

# 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 7/1/2012 → 8/31/2012

#	Patent Number	Patent Title
1	<a href="#">RE43,550</a>	Methods for collecting fees for healthcare management group
2	<a href="#">8,214,230</a>	Health plan management method and apparatus
3	<a href="#">8,214,232</a>	Healthcare insurance claim fraud detection using datasets derived from multiple insurers
4	<a href="#">8,214,233</a>	Payment systems and methods
5	<a href="#">8,214,234</a>	Method and system for generating personal/individual health records
6	<a href="#">8,219,417</a>	Front end
7	<a href="#">8,219,420</a>	Method and apparatus for providing access to healthcare funds
8	<a href="#">8,219,421</a>	Method and apparatus for bundling insurance coverages in order to gain a pricing advantage
9	<a href="#">8,219,422</a>	Tricare payment process
10	<a href="#">8,219,423</a>	Transferring insurance policies
11	<a href="#">8,219,424</a>	Determining amounts for claims settlement using likelihood values
12	<a href="#">8,219,425</a>	Collateral damage coverage for insurers and third parties
13	<a href="#">8,219,426</a>	Processing an application for insurance coverage
14	<a href="#">8,219,427</a>	Processing an application for insurance coverage
15	<a href="#">8,224,663</a>	System and method for assessment and corrective action based on guidelines
16	<a href="#">8,224,665</a>	Estimating healthcare outcomes for individuals
17	<a href="#">8,224,666</a>	Rules based medical charging system
18	<a href="#">8,224,672</a>	Actuary-manipulable rating model and system

\* **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.

# INSURANCE IP SUPPLEMENT

Newly Issued Patents and Published Patent Applications in the Insurance Industry

Published by - Tom Bakos Consulting, Inc.

- 19 [8,224,673](#) System and method for administering annuities
- 20 [8,224,674](#) Method and system for issuing insurance underwriting instruments
- 21 [8,224,675](#) Method and system for insurance companies contracting with and paying medical image reading professionals in a network
- 22 [8,224,676](#) On-demand flight accident insurance
- 23 [8,224,677](#) System and method for administering life insurance policies issued prior to underwriting
- 24 [8,224,678](#) Systems and methods for tracking health-related spending for validation of disability benefits claims
- 25 [8,224,679](#) Systems and methods for modeling insurance coverage
- 26 [8,224,726](#) User interface for tax-return preparation
- 27 [8,229,760](#) System for communication of health care data
- 28 [8,229,766](#) System and method for producing a flexible geographical grid
- 29 [8,229,767](#) System and method for salvage calculation, fraud prevention and insurance adjustment
- 30 [8,229,768](#) Systems and methods for processing overhead imagery
- 31 [8,229,769](#) Systems and methods for processing overhead imagery
- 32 [8,229,770](#) Healthcare claims loss control systems and methods
- 33 [8,229,771](#) Systems and methods for insuring stored food
- 34 [8,229,772](#) Method and system for processing of data related to insurance
- 35 [8,229,840](#) Short-term option trading system
- 36 [8,229,861](#) Methods and systems for online warranty management
- 37 [8,234,127](#) Personalized healthcare management system
- 38 [8,234,129](#) Systems and methods for obtaining, storing, processing and utilizing immunologic and other information of individuals and populations

\* **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.

# INSURANCE IP SUPPLEMENT

Newly Issued Patents and Published Patent Applications in the Insurance Industry

Published by - Tom Bakos Consulting, Inc.

