

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-June, 2006 to mid-August, 2006

The analysis and summary of issued US patents and newly published US patent applications in this Supplement is the work of Tom Bakos Consulting Inc. and Tom Bakos Consulting Inc. is solely responsible for its content.

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 in the following lists will take you to the html version of the patent on the USPTO website.

INSURANCE IP SUPPLEMENT

Newly Issued Patents and Published Patent Applications in the Insurance Industry

Published by - Tom Bakos Consulting, Inc.

Newly Issued Patents (6/20/2006 – 8/15/2006) in Class 705/4

7,089,191

Filed: December 18, 2002* Issued: August 8, 2006 Pendency: 4.7 years
*Claims priority to provisional application filed December 18, 2001

Life *System and method for managing insurance of valuables having unpredictable fluctuating values*

ASSIGNEE: Silver Bell Finance Inc. (St. Louis, MO)

FIELD: Computing and managing insurance

PROBLEMS: The present invention seeks to provide a system for insuring employees' benefit from stock options granted by employer, in case of occurrence of an insurance event such as death or long-term disability and methods for computing premium and insurance sum parameters.

SOLUTIONS: A method for insuring valuables or goods having unpredictable fluctuating values against an insurance event.

7,089,173

Filed: March 30, 2001* Issued: August 8, 2006 Pendency: 6.7* years
*Claims priority to provisional application filed April 26, 2000

P&C *Hardware opencore evaluation*

ASSIGNEE: Altera Corporation (San Jose, CA)

FIELD: Technique for providing controlled use of IP

PROBLEMS: Techniques that permit more thorough development of digital systems and devices by designers while protecting the proprietary interests of the owners of the intellectual property incorporated in such systems and devices would represent a significant advancement in the art.

SOLUTIONS: The invention provides to methods, machine readable media and apparatus for protecting intellectual property ("IP").

INSURANCE IP SUPPLEMENT

Newly Issued Patents and Published Patent Applications in the Insurance Industry

Published by - Tom Bakos Consulting, Inc.

[7,080,032](#) Filed: March 28, 2002 Issued: July 18, 2006 Pendency: 4.3 years

Life – Annuity *Annuity having interest rate coupled to a referenced interest rate*

ASSIGNEE: Allstate Insurance Company (Northbrook, IL)

FIELD: Guaranteed rate of interest paid on the principal of an annuity

PROBLEMS: Because the interest rate of a fixed annuity is locked in for the guarantee period, contract holders feel disadvantaged if prevailing interest rates available in other investment products increase

SOLUTIONS: There is a need for an annuity that provides guaranteed returns, as in a fixed annuity, while offering the possibility of higher returns without risk to principal.

[7,080,020](#) Filed: January 4, 2000 Issued: July 18, 2006 Pendency: 6.5 years

Life *Interactive system and method for selling insurance*

ASSIGNEE: Employers Reinsurance Corporation (Overland Park, KS)

FIELD: A method for selling insurance including reinsurance.

PROBLEMS: The historical method of marketing or selling insurance, including reinsurance, limits the ability of the insurer to be proactive in its effort to sell its insurance services and often results in inefficiencies in utilization of the insurer's capacity.

SOLUTIONS: A method for ceding risks from insureds or cedents to a risk carrier or insurer over a computer network.

INSURANCE IP SUPPLEMENT

Newly Issued Patents and Published Patent Applications in the Insurance Industry

Published by - Tom Bakos Consulting, Inc.

7,076,436 Filed: July 19, 1998* Issued: July 11, 2006 Pendency: 10.0 years
*A divisional of application filed July 8, 1996

Health *Medical records, documentation, tracking and order entry system*

ASSIGNEE: RLIS, Inc. (San Antonio, TX)

FIELD: Medical records

PROBLEMS: Need exists for immediate triage, reports and medical records which may be generated and supplied to physicians and nurses and which may be translated into patient reports, instructions and prescriptions without delaying or burdening hospital personnel.

