

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 9/1/2010 → 10/31/2010

#	Patent Number	Patent Title
1	7,792,688	Electronic payment delivery service
2	7,792,690	Computerized method and system for estimating an effect on liability of the speed of vehicles in an accident and time and distance traveled by the vehicles
3	7,797,165	Lossless account compression for health care patient benefits eligibility research system and methods
4	7,797,172	Healthcare financial data and clinical information processing system
5	7,797,173	Methods and systems for providing juvenile insurance product with premium waiver feature
6	7,797,174	Life insurance option
7	7,797,175	Financial arrangement to support implementation of a retirement medical program or to protect a users future medical needs
8	7,801,746	Dialysis station
9	7,801,748	System and process for detecting outliers for insurance underwriting suitable for use by an automated system
10	7,801,749	System and method for grouping claim records associated with a procedure
11	7,801,750	Insurance incentive program for promoting the purchase or lease of an automobile
12	7,801,792	Method and system for a step-up provision in a deferred variable annuity with a rising guaranteed step-up
13	7,805,318	Using a non-profit organization to satisfy medicare out-of-pocket/troop and product replacement
14	7,805,319	Systems and methods for a consumer to determine food/medicine interactions

* **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 [7,805,321](#) Computerized method and system for estimating liability for an accident from an investigation of the accident
- 16 [7,805,322](#) Healthcare eligibility and benefits data system
- 17 [7,805,364](#) Multiple loan payment option sales tool
- 18 [7,809,586](#) Computerized method and system for estimating an effect on liability using a comparison of the actual speed of a vehicle in an accident and time and distance traveled by the vehicles in a merging vehicle accident
- 19 [7,809,587](#) Rapid business support of insured property using image analysis
- 20 [7,809,588](#) Systems and methods for supporting extended pay date options on an insurance policy
- 21 [7,809,589](#) Systems and methods for supporting extended pay date options on an insurance policy
- 22 [7,809,590](#) Healthcare charge capture and information delivery system and method
- 23 [7,809,591](#) Systems and methods for implementing real estate value insurance
- 24 [7,809,635](#) Method and system for updating a loan portfolio with information on secondary liens
- 25 [7,813,943](#) System and method for managing payments for health care services
- 26 [7,813,944](#) Detection of insurance premium fraud or abuse using a predictive software system
- 27 [7,813,945](#) System and process for multivariate adaptive regression splines classification for insurance underwriting suitable for use by an automated system
- 28 [7,814,008](#) Total structural risk model
- 29 [7,818,180](#) Personalization software for implanted medical device patients
- 30 [7,818,185](#) Method, system and medium for assessing the impact of various ailments on health related quality of life

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- 31 [7,818,186](#) System for determining a confidence factor for insurance underwriting suitable for use by an automated system
- 32 [7,818,187](#) Computerized method and system for estimating liability
- 33 [7,818,188](#) Long term disability overpayment recovery service with interactive client component
- 34 [7,818,189](#) One-stop shopping system and method
- 35 [7,818,243](#) Displaying strikes between bids and asks in a market over time using polygons
- 36 [7,821,421](#) Traffic information system
- 37 [7,822,621](#) Method of and system for populating knowledge bases using rule based systems and object-oriented software
- 38 [7,822,623](#) System and method for cost accounting in a healthcare environment
- 39 [7,822,624](#) Healthcare eligibility transactions

CLICK on Patent Number to link to USPTO web site.

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Published Patent Applications 9/1/2010 → 10/31/2010

#	Patent Application	Patent Application Title
1	20100223072	Method for linking insurance policies
2	20100223075	System and method for integrating the health club and health insurance industries to reduce costs by providing financial incentives for health club members and health insured to improve and maintain their health
3	20100223076	Managing and Validating a Benefits Plan
4	20100223077	LIFE INSURANCE STRATEGIC VALUE
5	20100223078	CUSTOMIZABLE INSURANCE SYSTEM
6	20100223079	SYSTEM AND METHOD FOR COMPUTERIZED INSURANCE RATING
7	20100223080	RECORDING AND REPORTING OF DRIVING CHARACTERISTICS
8	20100228568	Electronic Insurance Application Fulfillment System and Method
9	20100228571	System and Method for Managing a Group Insurance Policy
10	20100228572	System and Method for Managing a Group Insurance Policy
11	20100228573	SYSTEMS AND METHODS FOR MATCHING CONSUMER REQUESTS WITH SUPPLIER APPETITES
12	20100228574	PERSONALIZED REAL-TIME LOCATION-BASED TRAVEL MANAGEMENT
13	20100228575	Method and system for insuring against investment loss
14	20100235180	Synergistic Medicodental Outpatient Imaging Center
15	20100235194	METHOD AND SYSTEM FOR PROVIDING, ADMINISTERING, AND COORDINATING A DUAL-PURPOSE PROFIT SHARING PLAN

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- 16 [20100235195](#) Computational systems and methods for health services planning and matching
- 17 [20100235198](#) Synchronous insurance inspection and valuation
- 18 [20100235199](#) Method and System for Offering Insurance for Loans
- 19 [20100235200](#) Method and System for Offering Insurance for a Mortgage Pool Using a Risk Assessment
- 20 [20100241460](#) Loss Mitigation
- 21 [20100241461](#) Loss Mitigation Analysis
- 22 [20100241462](#) Loss Mitigation Fulfillment
- 23 [20100241463](#) AUTOMATED INSURANCE SYSTEM
- 24 [20100241464](#) SYSTEMS AND METHODS FOR SENSOR-ENHANCED RECOVERY EVALUATION
- 25 [20100241465](#) SYSTEMS AND METHODS FOR SENSOR-ENHANCED HEALTH EVALUATION
- 26 [20100241466](#) CASH BALANCE PENSION ADMINISTRATION SYSTEM AND METHOD
- 27 [20100250289](#) CONSUMER CLAIM MANAGEMENT PROCESS
- 28 [20100256995](#) Retirement Consumption Strategy with Drawdown account and Option annuity
- 29 [20100256996](#) SYSTEM AND METHOD TO PROVIDE FOR AND COMMUNICATE ABOUT SAFER AND BETTER RETURNING ASSET-LIABILITY INVESTMENT PROGRAMS
- 30 [20100256997](#) Program for alternative funding of employee and retiree benefits
- 31 [20100256998](#) GRAIN AERATION SYSTEMS AND TECHNIQUES
- 32 [20100256999](#) AUCTION RESULT PREDICTION WITH AUCTION INSURANCE
- 33 [20100262437](#) SYSTEM AND METHOD FOR ADMINISTERING INCOME REPLACEMENT AND LONGEVITY INSURANCE
- 34 [20100262438](#) CORPORATE OWNED LIFE INSURANCE PRODUCT WITH DEATH BENEFITS

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- 35 [20100262439](#) System And Method For Pricing Default Insurance
- 36 [20100268554](#) Life Insurance Cooperative
- 37 [20100268555](#) MULTIPLE CLIENT/USER AND CAPITAL MARKET FUNDED PARTICIPATING INTEREST IN QUALIFYING TRUST
- 38 [20100274590](#) INSURANCE ADMINISTRATION SYSTEMS AND METHODS
- 39 [20100274593](#) Debt disappearance protection
- 40 [20100274594](#) SYSTEMS AND METHODS FOR PROVIDING COVERAGE RECOMMENDATION ENGINE

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

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