- 39 [8,234,132](#) Methods and systems for providing longevity insurance with or without an asset based premium
- 40 [8,234,133](#) Receipt insurance systems and methods
- 41 [8,234,191](#) Systems and methods for application processing
- 42 [8,234,222](#) Benefit management system and method
- 43 [8,239,218](#) Method and apparatus for providing a centralized medical record system
- 44 [8,239,219](#) Method and apparatus for providing availability of airline seats
- 45 [8,239,220](#) Method and apparatus for obtaining photogrammetric data to estimate impact severity
- 46 [8,239,221](#) Methods for selling insurance using rapid decision term
- 47 [8,239,222](#) Virtual share exchange apparatus and method
- 48 [8,239,223](#) Methods for validating participants in a pension insurance program
- 49 [8,239,249](#) Work allocation tool
- 50 [8,239,321](#) System and method for allocation to obtain zero activity in one or more selected aggregated deposit accounts
- 51 [8,244,557](#) Method and system for aligning a plurality of refill dates for prescriptions associated with a plurality of customers
- 52 [8,244,558](#) Determining recommended settlement amounts by adjusting values derived from matching similar claims
- 53 [8,244,559](#) Cloud computing resource broker
- 54 [8,244,560](#) Apparatus, article, and method for an entity holding insurance
- 55 [8,244,761](#) Systems and methods for restricting access to internal data of an organization by external entity
- 56 [8,248,223](#) Speed reporting for providing conditional driver treatment
- 57 [8,249,890](#) Method and system for delivering to a customer a plurality of prescriptions having

\* **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.

# INSURANCE IP SUPPLEMENT

Newly Issued Patents and Published Patent Applications in the Insurance Industry

Published by - Tom Bakos Consulting, Inc.

- aligned refill dates
- 58 [8,249,892](#) Method of data mining in medical applications
  - 59 [8,249,893](#) Automated service provider payment method
  - 60 [8,249,898](#) Connecting consumers with service providers
  - 61 [8,249,899](#) Systems and methods for accident notification
  - 62 [8,249,900](#) System and method for termination of pension plan through mutual annuitization
  - 63 [8,249,901](#) Pension insurance program methods and systems
  - 64 [8,249,968](#) Real-time insurance estimate based on non-personal identifying information
  - 65 [8,249,971](#) System and method for managing investments in infrastructure assets
  - 66 [8,255,242](#) System and process for dispensing value in response to an authorization over an electric data network
  - 67 [8,255,243](#) System and method for insurance underwriting and rating
  - 68 [8,255,244](#) System and method for insurance underwriting and rating
  - 69 [8,255,275](#) Incentivized adoption of time-dependent insurance benefits
  - 70 [8,255,303](#) Systems and methods for making payments from selected funding sources
  - 71 [8,255,311](#) Methods and systems for risk evaluation
  - 72 [8,255,332](#) Utilization and distribution of stochastic data

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

\* **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.

# INSURANCE IP SUPPLEMENT

Newly Issued Patents and Published Patent Applications in the Insurance Industry

Published by - Tom Bakos Consulting, Inc.

## Published Patent Applications 7/1/2012 → 8/30/2012

#	Patent Application	Patent Application Title
1	<a href="#">20120109690</a>	SYSTEM AND METHOD FOR RAPID EXCHANGE OF ACCIDENT SCENE DATA
1	<a href="#">20120173289</a>	SYSTEM AND METHOD FOR DETECTING AND IDENTIFYING PATTERNS IN INSURANCE CLAIMS
2	<a href="#">20120173290</a>	SYSTEMS AND METHODS FOR CUSTOMER-RELATED RISK ZONES
3	<a href="#">20120173291</a>	Automated Claim Submission, Collection And Appeal For Denials
4	<a href="#">20120179493</a>	Simple Metering Automatic Real Time Insurance (SMARTI)
5	<a href="#">20120179494</a>	ACCOUNT OPENING FLOW CONFIGURATION COMPUTER SYSTEM AND PROCESS FOR IMPLEMENTING SAME
6	<a href="#">20120179495</a>	METHOD AND SYSTEM FOR INSURING AGAINST INVESTMENT LOSS
7	<a href="#">20120179496</a>	AUTOMATED TASK PROCESSOR FOR INSURANCE CLAIMS
8	<a href="#">20120185282</a>	Method of Managing a Driver Rewards Programme and a System Therefor
9	<a href="#">20120185283</a>	SYSTEM FOR FACILITATING LIFE SETTLEMENT TRANSACTIONS
10	<a href="#">20120191481</a>	TELEMATICS SMART PINGING SYSTEMS AND METHODS
11	<a href="#">20120191482</a>	Computerized Method, Apparatus and System for Issuing Surety Bonds
12	<a href="#">20120191483</a>	System And Method For Electronic Auditing
13	<a href="#">20120191484</a>	A Method and System for Providing a Service Associated With Sale of a Product
14	<a href="#">20120191485</a>	POINT OF SERVICE THIRD PARTY FINANCIAL MANAGEMENT VEHICLE FOR THE HEALTHCARE INDUSTRY

\* **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.

