

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 8/19/2008 → 10/28/2008

#	Patent Number	Subject Matter	Patent Title
1	7,415,728	Information Security	Information security policy evaluation system and method of controlling the same Assignee: Hitachi, Ltd. (Tokyo, JP)
2	7,418,400	Health Claim Processing	Internet-enabled system and method for assessing damages Assignee: Computer Sciences Corporation (Austin, TX)
3	7,418,402	Internet (minimal relationship to insurance)	Method and system for providing local information over a network Assignee: First Aura, LLC (San Jose, CA)
4	7,421,406	Life – Wealth Accumulation	System and method for asset accumulation and risk management
5	7,426,477	Insuring Network Document Delivery	Method and apparatus for insuring delivery of electronic documents in a network data processing system Assignee: International Business Machines Corporation (Armonk, NY)
6	7,428,494	Health	Method and system for generating personal/individual health records Assignee: Hasan; Malik M. (Centennial, CO) – one of the inventors
7	7,428,592	Network security	Securely persisting network resource identifiers Assignee: Oracle International Corporation (Redwood Shores, CA)

* **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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| 8 | 7,430,514 | Health Claim Processing | System and method for processing insurance claims using a table of contents
Assignee: Computer Sciences Corporation (Austin, TX) |
| 9 | 7,430,515 | Health Claim Processing | System and method for externalization of formulas for assessing damages
Assignee: Computer Sciences Corporation (Austin, TX) |
| 10 | 7,430,516 | P&C – Issuing Surety and Fidelity Bonds | Method for issuing insurance underwriting instruments
Assignee: Hartford Fire Insurance Company (Hartford, CT) |
| 11 | 7,437,303 | Health – Hospital Cost Management | Method and system for implementing and tracking cost-saving measures in hospitals and compensating physicians
Assignee: Physician Hospital Services, LLC (Colorado Springs, CO) |
| 12 | 7,438,218 | Health Claims | Systems and methods for pharmacy reimbursement claim resubmission
Assignee: Per-Se Technologies (Atlanta, GA) |
| 13 | 7,440,904 | Health | Method and system for generating personal/individual health records
Assignee: Hanson; Malik M. (Centennial, CO) - one of the inventors |
| 14 | 7,444,291 | Health Claims | System and method for modeling of healthcare utilization
Assignee: Ingenix, Inc. (Eden Prairie, MN) |
| 15 | 7,444,292 | Health | Patient-controlled automated medical record, diagnosis, and treatment system and method
Assignee: Marfly 1, LP (St. Louis, MO) |

CLICK on Patent Number to link to USPTO web site.

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Published Patent Applications 8/21/2008 → 10/30/2008

#	Patent Application	Patent Application Title
1	20080201176	PRACTICE MANAGEMENT SYSTEM (PMS) INTEGRATION METHOD
2	20080201177	FINANCIAL PRODUCT AND METHOD FOR COMPREHENSIVE ACCIDENTAL MEDICAL INSURANCE
3	20080208636	Keychain information tag
4	20080208637	Method And System For Assessing Environmental Risk Associated With Parcel Of Real Property
5	20080208638	Methods and systems for administration of funds
6	20080208639	SYSTEM AND METHOD FOR PROCESSING WARRANTY CLAIMS
7	20080208640	Collateral damage limits
8	20080215375	Communication system for indemnification insurance service
9	20080215376	LONG-TERM CARE INSURANCE
10	20080215377	ACCOUNT AND CUSTOMER CREATION IN AN ON-LINE BANKING MODEL
11	20080215378	CONTENT INSURANCE
12	20080215379	CONTENT INSURANCE
13	20080221933	LIFE INSURANCE SYSTEM AND METHOD
14	20080221934	Using commercial share of wallet to determine insurance risk

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- 15 [20080221935](#) SYSTEM FOR INDIVIDUAL RETRAINING ASSOCIATED WITH A JOB LOSS
- 16 [20080221936](#) AUTOMATED PROPERTY INSURANCE QUOTE SYSTEM
- 17 [20080221937](#) System and method for managing investment risk in satellite operator companies
- 18 [20080228531](#) Insurance Optimization and Longevity Analysis
- 19 [20080235061](#) Arrangements For Deriving Financial Benefits From Equity Owned in Property
- 20 [20080235062](#) METHOD AND SYSTEM FOR INITIALLY PROJECTING AN INSURANCE COMPANY'S NET LOSS FROM A MAJOR LOSS EVENT
- 21 [20080235063](#) METHOD FOR DETERMINING INSURANCE BENEFITS AND PREMIUMS FROM DYNAMIC CREDIT INFORMATION
- 22 [20080235064](#) METHOD AND APPARATUS FOR PERFORMING ASSESSMENTS
- 23 [20080243554](#) System and Method of Electronically Perfecting a Premium Finance Agreement
- 24 [20080243555](#) Method and system for insurance of fines
- 25 [20080243556](#) HISTORICAL INSURANCE TRANSACTION SYSTEM AND METHOD
- 26 [20080243557](#) Information transmission system
- 27 [20080243558](#) System and method for monitoring driving behavior with feedback
- 28 [20080243559](#) WORKERS' COMPENSATION INFORMATION PROCESSING SYSTEM
- 29 [20080249809](#) Computer System for Actively Monitoring and Enhancing the Collateral Security for a Portfolio of Loans to Facilitating Financing and Securitization
- 30 [20080249810](#) Method and System For Administering A Variable Universal Life

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| | Insurance Product Having A Volatility Reduction Feature |
| 31 | 20080249811 Method and System for Rough Road Indications for Misfire Detection |
| 32 | 20080249812 Charitable Gift Program |
| 33 | 20080249903 LONGEVITY AND MORTALITY INDICES AND ASSOCIATED TRADABLE FINANCIAL PRODUCTS |
| 34 | 20080255877 Bioinformatic Transaction Scheme |
| 35 | 20080255886 System and Method of Confirming a Transaction Between Parties |
| 36 | 20080255887 Method and system for processing an insurance claim for a damaged vehicle |
| 37 | 20080255888 Methods, Systems, and Apparatuses for Determining Driver Behavior |
| 38 | 20080262876 CREDENTIALER MEDICAL MALPRACTICE INSURANCE COLLABORATION |
| 39 | 20080262877 Interactive credential system and method |
| 40 | 20080270192 Financial Products |
| 41 | 20080270193 Transfer of risk of repair costs with renewal rights |
| 42 | 20080270194 SYSTEMS AND METHODS FOR GUARANTEEING INCOME BASED IN PART ON AN INVESTMENT ACCOUNT |
| 43 | 20080270195 SYSTEM AND METHOD FOR FINANCING WELFARE BENEFITS TRUST |

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

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