

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 9/1/2012 →10/31/2012

#	Patent Number	Patent Title
1	8,260,489	Methods, apparatus, and systems for acquiring and analyzing vehicle data and generating an electronic representation of vehicle operations
2	8,260,635	System for communication of health care data
3	8,260,638	Method and system of insuring risk
4	8,260,639	Systems and methods for automobile accident claims initiation
5	8,260,697	Systems and methods for money fund banking with flexible interest allocation
6	8,261,324	Identification and verification of peripheral devices accessing a secure network
7	8,265,952	Method and system for health care coding transition and implementation
8	8,265,954	System for communication of health care data
9	8,265,956	Pharmacy personal care account
10	8,265,959	Prescription drug prior authorization system and method
11	8,265,962	System and method for administration of costs related to annuities
12	8,265,963	Communication of insurance claim data
13	8,265,964	System and method for processing data related to insurance coverage for a plurality of risks
14	8,266,055	Method and system for processing data related to a deferred annuity having a minimum contract value
15	8,271,299	Return-of-premium insurance system and method
16	8,271,300	Reflexive underwriting application responses

* **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.

- 17 [8,271,301](#) Method of providing insurance
- 18 [8,271,302](#) Financial systems and methods for providing loans to individuals in response to the occurrence of a qualifying event
- 19 [8,271,303](#) System for reducing the risk associated with an insured building structure through the incorporation of selected technologies
- 20 [8,271,304](#) System and method of providing pricing information
- 21 [8,271,305](#) Account level participation for underwriting components
- 22 [8,271,306](#) Collateral damage contracts
- 23 [8,271,307](#) Method, software program, and system for structuring risk in a financial transaction
- 24 [8,271,308](#) Automatic insurance adjustments using real world awareness
- 25 [8,271,385](#) Method, device, and system for completing on-line financial transactions
- 26 [8,271,882](#) Processing life and work events
- 27 [8,275,636](#) Identity insurance transaction method
- 28 [8,275,637](#) Earnings at risk method and system
- 29 [8,275,638](#) Apparatus and method for creating a retirement medical program through a profit sharing plan and a pension plan retiree health account
- 30 [8,275,639](#) Insurance product and related system and method
- 31 [8,275,640](#) Insurance quoting application for handheld device
- 32 [8,275,684](#) Program for alternative funding of employee and retiree benefits
- 33 [8,275,688](#) Personalized financial illustration, guidance and advisory system for reference-date dependent investments
- 34 [8,275,707](#) Methods and systems for normalized identification and prediction of insurance policy profitability

* **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.

- 35 [8,280,751](#) System and method for reduced initial payment option
- 36 [8,280,752](#) Usage-based insurance cost determination system and method
- 37 [8,280,753](#) Systems and methods for bridging coverage
- 38 [8,280,792](#) Method and apparatus pertaining to metrics-based prioritization of billing exceptions
- 39 [8,280,796](#) Method for aggregating and valuing intellectual property in an exchange
- 40 [8,280,805](#) Computer-implemented risk evaluation systems and methods
- 41 [8,280,813](#) System and method for providing debt protection for financial overdraft account
- 42 [8,285,566](#) Methods and systems for administering indexed life insurance
- 43 [8,285,567](#) Apparatus and method of workers' compensation cost management and quality control
- 44 [8,285,568](#) Home resale price protection plan
- 45 [8,285,569](#) System for facilitating life settlement transactions
- 46 [8,285,615](#) Construction industry risk management clearinghouse
- 47 [8,285,618](#) System, program product and method for segmenting and underwriting using voting status
- 48 [8,290,793](#) Method and system for determining a risk of losses
- 49 [8,290,794](#) Device for automatically processing and monitoring dangerous events
- 50 [8,290,795](#) Method for using environmental classification to assist in financial management and services
- 51 [8,290,796](#) System and method for reducing worker's compensation insurance reportable incidents
- 52 [8,290,797](#) Interactive credential system and method
- 53 [8,290,798](#) Determination of surety quote metric

* **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.

- 54 [8,290,842](#) Managing and validating a benefits plan
- 55 [8,290,844](#) Life insurance cooperative
- 56 [8,296,164](#) Pharmacy benefits management method and apparatus
- 57 [8,296,165](#) Computer-implemented method for grouping medical claims into episode treatment groups
- 58 [8,296,166](#) Family protection insurance method and system
- 59 [8,296,208](#) Method and system for processing data related to a life insurance policy having an accelerated benefit
- 60 [8,301,468](#) System and method of drug disease matching
- 61 [8,301,469](#) Mortgage insurance system
- 62 [8,301,470](#) Method and computer-readable medium for administering an insurance policy premium payment deferral plan
- 63 [8,301,553](#) Electronic mortgage document certification
- 64 [8,301,562](#) Life settlement transaction system and method involving apportioned death benefit