# INSURANCE IP SUPPLEMENT

Newly Issued Patents and Published Patent Applications in the Insurance Industry

Published by - Tom Bakos Consulting, Inc.

- 15 [20120191486](#) COMPLAINT TRACKING, IMAGING AND PROCESSING SYSTEM
- 16 [20120191487](#) SYSTEM AND METHOD OF HEALTHCARE ADMINISTRATION FOR A GERIATRIC POPULATION
- 17 [20120197666](#) METHOD AND APPARATUS FOR PROVIDING UNEMPLOYMENT INSURANCE
- 18 [20120197667](#) SYSTEMS AND METHODS FOR PURCHASING INSURANCE
- 19 [20120197668](#) SYSTEMS AND METHODS FOR PURCHASING INSURANCE
- 20 [20120197669](#) Determining Cost of Auto Insurance
- 21 [20120203577](#) MODULAR MULTI-COVERAGE INSURANCE PRODUCTS
- 22 [20120209629](#) SYSTEMS AND METHODS FOR PROVIDING AN ASSET ALLOCATION WHOLE LIFE INSURANCE OPTION WITH A PREMIUM FUNDING VEHICLE
- 23 [20120209630](#) SYSTEM AND METHOD FOR TRUSTED MOBILE DEVICE PAYMENT
- 24 [20120209631](#) SYSTEM AND METHOD FOR PROCESSING DATA RELATED TO A LIFE INSURANCE POLICY HAVING A DEATH BENEFIT PAYABLE BASED ON AGE OF A LIVING INSURED
- 25 [20120209632](#) TELEMATICS SMART PINGING SYSTEMS AND METHODS
- 26 [20120209633](#) METHOD OF PROVIDING INSURANCE INFORMATION
- 27 [20120209634](#) VEHICLE MONITORING SYSTEM
- 28 [20120209635](#) SYSTEM, METHOD AND SOFTWARE APPLICATION FOR ACCESSING AND PROCESSING INFORMATION
- 29 [20120215565](#) SYSTEMS AND METHODS FOR GATHERING AND STORING PHYSICAL ATTRIBUTES ABOUT A PHYSICAL STRUCTURE
- 30 [20120215566](#) INSURANCE PRODUCT, RATING SYSTEM AND METHOD
- 31 [20120215567](#) INSURANCE PRODUCT, RATING SYSTEM AND METHOD
- 32 [20120215568](#) SYSTEM AND METHOD FOR PROCESSING WORK PRODUCTS FOR VEHICLES VIA

\* **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.

# INSURANCE IP SUPPLEMENT

Newly Issued Patents and Published Patent Applications in the Insurance Industry

Published by - Tom Bakos Consulting, Inc.

## THE WORLD WIDE WEB

- 33 [20120221356](#) PROCESS APPARATUS AND MUTUAL INSURANCE METHOD FOR USE IN THE PROCESS APPARATUS
- 34 [20120221357](#) SYSTEMS AND METHODS FOR INTELLIGENT UNDERWRITING BASED ON COMMUNITY OR SOCIAL NETWORK DATA
- 35 [20120221358](#) System and Method For Flexible Insurance Rating Calculation
- 36 [20120221359](#) Systems and methods to evaluate application data
- 37 [20120221360](#) SYSTEM AND METHOD FOR DETERMINING A PREMIUM FOR INSURANCE FOR A SECURITY
- 38 [20120221361](#) NETWORKING TERMINAL DEVICE FOR SUPPORTING BUSINESS IN A PUBLIC SPACE, AND SUPPORT SYSTEM FOR THE INSURANCE BUSINESS USING SAME

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

\* **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.