

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 5/1/2012 → 6/30/2012

#	Patent Number	Patent Title
1	8,170,196	Developing interactive call center agent personas
2	8,170,892	System and method for establishing rates for an automobile insurance policy
3	8,170,944	Customized performance benchmarks for stable value funds
4	8,171,487	Method for processing work items of a workflow system
5	8,175,897	Score based decisioning
6	8,175,898	Modular multi-coverage insurance products
7	8,175,899	Systems and methods for processing a request to repair or replace an item covered by insurance
8	8,175,900	Life insurance strategic value
9	8,175,901	System and method for managing payments for health care services
10	8,175,914	Automatic adjustment of advertiser bids to equalize cost-per-conversion among publishers for an advertisement
11	8,175,934	System and method for automated generation of communications involving products or services
12	8,175,947	System and method for administering fixed index annuities
13	8,175,952	System and method for managing a group insurance policy
14	8,175,971	Lifetime guaranteed income rider

* **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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- | | | |
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| 15 | <u>8,176,145</u> | System and method for providing insurance data processing services via a user interface |
| 16 | <u>8,180,655</u> | Systems and methods for processing vehicle or driver performance data |
| 17 | <u>8,180,656</u> | Hybrid life insurance product with an improved total return |
| 18 | <u>8,185,409</u> | Method and apparatus for operative event documentation and related data management |
| 19 | <u>8,185,413</u> | System and method for benefit plan cost estimation |
| 20 | <u>8,185,414</u> | System and method of processing a health insurance claim |
| 21 | <u>8,185,415</u> | Methods and systems for comparing employee insurance plans among peer groups |
| 22 | <u>8,185,416</u> | Method for linking insurance policies |
| 23 | <u>8,185,417</u> | System and method for providing multiple real-time pricing quotes based on optional consumer variables |
| 24 | <u>8,185,461</u> | Longevity analysis and modifiable attribute identification |
| 25 | <u>8,185,463</u> | Interactive systems and methods for insurance-related activities |
| 26 | <u>8,190,453</u> | Systems and methods for verifying and editing electronically transmitted claim content |
| 27 | <u>8,190,454</u> | Process apparatus and mutual insurance method performed by the process apparatus |
| 28 | <u>8,190,455</u> | Managing an insurance plan |
| 29 | <u>8,195,482</u> | Medical payment system |
| 30 | <u>8,195,484</u> | Insurance product, rating system and method |

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- 31 [8,195,485](#) Complaint tracking, imaging and processing system
- 32 [8,195,546](#) Methods and systems for risk evaluation
- 33 [8,195,573](#) System and method for list shopping over a computer network
- 34 [8,200,511](#) Method and system for determining the importance of individual variables in a statistical model
- 35 [8,200,512](#) Methods for administering loan premiums in a pension insurance program
- 36 [8,200,513](#) System and method for processing work products for vehicles via the world wide web
- 37 [8,204,762](#) Health care patient benefits eligibility research system and methods
- 38 [8,204,764](#) Systems and methods of managing appointments in a health care system
- 39 [8,204,765](#) System and method for standardized and automated appeals process
- 40 [8,204,766](#) Insurance claim payment card system
- 41 [8,204,767](#) Method and apparatus for providing retirement income benefits
- 42 [8,204,768](#) System and method for projecting flexible spending account allocations
- 43 [8,204,769](#) Methods for administering claims in a pension insurance program
- 44 [8,204,816](#) Method and system for creating and trading derivative investment instruments based on an index of investment management companies
- 45 [8,209,194](#) Method and system for providing a healthcare expense donation network
- 46 [8,209,197](#) Method and system for a deferred variable annuity with lifetime benefit payments
- 47 [8,209,198](#) Methods for selling insurance using hybrid life

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- 48 [8,209,199](#) Annuity having interest rate coupled to a referenced interest rate
- 49 [8,209,223](#) Video object tag creation and processing
- 50 [8,209,228](#) Method and system for reporting fraud and claiming compensation related to network-based transactions

CLICK on Patent Number to link to USPTO web site.

Patents highlighted in BOLD may be of interest to those working in the Annuity, Life Settlement, or Auto Insurance market.

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Published Patent Applications 5/1/2012 → 6/30/2012

#	Patent Application	Patent Application Title
1	20120109690	SYSTEM AND METHOD FOR RAPID EXCHANGE OF ACCIDENT SCENE DATA
2	20120109691	CHECK FRAUD PROTECTION SYSTEMS AND METHODS
3	20120109692	MONITORING CUSTOMER-SELECTED VEHICLE PARAMETERS IN ACCORDANCE WITH CUSTOMER PREFERENCES
4	20120109693	RECEIPT INSURANCE SYSTEMS AND METHODS
5	20120116801	SYSTEM FOR EVALUATING POTENTIAL CLAIM OUTCOMES USING RELATED HISTORICAL DATA
6	20120116819	TRAFFIC COLLISION INCIDENT VISUALIZATION WITH LOCATION CONTEXT
7	20120116820	SYSTEM AND METHOD FOR ACTIVE INSURANCE UNDERWRITING USING INTELLIGENT IP-ADDRESSABLE DEVICES
8	20120116821	SYSTEM AND METHOD FOR CORRELATING A SELLER'S INSURANCE CLAIM WITH A BUYER'S COMPLAINT
9	20120116822	SYSTEM AND METHOD FOR DYNAMIC PRICING OF AN INSURANCE POLICY
10	20120116823	SYSTEM AND METHOD FOR PROVIDING SHIPPING INSURANCE AS A SERVICE
11	20120116824	SYSTEM AND METHOD FOR ADMINISTERING TELEMATICS BASED REINSURANCE POOLS
12	20120123806	SYSTEMS AND METHODS FOR PROVIDING A SAFETY SCORE ASSOCIATED WITH A USER LOCATION
13	20120123807	SYSTEMS, METHODS, AND APPARATUS FOR ENTERPRISE BILLING AND ACCOUNTS RECEIVABLE