SOLUTIONS: Automatic incorporation of dictated text into the computer generated medical record summary:

7,072,844 Filed: March 21, 2001 Issued: July 4, 2006 Pendency: 5.3 years

All - Admin *Configuration interview session method for thin client sizing tool*

ASSIGNEE: Unisys Corporation (Blue Bell, PA)

FIELD: Electronic communication

PROBLEMS: Problem situations are presented to digital designers, proposal makers and configurators of Enterprise systems using Server Farm networks.

SOLUTIONS: A personal computer is used to enable a user to develop a customer profile for the particular customer which can be stored in a Configuration Session database.

INSURANCE IP SUPPLEMENT

Newly Issued Patents and Published Patent Applications in the Insurance Industry

Published by - Tom Bakos Consulting, Inc.

[7,072,842](#) Filed: January 8, 2001 Issued: July 4, 2006 Pendency: 5.6 years

Health *Payment of health care insurance claims using short-term loans*

ASSIGNEE: P5, Inc. (Salt Lake City, UT)

FIELD: Prompt payment of health care claims

PROBLEMS: Need to expedite claim payment to health care providers.

SOLUTIONS: Advance pay claims through a loan process.

[7,072,841](#) Filed: April 29, 1999 Issued: July 4, 2006 Pendency: 7.2 years

All - Data *Method for constructing segmentation-based predictive models from data that is particularly well-suited for insurance risk or profitability modeling purposes*

ASSIGNEE: International Business Machines Corporation (Armonk, NY)

FIELD: Constructing predictive models

PROBLEMS: Identifying homogeneous risk groups that are also actuarially credible is not a simple matter.

SOLUTIONS: Method overcomes the limitations inherent in manual methods for constructing segmentation-based predictive models by combining automated search over possible segmentations with constraints on the statistical estimation errors that can be tolerated in the predictive models that are constructed for each segment

INSURANCE IP SUPPLEMENT

Newly Issued Patents and Published Patent Applications in the Insurance Industry

Published by - Tom Bakos Consulting, Inc.

7,072,840 Filed: November 30, 1998* Issued: July 4, 2006 Pendency: 11..75* years
* A continuation of an application, now abandoned, originally filed 10/28/94

Health *Prescription management system*

ASSIGNEE: Cybear, L.L.C. (Weston, FL)

FIELD: Prescription creation software system

PROBLEMS: Physicians do not have access to adequate information when prescribing drugs.

SOLUTIONS: Provide a computerized, prescription management system that an average prescribing physician can use and will want to use and which makes possible significant improvements in the quality of prescriptions written.

7,069,227 Filed: February 3, 2000 Issued: June 27, 2006 Pendency: 6.3 years

Health *Healthcare information network*

ASSIGNEE: Zansor Systems, LLC (Atlanta, GA)

FIELD: Healthcare information system

PROBLEMS: A need has arisen for a health care information system which provides accurate and timely patient information

SOLUTIONS: A network database.

INSURANCE IP SUPPLEMENT

Newly Issued Patents and Published Patent Applications in the Insurance Industry

Published by - Tom Bakos Consulting, Inc.

Class 705/4 Patent Applications Published between 6/22/2006 and 8/17/2006

(In order most recent to earliest in the period)

CATAGORY	Publication Number	TITLE
L&H	20060184442	<i>Premium financing method and product using life insurance policies and method for administering same Assignee: Krasnerman; Michael</i>
L&H	20060184397	<i>Health care patient benefits eligibility research system and business method Assignee: E-Scan Data Systems, Austin, TX</i>
L&H	20060184396	<i>System and method for surgical navigation Assignee: Life Advisors, Inc.</i>
L&H	20060178979	<i>Auction system and method for a life insurance secondary exchange</i>
L&H	20060178915	<i>Mass customization for management of healthcare</i>
All	20060173720	<i>Methods and apparatus for securitizing insurance, reinsurance, and retrocessional risk</i>
All	20060161463	<i>Method and system for in-process tracking of an operation</i>
All - Data	20060161462	<i>Method and apparatus for collecting inventory information for insurance purposes</i>
L&H	20060161461	<i>Systems and methods for long-term health care with immediate and ongoing health care maintenance benefits</i>
L&H	20060161458	<i>Managed care information system</i>
P&C	20060155590	<i>Lifestyle protection insurance</i>
L&H	20060155589	<i>Portable vital signs measurement instrument and method of use thereof Assignee: Welch Allyn, Inc., Skaneateles Falls, NY</i>
Misc.	20060155588	<i>Insuring a negative non-monetary utility</i>

INSURANCE IP SUPPLEMENT

Newly Issued Patents and Published Patent Applications in the Insurance Industry

Published by - Tom Bakos Consulting, Inc.

