

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 8/21/2007 → 10/16/2007

#	Patent Number	Subject Matter	Patent Title
1	7,260,548	Disability Insurance	Long term disability overpayment recovery service with post award service and savings program and financial assistance
2	7,263,493	Health Care Ins. - Claims	Delivering electronic versions of supporting documents associated with an insurance claim
3	7,266,503	Administration	System and method for generating a company group user profile
4	7,275,038	General - communications	Web enabled business to business operating system for rental car services
5	7,277,861	P&C Marketing - renewals	Insurance policy renewal method and system
6	7,278,163	General P&C – computer system risk	Security risk analysis system and method

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.

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Published Patent Applications 8/16/2007 → 10/18/2007

#	Patent Application	Patent Application Title
1	20070192145	Computerized sales system program
2	20070192146	Transparent healthcare transaction management system
3	20070198298	System and methods for automated payment for health care services utilizing health savings accounts
4	20070198302	METHOD AND SYSTEM FOR REDUCING THE INCIDENCE OF DEFENSIVE MEDICINE
5	20070198303	CONSUMER DIRECTED CHECKING ACCOUNT COVERAGE SYSTEM
6	20070203756	Configuration of employee benefit plans
7	20070203757	Healthcare debit card linked to healthcare-related and non-healthcare-related financial accounts
8	20070203758	AUTOMATED INSURANCE ENROLLMENT, UNDERWRITING, AND CLAIMS ADJUSTING
9	20070203759	Portfolio management system with gradient display features
10	20070203760	Interactive electronic bill payment system
11	20070208599	METHODS AND SYSTEMS FOR OPTIMIZATION OF INNOVATIVE CAPACITY AND ECONOMIC VALUE FROM KNOWLEDGE, HUMAN AND RISK CAPITAL ASSET SETS
12	20070214020	Modeling of insurance product data
13	20070214021	Automated service offering and loss recovery system
14	20070214022	Method and system for long term care insurance product
15	20070214023	Spatial database system for generation of weather event and risk reports

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| 16 | <u>20070214071</u> | Methods, apparatuses and computer readable media for facilitating the creation of a forward contract for an insurance policy |
| 17 | <u>20070219824</u> | System and method for identifying and analyzing patterns or aberrations in healthcare claims |
| 18 | <u>20070219827</u> | APPARATUS FOR PROCESSING A PRESCRIPTION AND METHOD OF USING SAME |
| 19 | <u>20070219828</u> | System and method for providing information with respect to the use of healthcare spending accounts |
| 20 | <u>20070219831</u> | Flight risk management system |
| 21 | <u>20070226014</u> | System and method of classifying vehicle insurance applicants |
| 22 | <u>20070226015</u> | PRODUCTS AND PROCESSES FOR PROCESSING INFORMATION IN A MARKET FOR LIFE INSTRUMENTS |
| 23 | <u>20070226016</u> | System and method for certifying the restoration of damaged property |
| 24 | <u>20070226017</u> | System and method for mitigating damage to an insured property |
| 25 | <u>20070226018</u> | System and method for managing an insurance claim |
| 26 | <u>20070233515</u> | Benefit planning |
| 27 | <u>20070233522</u> | PHARMACEUTICAL CLEARINGHOUSE FOR INSTITUTIONS |
| 28 | <u>20070233525</u> | Methods and systems for adjudication and processing of claims |
| 29 | <u>20070233526</u> | HEALTHCARE PROVIDER, ADMINISTRATOR AND METHOD FOR EFFECTUATING A MEDICATION THERAPY MANAGEMENT, ADHERENCE AND PHARMACOSURVEILLANCE PROGRAM |
| 30 | <u>20070233527</u> | SYSTEM AND METHOD OF CONVERTING A BUILDERS RISK INSURANCE POLICY TO A HOMEOWNER'S INSURANCE POLICY |
| 31 | <u>20070239492</u> | Estimating benefit plan costs |
| 32 | <u>20070239493</u> | Benefit plan intermediary |
| 33 | <u>20070244714</u> | Reducing Cost and Improving Quality of Health Care Through Analysis of Medical Condition Claim Data |

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- 34 [20070244726](#) System and method for fully automated application and sales process
- 35 [20070244727](#) Trust Program for Providing Integrated Services for Personal Injury Settlement Clients

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

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