

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 10/28/2009 → 12/29/2009

| # | Patent Number | Subject Matter | Patent Title |
|---|---------------------------|---|---|
| 1 | 7,617,114 | Healthcare | Health care reimbursement ASSIGNEE: Wellpoint Inc. (Indianapolis, IN) |
| 2 | 7,617,116 | Healthcare (billing) | Practice management and billing automation system ASSIGNEE: athenahealth, Inc. (Watertown, MA) |
| 3 | 7,617,240 | Claim Processing | Component based task handling during claim processing ASSIGNEE: Accenture LLP (San Jose, CA) |
| 4 | 7,620,560 | Healthcare (claims processing) | Computer-implemented method for grouping medical claims with clinically representative dynamic clean periods ASSIGNEE: Ingenix, Inc. (Eden Prairie, MN) |
| 5 | 7,624,026 | Healthcare (managing medical reimbursement) | Health plan management method and apparatus ASSIGNEE: The TriZetto Group, Inc. (Greenwood Village, CO) |
| 6 | 7,624,030 | Healthcare (medical diagnosis) | Computer-implemented medical analytics method and system employing a modified mini-max procedure |
| 7 | 7,624,031 | P&C (claims) | Online method and system for fulfilling needs resulting from property and other similar losses ASSIGNEE: The Hartford Fire Insurance Company (Hartford, CT) |

* **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 | 7,624,032 Healthcare (providing insurance) | Method of managing the business of a medical scheme ASSIGNEE: Discovery Life Limited (Sandton, Gauteng, ZA) |
| 9 | 7,624,037 Healthcare (cost comparison of plans) | Economic model for measuring the cost and value of a particular health insurance plan ASSIGNEE: NCQA (Washington, DC) |
| 10 | 7,627,490 P&C (quoting and contracting coverage) | Ministry specialized insurance transaction object oriented system and method ASSIGNEE: Brotherhood Mutual Insurance Company (Fort Wayne, IN) |
| 11 | 7,627,491 P&C (flood damage) | Method for evaluating flood plain risks ASSIGNEE: Swiss Reinsurance Company (Zurich, CH) |
| 12 | 7,630,788 Healthcare (remote pharmacist) | Pharmaceutical system in which pharmaceutical care is provided by a remote professional serving multiple pharmacies ASSIGNEE: Diebold, Incorporated (North Canton, OH) |
| 13 | 7,630,909 P&C (claims - auto accident estimation) | Computerized method and system for adjusting liability estimates in an accident liability assessment program ASSIGNEE: Computer Sciences Corporation (El Segundo, CA) |
| 14 | 7,630,910 Life (automated underwriting) | System for case-based insurance underwriting suitable for use by an automated system ASSIGNEE: Genworth Financial, Inc. (Richmond, VA) |
| 15 | 7,630,911 Health (claims) | Method of automated processing of medical data for insurance and disability determinations ASSIGNEE: QTC Management, Inc. (Diamond Bar, CA) |
| 16 | 7,630,913 Health (claims) | Automated processing of medical data for disability rating determinations ASSIGNEE: QTC Management, Inc. (Diamond Bar, CA) |

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| 17 | 7,630,917 Insurance (marketing) | Automatic learning for mapping spoken/text descriptions of products onto available products ASSIGNEE: AT&T Intellectual Property II, L.P. (New York, NY) |
| 18 | 7,631,299 Administration/Marketing | System for modifying software using reusable software components ASSIGNEE: Computer Sciences Corporation (El Segundo, CA) |
| 19 | 7,634,420 Life (marketing/comparison shopping) | System for appraising life insurance and annuities ASSIGNEE: Efficient Markets Corporation (Atlanta, GA) |
| 20 | 7,640,175 Healthcare (risk management) | Method for high-risk member identification ASSIGNEE: Ingenix, Inc. (Eden Prairie, MN) |
| 21 | 7,640,176 Insurance (marketing) | Insurance agent contact system ASSIGNEE: Insweb Corporation (Gold River, CA) |
| 22 | 7,640,177 Healthcare (prescription drug management) | Method and apparatus for determining an optimal sharing mix in a shared prescription savings plan |
| 23 | 7,640,202 Life (investments) | Life insurance investment fund ASSIGNEE: Halley Capital LLC (Greenwich, CT) |

CLICK on Patent Number to link to USPTO web site.

