

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 11/4/2008 → 12/16/2008

#	Patent Number	Subject Matter	Patent Title
1	7,447,659	Matching borrower to lender – minimally related to insurance.	Electronic lending and borrowing system
2	7,448,996	Health Care	Method and apparatus for remotely monitoring the condition of a patient Assignee: Carematix, Inc. (Chicago, IL)
3	7,451,097	Administration	Method, data storage medium, and computer system for generating a modular multi-coverage insurance product Assignee: The ST Paul Travelers Companies, Inc. (St. Paul, MN)
4	7,451,104	Use of Death Benefit Proceeds	Method for funding an organization Assignee: LTI Agency, LLC (Columbia, SC)
5	7,451,148	Health Claim Processing	Method of modifying a business rule while tracking the modifications Assignee: Computer Sciences Corporation (Austin, TX)
6	7,461,007	Reinsurance Sales	Reinsurance auction process Assignee: Employers Reinsurance Corporation (Overland Park, KS)
7	7,464,040	Healthcare	Apparatus and method for processing and/or for providing healthcare information and/or healthcare-related information

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 11/6/2008 → 12/18/2008

#	Patent Application	Patent Application Title
1	20080275737	INSURANCE ESTIMATING SYSTEM
2	20080281640	Method For Linking Borrowers And Investors
3	20080281641	SYSTEM AND METHOD FOR ADMINISTERING A GROUP BENEFIT PLAN
4	20080281642	Business method for insurance, warranty or mutual company coverage on concrete, asphalt, brick, stucco, block and stone
5	20080288282	METHOD AND SYSTEM FOR REDUCING THE INCIDENCE OF DEFENSIVE MEDICINE
6	20080288295	Computer System Managing an Insurance Reserve Requirement by Segmenting a Reinsurance Transaction
7	20080288296	COMPUTER APPARATUS AND METHOD FOR PERFORMING FINANCIAL TRANSACTION PROCESSING
8	20080288297	Hedged financial product having a guaranteed minimum withdrawal benefit and method of generating the same
9	20080288298	Method and system for providing low-cost life insurance
10	20080288299	SYSTEM AND METHOD FOR USER IDENTITY VALIDATION FOR ONLINE TRANSACTIONS
11	20080288300	DATA PROCESSING SYSTEM AND METHOD
12	20080288301	Data processing system and method
13	20080294466	System and Method of Determining the Annuity Value and Cost for Providing Long-Term Health Care for the Elderly

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- 14 [20080294467](#) EDUCATION INSURANCE AND PROCESS OF IMPLEMENTING THE SAME
- 15 [20080294468](#) PROCESS FOR AUTOMATING AND SIMPLIFYING COMMERCIAL INSURANCE TRANSACTIONS
- 16 [20080294566](#) System for Funding an Organization
- 17 [20080300923](#) METHOD, SYSTEM, AND INTERFACE FOR SETTING HEALTH INSURANCE PREMIUMS
- 18 [20080300924](#) METHOD AND SYSTEM FOR PROJECTING CATASTROPHE EXPOSURE
- 19 [20080303638](#) Portable patient devices, systems, and methods for providing patient aid and preventing medical errors, for monitoring patient use of ingestible medications, and for preventing distribution of counterfeit drugs
- 20 [20080306776](#) SYSTEM AND METHOD FOR RISK ACCEPTANCE IN THE PROVISIONING OF PRICE PROTECTION PRODUCTS
- 21 [20080306777](#) SYSTEM AND METHOD FOR PROVIDING AN INSURANCE PREMIUM FOR PRICE PROTECTION
- 22 [20080306778](#) Accessibility Insurance Coverage Management
- 23 [20080306779](#) Collateral damage coverage for insurers and third parties
- 24 [20080312968](#) Electronic Payment System for Providing Regular Payment Services for Pre-Paid Mobile Phones
- 25 [20080312969](#) SYSTEM AND METHOD FOR INSURANCE UNDERWRITING AND RATING
- 26 [20080312970](#) System and methods for providing additional insurance

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

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