND METHOD
- 31 [20100153138](#) Offer in compromise method and system
- 32 [20100153139](#) SYSTEMS AND METHODS FOR ELECTRONICALLY REPORTING FINANCIAL INFORMATION AND NOTIFICATIONS
- 33 [20100153140](#) SYSTEM FOR REDUCING THE RISK ASSOCIATED WITH AN INSURED BUILDING STRUCTURE THROUGH THE INCORPORATION OF SELECTED TECHNOLOGIES
- 34 [20100153141](#) Financial Instrument Utilizing an Optional Benefit Election

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- 35 [20100153522](#) Real-time single entry multiple carrier interface (SEMCI)
- 36 [20100161348](#) Clinical Management System
- 37 [20100161351](#) System for Pre-Processing Drug Benefit Claims According to Processed Drug Lists
- 38 [20100161357](#) METHOD AND APPARATUS FOR INCREASING LIQUID ASSETS AVAILABLE TO AT LEAST PARTIALLY FUND LIVING EXPENSES AT AN ASSISTED LIVING FACILITY
- 39 [20100161491](#) VEHICLE FED ACCIDENT REPORT

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

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