

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 6/19/2007 → 8/14/2007

#	Patent Number	Subject Matter	Patent Title
1	7,236,954	Telecommunications – fraud prevention	Fraud detection based on call attempt velocity on terminating number
2	7,240,015	Communications Systems Management	Policy representations and mechanisms for the control of software
3	7,240,016	P&C	Method and apparatus for improving the loss ratio on an insurance program book
4	7,240,017	Sales	System and method of dispensing insurance through a computer network
5	7,246,070	P&C – Pet Health Insurance	Method and apparatus for bundling insurance coverages in order to gain a pricing advantage
6	7,246,089	HMO – Managing Liabilities	Liability management method
7	7,246,157	Information Handling Systems	Systems and methods for underwriting coverage for data transmissions
8	7,249,030	P&C	Method and system for providing maintenance and management services for long-term capital equipment or fixtures by providing a performance warranty
9	7,249,037	Life – Bancorp, stable value protected investment	System for managing a stable value protected investment plan
10	7,249,038	Reinsurance Admin.	Online method for binding automatic type reinsurance
11	7,249,039	P&C – leased car insurance	Processing system for providing services and processing method therefor

*** 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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|----|---------------------------|----------------------------|--|
| 12 | 7,249,040 | LTD & STD | Computerized medical underwriting of group life and disability insurance using medical claims data |
| 13 | 7,249,077 | Life Retirement | Methods for issuing, distributing, managing and redeeming investment instruments providing securitized annuity options |
| 14 | 7,249,114 | On-line Dispute Resolution | Computerized dispute resolution system and method |
| 15 | 7,254,555 | Investments | System for invoice record management and asset-backed commercial paper program management |

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CLICK on Patent Number to link to USPTO web site.

Published Patent Applications 6/21/2007 → 8/9/2007

#	Patent Application	Patent Application Title
1	20070143148	Anonymous brokering of patient health records
2	20070143691	Method for conducting a clinical study
3	20070150316	Discovering billable health care plans
4	20070150317	Asset management system
5	20070150318	Method and system for pricing and marketing financial products
6	20070150319	Method of expediting insurance claims
7	20070156460	System having a locally interacting distributed joint equilibrium-based search for policies and global policy selection
8	20070156461	Method of offering insurance and providing insurance registration to trade show owners, management and exhibitors
9	20070156462	Security insurance
10	20070156463	Insurance product model-based apparatus and method
11	20070156464	METHOD AND APPARATUS FOR PROVIDING INSURANCE POLICIES FOR GAMBLING LOSSES
12	20070156465	METHOD AND APPARATUS FOR PROVIDING INSURANCE POLICIES

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FOR GAMBLING LOSSES

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|----|------------------------------------|--|
| 13 | <u>20070156466</u> | METHOD AND APPARATUS FOR PROVIDING INSURANCE POLICIES FOR GAMBLING LOSSES |
| 14 | <u>20070156467</u> | METHOD AND APPARATUS FOR PROVIDING INSURANCE POLICIES FOR GAMBLING LOSSES |
| 15 | <u>20070156468</u> | SYSTEM AND METHOD FOR THE ASSESSMENT, PRICING, AND PROVISIONING OF DISTANCE-BASED VEHICLE INSURANCE |
| 16 | <u>20070162306</u> | SYSTEM AND METHODS FOR PERFORMING DISTRIBUTED PAYMENT TRANSACTIONS |
| 17 | <u>20070162307</u> | TOOLBAR USER INTERFACE FOR INFORMATION SYSTEM |
| 18 | <u>20070162308</u> | System and methods for performing distributed transactions |
| 19 | <u>20070162313</u> | Certificate holder liability insurance |
| 20 | <u>20070168233</u> | Method for actuarial determination of the cost of one-time procedural or professional liability insurance policy |
| 21 | <u>20070168234</u> | Efficient system and method for obtaining preferred rates for provision of health care services |
| 22 | <u>20070168235</u> | PROVISION OF FINANCIAL BENEFITS ASSOCIATED WITH INVESTMENT PRODUCTS |
| 23 | <u>20070174094</u> | Evaluating a subrogation potential of an insurance claim |
| 24 | <u>20070174095</u> | System and method for evaluating risk associated with a crop insurance policy |
| 25 | <u>20070174096</u> | Systems and methods for providing health insurance coverage |
| 26 | <u>20070179817</u> | System and method for per-patient licensing of interventional imaging software |
| 27 | <u>20070179818</u> | Integrated method and system for claim submission, processing, resolution and |

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advance funding

- 28 [20070185731](#) System, method, and computer program product for reducing the burden on scheduling systems by forecasting a demand for medical resources using retrieved billing data
- 29 [20070185741](#) Methods and Systems for Providing and Underwriting Life Insurance Benefits Convertible into Other Benefits
- 30 [20070185742](#) Securitized insurance or insurance-like protection
- 31 [20070185743](#) System for automated insurance underwriting

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