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- 14 [20120123808](#) Systems and Methods for Insurance Verification
- 15 [20120123809](#) System and Method for Processing Data Related to Insurance Coverage for a Plurality of Risks
- 16 [20120123810](#) Using Commercial Share of Wallet to Manage Vendors
- 17 [20120130750](#) AUTOMATED INSURER INSURED INTERACTIONS
- 18 [20120130751](#) SYSTEMS AND METHODS FOR FACILITATING THE REPORTING OF AN INJURY CLAIM TO AN INSURANCE COMPANY
- 19 [20120130752](#) SYSTEM AND METHOD FOR MANAGING ELECTRONIC ACCOUNTS IN RESPONSE TO DISABILITY DATA
- 20 [20120130753](#) GPS Pathfinder Cell Phone and Method
- 21 [20120130754](#) Novel Method and Apparatus For Repricing a Reimbursement Claim Against a Contract
- 22 [20120130755](#) Risk mitigation in a virtual world
- 23 [20120136681](#) Program for Alternative Funding of Employee and Retiree Benefits
- 24 [20120143629](#) OUTCOMES BASED SERVICE PROVIDER NETWORKS
- 25 [20120143630](#) THIRD PARTY VERIFICATION OF INSURABLE INCIDENT CLAIM SUBMISSION
- 26 [20120143631](#) APPARATUSES, METHODS, AND SYSTEMS FOR BUILDING A RISK EVALUATION PRODUCT
- 27 [20120143632](#) METHODS AND APPARATUS FOR CALCULATING OPTIMAL SOCIAL SECURITY ELECTION DECISIONS
- 28 [20120143633](#) SYSTEM AND METHOD FOR FORECASTING FREQUENCIES ASSOCIATED TO FUTURE LOSS AND FOR RELATED AUTOMATED OPERATION OF LOSS RESOLVING UNITS

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- 29 [20120143634](#) Systems, Methods, and Computer Program Products for Processing Insurance Claims
- 30 [20120143635](#) COMMISSION AND MARKETING SYSTEM AND METHOD
- 31 [20120143636](#) FINAL SALE MERCHANDISE CARD
- 32 [20120143637](#) SYSTEMS AND METHODS FOR TRACKING HEALTH-RELATED SPENDING FOR VALIDATION OF DISABILITY BENEFITS CLAIMS
- 33 [20120150567](#) FINANCIAL SYSTEMS AND METHODS FOR PROVIDING A CREDIT FACILITY TO INDIVIDUALS TO COVER PRE-AUTHORIZED CHARGES
- 34 [20120150568](#) Automated Online Sales Risk Management
- 35 [20120150569](#) LIFE SETTLEMENT TRANSACTION SYSTEM AND METHOD INVOLVING APPORTIONED DEATH BENEFIT
- 36 [20120150570](#) RISK ASSESSMENT/MEASUREMENT SYSTEM AND RISK-BASED DECISION ANALYSIS TOOL
- 37 [20120150571](#) Systems and Methods for Providing a Combination Financial Product
- 38 [20120158434](#) SYSTEM AND METHOD FOR PROVIDING CUSTOMIZED BUSINESS INSURANCE RECOMMENDATIONS
- 39 [20120158435](#) SYSTEM AND METHOD FOR DEFINED CONTRIBUTION DEFAULT BENCHMARK
- 40 [20120158436](#) MONITORING SYSTEM FOR DETERMINING AND COMMUNICATING A COST OF INSURANCE
- 41 [20120158437](#) LIFT MONITORING SYSTEM AND METHOD
- 42 [20120158438](#) System And Method For Providing Healthcare-Related Services
- 43 [20120158439](#) SYSTEM AND METHOD FOR INCREASING CAPACITY IN AN INSURANCE SYSTEM
- 44 [20120158440](#) MORTGAGE FORECLOSURE INSURANCE PRODUCT AND METHOD OF HEDGING INSURER RISK IN A MORTGAGE FORECLOSURE INSURANCE PRODUCT

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- 45 [20120166227](#) SYSTEMS AND METHODS FOR PREVENTING FRAUD
- 46 [20120166228](#) COMPUTER-IMPLEMENTED SYSTEMS AND METHODS FOR PROVIDING
AUTOMOBILE INSURANCE QUOTATIONS
- 47 [20120166229](#) SYSTEMS AND METHODS FOR CLIENT-RELATED RISK ZONES

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

Patent Applications highlighted in BOLD may be of interest to those working in the Auto Insurance market. Also, #25 above is assigned to Bancorp.

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