

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 9/1/2011 → 10/31/2011

#	Patent Number	Patent Title
1	8,015,028	Method for direct-to-patient marketing and clinical trials recruitment with outcomes tracking and method for confidential appointment booking
2	8,015,029	Method and equipment configured for verifying presence of a medical implant within a patient
3	8,015,035	System and method for establishing rates for a property insurance policy
4	8,015,036	Automated claim mediation system and associated methods
5	8,015,037	System and method for tracking, monitoring and reporting extinguishment of a title insurance policy
6	8,015,087	System and method for submitting an offer to purchase over a network-based commerce facility
7	8,019,619	System and method for dynamic adjustment of copayment for medication therapy
8	8,019,627	Medical payment system
9	8,019,628	Systems and methods of automating determination of hepatitis risk
10	8,019,629	Systems and methods for automobile accident claims initiation
11	8,019,644	System and method for automated processing of new products and services
12	8,019,667	Systems and methods for money fund banking with flexible interest allocation
13	8,019,668	System and method for allocation to obtain zero activity in a selected aggregated account with holdback
14	8,019,678	Method and apparatus for evaluating fraud risk in an electronic commerce transaction

* **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 [8,022,819](#) Electronic control apparatus and method for controlling alarm systems of cellular structure
- 16 [8,024,203](#) System for searching and solving for insurance products
- 17 [8,024,204](#) Systems and methods of automating determination of low body mass risk
- 18 [8,024,205](#) System and method for calculating damage as a result of natural catastrophes
- 19 [8,027,847](#) System and method of refilling a prescription
- 20 [8,027,848](#) Context managing mobile computing framework for enterprise application
- 21 [8,027,850](#) Property insurance risk assessment processing system and method
- 22 [8,027,851](#) Personalizing eligibility and benefits responses based on user profiles
- 23 [8,027,852](#) Apparatus, systems and methods for providing investment performance enhanced life insurance products
- 24 [8,027,853](#) Systems and methods for self-service vehicle risk adjustment
- 25 [8,027,909](#) Efficient market for financial products
- 26 [8,027,930](#) Method and apparatus for updating certificate information between buyers and suppliers
- 27 [8,029,366](#) Gaming management system
- 28 [8,031,903](#) Networked security system
- 29 [8,032,393](#) System and method of prescription alignment
- 30 [8,032,395](#) Prescription management system
- 31 [8,032,398](#) Care assessment tool for health management

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- 32 [8,032,400](#) Method and apparatus for performing assessments
- 33 [8,036,916](#) Method of optimizing healthcare services consumption
- 34 [8,036,918](#) Systems and methods for conversions of denied transactions through patient funding
- 35 [8,036,919](#) Licensed professional scoring system and method
- 36 [8,041,585](#) Computerized medical modeling of group disability insurance using medical claims data
- 37 [8,041,617](#) System and method for providing web-based user interface to legacy, personal-lines insurance applications
- 38 [8,041,636](#) Method and apparatus for dynamically determining insurance coverage
- 39 [8,046,243](#) Automatic insurance adjustments using real world awareness
- 40 [8,046,244](#) Systems and methods for customizing insurance
- 41 [8,046,245](#) Systems and methods for optimizing property risk ratings
- 42 [8,046,246](#) Processing an application for insurance coverage
- 43 [8,046,281](#) System and method for automating initial claim assignment
- 44 [8,046,285](#) Methods, systems and computer program products for providing low risk portable alpha investment instruments

CLICK on Patent Number to link to USPTO web site.

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Published Patent Applications 9/1/2011 → 10/31/2011

#	Patent Application	Patent Application Title
1	20110213626	SYSTEM AND METHOD FOR EFFICIENT CLAIM ASSIGNMENT
2	20110213627	METHOD AND SYSTEM FOR INSURING AGAINST INVESTMENT LOSS
3	20110213628	SYSTEMS AND METHODS FOR PROVIDING A SAFETY SCORE ASSOCIATED WITH A USER LOCATION
4	20110218825	THREE-DIMENSIONAL INTERACTIVE VEHICLE DAMAGE CLAIM INTERFACE
5	20110218826	SYSTEM AND METHOD OF ASSIGNING RESIDENTIAL HOME PRICE VOLATILITY
6	20110218827	SYSTEM AND METHOD FOR UTILIZING INTERRELATED COMPUTERIZED PREDICTIVE MODELS
7	20110218828	SPATIAL DATABASE SYSTEM FOR GENERATION OF WEATHER EVENT AND RISK REPORTS
8	20110218829	COMPUTER BASED METHOD FOR PREVENTING FINANCIAL LOSS DUE TO DISABILITY FOR PARTICIPANTS
9	20110231211	METHODS AND APPARATUS FOR ISSUING A GIFT ANNUITY
10	20110238451	SYSTEM AND METHOD FOR ENHANCING AND AUTHENTICATING AN INSURANCE ELGIBILITY TRANSACTION
11	20110238452	APPARATUSES, METHODS, AND SYSTEMS FOR PROVIDING A RISK SCORING ENGINE USER INTERFACE
12	20110238453	METHOD AND SYSTEM FOR PROCESSING DATA RELATED TO A LIFE INSURANCE POLICY HAVING AN ACCELERATED BENEFIT
13	20110246229	System and Method for Detecting Healthcare Insurance Fraud

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- 14 [20110246243](#) Computer Control Of Non-Debt Funding System For Home Finance
- 15 [20110246244](#) COMPUTER NETWORK FOR GENERATING PROPOSED INSURANCE CLAIM SETTLEMENTS AND SUBMITTING THEM TO INSURANCE CARRIERS
- 16 [20110246245](#) Return of Excess Contribution System ("RECS") dividend distribution software application
- 17 [20110251858](#) INSURANCE ALERT SYSTEM AND METHOD
- 18 [20110251859](#) Method and Apparatus Pertaining to Facilitating Administration of a Fixed Annuity Having a Long-Term Care Rider
- 19 [20110251860](#) POINT OF SERVICE THIRD PARTY FINANCIAL MANAGEMENT VEHICLE FOR THE HEALTHCARE INDUSTRY
- 20 [20110258004](#) Reconciliation , Automation and Tagging of Healthcare Information
- 21 [20110264459](#) HEALTHCARE INSURANCE CLAIM FRAUD DETECTION USING DATASETS DERIVED FROM MULTIPLE INSURERS
- 22 [20110264470](#) Rule-Based Financial Products
- 23 [20110264471](#) CERTIFIED IT SERVICES IN-A-BOX
- 24 [20110264472](#) Deductible shield
- 25 [20110264473](#) SYSTEM AND METHOD FOR PROVIDING RISK MANAGEMENT FOR VARIABLE ANNUITY CONTRACTS

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

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