P&C - Auto	20060155587	<i>Business methods, design</i>
Misc. – Organ Donation	20060155586	<i>Insurance plan</i>
L&H	20060149784	<i>System and method for operating modules of a claims adjudication engine</i>
P&C – Litigation Risk Assessment	20060149604	<i>Custom and collaborative risk assessment templates and associated methods of use</i> <i>Assignee: TMG TEMPLATES LLC</i>
L&H	20060149603	<i>Method and system for determining healthcare eligibility</i>
P&C - Auto	20060145823	<i>Method and system for preventing vehicle thefts</i>
P&C - Auto	20060145822	<i>Warning apparatus, warning server, warning system, and automobile</i> <i>Assignee: Matsushita Electric Industrial Co., Ltd., Osaka, JP</i>
P&C - Auto	20060145821	<i>Warning apparatus, warning server, warning system, and automobile</i> <i>Assignee: Matsushita Electric Industrial Co., Ltd., Osaka, JP</i>
P&C	20060143056	<i>Method and apparatus for insuring multiple unit dwellings</i> <i>Assignee: Renters Legal Liability, LLC a limited liability company of the State of Utah, Salt Lake City, UT</i>
L&H	20060143055	<i>Method for increasing liquid assets available to at least partially fund living expenses at an assisted living facility</i>
P&C	20060143054	<i>Method and apparatus for insuring multiple unit dwellings</i> <i>Assignee: OLSEN SIEBERT, INC., a corporation of the state of Utah, Salt Lake City, UT</i>
P&C	20060143053	<i>Insurance product</i>
L&H	20060143052	<i>Method, system and article of manufacture, such as a card, to provide user selectable medical information and information to obtain eligibility of healthcare payments</i>
L&H	20060143050	<i>Healthcare management system using patient profile data</i> <i>Assignee: The TriZetto Group, Inc., Greenwood Village, CO</i>

INSURANCE IP SUPPLEMENT

Newly Issued Patents and Published Patent Applications in the Insurance Industry

Published by - Tom Bakos Consulting, Inc.

- | | | |
|-------------------------|-----------------------------|--|
| L&H | 20060143049 | <i>System and method for selecting healthcare management
Assignee: The TriZetto Group, Inc., Greenwood Village, CO</i> |
| All -
Underwriting | 20060136274 | <i>System, method, and apparatus for providing a single-entry
and multiple company interface (SEMCI) for insurance
applications and underwriting and management thereof</i> |
| P&C – Loss
Reserving | 20060136273 | <i>Method and system for estimating insurance loss reserves
and confidence intervals using insurance policy and claim
level detail predictive modeling</i> |
| L&H | 20060136272 | <i>Method for acquiring and analyzing a list of a patient's
prescription medications</i> |
| L&H | 20060136269 | <i>Method and process for preparing and analyzing medical
legal cases</i> |
| L&H | 20060136268 | <i>System and method for maintaining the association of
healthcare orders in a healthcare plan in a computerized
pharmacy application
Assignee: CERNER INNOVATION, INC.</i> |
| L&H - LTC | 20060136265 | <i>System and method for managing restorative care</i> |
| L&H | 20060136262 | <i>System and method for creating and maintaining dynamic
offset times for healthcare orders in a computerized
environment
Assignee: CERNER INNOVATION, INC.</i> |
| L&H | 20060136261 | <i>System and method for maintaining the association of
healthcare orders from a healthcare plan in a computerized
medical administration record
Assignee: CERNER INNOVATION, INC.</i> |
| L&H | 20060136260 | <i>System and method for associating healthcare orders in a
healthcare plan in a computerized environment
Assignee: CERNER INNOVATION, INC.</i> |