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 9/1/2012 → 10/31/2012

#	Patent Application	Patent Application Title
1	20120226509	SYSTEM AND METHOD FOR PROCESSING DATA RELATED TO DEATH BENEFIT AMOUNTS FOR LIFE INSURANCE POLICIES
2	20120232932	SYSTEM AND METHOD FOR OPTIMIZING CREDIT INSURANCE POLICIES
3	20120232933	CORPORATE WELLNESS CERTIFICATION METHOD
4	20120232934	AUTOMATED INSURANCE POLICY FORM GENERATION AND COMPLETION
5	20120232935	APPARATUS AND METHOD FOR OPTIMIZING INSURANCE POLICIES
6	20120232936	Reference Pricing of Health Care Deliverables
7	20120232937	REAL-TIME IMAGE ANALYSIS FOR MEDICAL SAVINGS PLANS
8	20120232938	INSURANCE PRODUCT, RATING SYSTEM AND METHOD
9	20120232939	Method for Rendering Layer Images and Providing Information
10	20120232940	System and Method for Standardized and Automated Appeals Process
11	20120239436	METHOD FOR DEFINING QUALIFIED DIRECT COST
12	20120239437	Systems and Methods for Lending Based on Actuarial Calculations
13	20120239438	SYSTEM AND METHOD FOR PROVIDING IMMEDIATE, SHORT-TERM LIFE INSURANCE COVERAGE AND FACILITATING OFFERS OF LONGER-TERM INSURANCE
14	20120239439	INSURANCE CLAIM PAYMENT CARD 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.

- 15 [20120245963](#) SYSTEM AND METHOD FOR DISTRIBUTING INSURANCE SOCIAL MEDIA RELATED INFORMATION
- 16 [20120245964](#) Flight Accident Insurance
- 17 [20120245965](#) Endowment with Institutionally Owned Life Insurance
- 18 [20120253852](#) RESTRICTED-USE ACCOUNT PAYMENT ADMINISTRATION APPARATUSES, METHODS AND SYSTEMS
- 19 [20120253853](#) Institutional Endowment Using Donor Originated Life Insurance
- 20 [20120253854](#) METHOD AND SYSTEM FOR FILING A COMPLAINT RELATED TO NETWORK-BASED TRANSACTIONS
- 21 [20120259662](#) Predicting Provider Negotiated Rates
- 22 [20120259663](#) LIFE INSURANCE OPTION
- 23 [20120259664](#) COMPUTER PROGRAM, COMPUTER SYSTEM, AND COMPUTER-IMPLEMENTED METHOD FOR INCOME-PRODUCING PROPERTY INVESTMENTS
- 24 [20120259665](#) SYSTEMS AND METHODS ASSOCIATED WITH INSURANCE FOR ELECTRIC VEHICLES
- 25 [20120259666](#) INCENTIVIZED ADOPTION OF TIME-DEPENDENT INSURANCE BENEFITS
- 26 [20120265558](#) UNEMPLOYMENT INDICATOR PREDICTION
- 27 [20120265559](#) System and Method for Integrating Project Delivery Risk Management
- 28 [20120265560](#) SYSTEM AND METHOD FOR APPORTIONING RISK AS BETWEEN PROJECT CONTINGENCIES AND INSURANCE AND AS AMONG PARTICIPATING INSURANCE CARRIERS
- 29 [20120271657](#) OVERLAYING IMAGES IN AUTOMATED INSURANCE POLICY FORM GENERATION

* **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.

- 30 [20120271658](#) METHOD FOR A CLOUD-BASED INTEGRATED RISK PLACEMENT PLATFORM
- 31 [20120271659](#) COMMERCIAL INSURANCE SCORING SYSTEM AND METHOD
- 32 [20120271660](#) CLOUD SERVICE FACILITATOR APPARATUSES, METHODS AND SYSTEMS
- 33 [20120271661](#) SYSTEM AND METHOD FOR PROCESSING DATA RELATED TO LIFE INSURANCE POLICIES ISSUED PRIOR TO UNDERWRITING
- 34 [20120271662](#) METHODS AND SYSTEMS FOR PROVIDING LONGEVITY INSURANCE WITH OR WITHOUT AN ASSET BASED PREMIUM
- 35 [20120271663](#) SYSTEM AND METHOD FOR INCREASING CAPACITY IN AN INSURANCE SYSTEM THROUGH CAPITAL MARKET PARTICIPATION IN CELL COMPANY BASED ALTERNATIVE RISK TRANSFER STRUCTURE
- 36 [20120271664](#) ACCOUNT LEVEL PARTICIPATION FOR UNDERWRITING COMPONENTS

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.