

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 7/1/2011 → 8/31/2011

#	Patent Number	Patent Title
1	7,974,855	System and method for identifying, representing and evaluating information and decision flow requirements and processes in a transactional business system
2	7,974,857	Unemployment insurance management
3	7,974,858	Systems and methods for bridging coverage
4	7,974,859	Systems and methods for modeling insurance coverage
5	7,974,860	Consumer directed health plan (CDHP) and high deductible health plan (HDHP) counseling and information distribution
6	7,974,861	Digital asset insurance
7	7,974,898	System, method, and computer program product for providing stabilized annuity payments and control of investments in a variable annuity
8	7,974,900	Computer implemented methods to manage the profitability of an insurance network
9	7,974,932	Service utility pricing model
10	7,979,283	System and method for selecting healthcare management
11	7,979,290	Computer-implemented method for grouping medical claims into episode treatment groups
12	7,983,937	Systems and methods for modeling recommended insurance coverage
13	7,983,938	Systems and methods for modeling recommended insurance coverage
14	7,987,103	System and method for the assessment, pricing, and provisioning of distance-based vehicle insurance

* **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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- 15 [7,987,104](#) Systems and methods for providing supplemental insurance for leased vehicles
- 16 [7,991,629](#) System and method for the assessment, pricing, and provisioning of distance-based vehicle insurance
- 17 [7,991,630](#) Displaying likelihood values for use in settlement
- 18 [7,991,653](#) Method for assembling and shipping an item in a secure environment
- 19 [7,991,703](#) Systems and methods for providing a real estate and rental marketplace
- 20 [7,996,241](#) Process, knowledge, and intelligence management through integrated medical management system for better health outcomes, utilization cost reduction and provider reward programs
- 21 [7,996,247](#) Insurance premium gap analysis
- 22 [7,996,308](#) System and method for managing aggregated accounts
- 23 [8,000,984](#) System for communication of health care data
- 24 [8,000,985](#) Computerized method and system of displaying a roadway configuration relating to an accident
- 25 [8,000,986](#) Claims processing hierarchy for designee
- 26 [8,005,693](#) Process for determining a confidence factor for insurance underwriting suitable for use by an automated system
- 27 [8,005,694](#) Systems and methods of automating consideration of low cholesterol risk
- 28 [8,005,700](#) Customer relationship management system with compliance tracking capabilities
- 29 [8,005,734](#) Insurance on demand transaction management system
- 30 [8,010,386](#) Method and a system for effecting transfer of a patient from a hospital via a computer network

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- 31 [8,010,387](#) Method, computer program product, and system for risk management
- 32 [8,010,388](#) Longevity insurance
- 33 [8,010,389](#) Multiple policy claims processing
- 34 [8,010,390](#) Claims processing of information requirements
- 35 [8,010,391](#) Claims processing hierarchy for insured
- 36 [8,010,392](#) System and method for retroactive, dynamic monitoring of low layout heights in dangerous events
- 37 [8,010,393](#) Event-linked credit protection structure

CLICK on Patent Number to link to USPTO web site.

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#	Patent Application	Patent Application Title
1	20110166892	Systems and Methods for Electronic Health Management
2	20110166893	METHOD AND SYSTEM FOR PROVIDING INSURANCE POLICIES VIA A DISTRIBUTED COMPUTING NETWORK
3	20110166894	INSURANCE INCENTIVE PROGRAM FOR PROMOTING THE PURCHASE OR RELEASE OF AN AUTOMOBILE AFTER AN EXPIRATION OF A LEASE
4	20110166895	Risk Assessment Company
5	20110166896	SYSTEM AND METHOD FOR PROCESSING DATA RELATED TO A LIFE INSURANCE POLICY HAVING AN ACCELERATED DEATH BENEFIT
6	20110173030	COMPUTER SYSTEM FOR APPLYING PROACTIVE REFERRAL MODEL TO LONG TERM DISABILITY CLAIMS
7	20110178823	DEFRAYING TAXES ON CONVERSION OF TRADITIONAL INDIVIDUAL RETIREMENT ACCOUNT TO A ROTH INDIVIDUAL RETIREMENT ACCOUNT
8	20110178824	MANAGEMENT SYSTEM AND METHOD
9	20110178825	COLLABORATIVE INTELLIGENT TASK PROCESSOR FOR INSURANCE CLAIMS
10	20110178826	System and Method for Providing an Insurance Premium for Price Protection
11	20110184766	Systems and methods for prospecting and rounding business insurance customers
12	20110184767	Systems and methods for providing a combination financial product

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- 13 [20110191125](#) SYSTEM AND METHOD FOR IDENTIFYING AND EVALUATING NANOMATERIAL-RELATED RISK
- 14 [20110196703](#) Artificial social engine
- 15 [20110196705](#) SYSTEM AND METHOD FOR TERMINATION OF PENSION PLAN THROUGH MUTUAL ANNUITIZATION
- 16 [20110196706](#) JUST-IN-TIME INSURER'S REMOVABLE GOODS EVALUATION AND REPLACEMENT SYSTEM
- 17 [20110196707](#) SYSTEM AND METHOD FOR IDENTIFYING AND ASSESSING COMPARATIVE NEGLIGENCE IN INSURANCE CLAIMS
- 18 [20110196708](#) System And Method For Financing A Rideshare System
- 19 [20110196709](#) System And Method For Setting A Rideshare Transaction Fee
- 20 [20110196710](#) AGRICULTURAL SERVICES SYSTEM THAT FACILITATES FARMER COMMUNICATIONS, CROP INSURANCE, COMMODITY CONTRACS AND CARBON CREDITS
- 21 [20110202372](#) METHOD AND SYSTEM FOR ESTIMATING UNPAID CLAIMS
- 22 [20110202373](#) Computer-Implemented Systems And Methods For Parameter Risk Estimation For Operational Risk
- 23 [20110202374](#) SYSTEM AND METHOD FOR PROCESSING WORK PRODUCTS FOR VEHICLES VIA THE WORLD WIDE WEB
- 24 [20110202375](#) HEALTHCARE PROVIDER, ADMINISTRATOR AND METHOD FOR EFFECTUATING A MEDICATION THERAPY MANAGEMENT, ADHERENCE AND PHARMACOSURVEILLANCE PROGRAM
- 25 [20110208544](#) Method for linking insurance policies

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- 26 [20110208545](#) Portable Device Distraction Reduction System
- 27 [20110208546](#) Method of Providing Catastrophic Loss Protection Through a Mortgage
- 28 [20110208547](#) METHOD OF PROVIDING CATASTROPHIC LOSS PROTECTION THROUGH A MORTGAGE
- 29 [20110208548](#) SYSTEMS AND METHODS FOR DATA INSURANCE
- 30 [20110208549](#) SYSTEMS AND METHODS FOR DETERMINING COST OF INSURANCE RATES
- 31 [20110208550](#) REVERSE PAYMENT TRANSACTION SYSTEM AND METHOD

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

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