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Published Patent Applications 10/30/2009 → 12/31/2009

| # | Patent Application | Patent Application Title |
|----|-----------------------------|--|
| 1 | 20090276089 | APPARATUS FOR DISPENSING LUGGAGE RECOGNITION LABELS AND METHODS FOR USE |
| 2 | 20090276247 | SYSTEMS AND METHODS FOR WEB-BASED GROUP INSURANCE/BENEFITS PROCUREMENT AND/OR ADMINISTRATION |
| 3 | 20090276248 | APPARATUS, SYSTEM, AND METHOD FOR FUNDING INSURANCE PREMIUM FINANCING CONTRACTS |
| 4 | 20090276249 | Method and system for providing healthcare insurance |
| 5 | 20090279734 | SYSTEM AND METHOD FOR ASSESSING A CONDITION OF PROPERTY |
| 6 | 20090281831 | Automated Configuration of Medical Practice Management Systems |
| 7 | 20090281840 | TRANSFERRING INSURANCE POLICIES |
| 8 | 20090281841 | METHOD FOR AUTOMATING INSURANCE CLAIMS PROCESSING |
| 9 | 20090281842 | SYSTEM AND METHOD USING INSURANCE FOR RISK TRANSFERENCE |
| 10 | 20090281953 | Seller's Listing System |
| 11 | 20090287507 | Method for Operating a Return Generation System and a System for Generating Returns |
| 12 | 20090287508 | METHODS OF ANALYSIS OF POLYMORPHISMS AND USES THEREOF |
| 13 | 20090287509 | METHOD AND SYSTEM FOR AUTOMATING INSURANCE CLAIMS PROCESSING |
| 14 | 20090287510 | Methods and products for providing incentive compatible mortgage loans |

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- 15 [20090287511](#) METHOD OF OBTAINING PREPAYMENT OF A CONTRACT PAYMENT
- 16 [20090287512](#) System And Process For Dominance Classification For Insurance Underwriting Suitable For Use By An Automated System
- 17 [20090292553](#) Tax insurance method, and system
- 18 [20090292555](#) SYSTEMS AND METHODS FOR DELIVERING ON-CALL DATA FOR HEALTH CARE LOCATIONS AND PHYSICIANS
- 19 [20090292562](#) SYSTEM AND METHOD FOR ADMINISTERING FIXED INDEX ANNUITIES
- 20 [20090292563](#) SYSTEM AND METHOD FOR ADMINISTERING VARIABLE ANNUITIES
- 21 [20090292564](#) SYSTEM AND METHOD FOR ADMINISTERING ANNUITIES
- 22 [20090292565](#) Method of Managing Unemployment Claims
- 23 [20090299764](#) Obtaining, Posting And Managing Healthcare-Related Liens
- 24 [20090299768](#) APPARATUS AND METHOD FOR PREDICTING HEALTHCARE REVENUE CYCLE OUTCOMES AND CONTROLLING WORK FLOW
- 25 [20090299772](#) Pet passenger insurance coverage and methods therefor
- 26 [20090299773](#) SYSTEM AND METHOD OF MANAGING AN INSURANCE SCHEME
- 27 [20090299774](#) SYSTEM AND METHOD OF MANAGING AN INSURANCE SCHEME
- 28 [20090299775](#) SYSTEM AND METHOD OF MANAGING AN INSURANCE SCHEME
- 29 [20090299776](#) SYSTEM AND METHOD OF MANAGING AN INSURANCE SCHEME
- 30 [20090300065](#) COMPUTER SYSTEM AND METHODS FOR IMPROVING IDENTIFICATION OF SUBROGATION OPPORTUNITIES
- 31 [20090307011](#) Method of adjusting an insurance premium

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- 32 [20090307012](#) DEVICE FOR AUTOMATICALLY PROCESSING AND MONITORING DANGEROUS EVENTS
- 33 [20090307013](#) Data Tag Creation from a Physical Item Data Record to be Attached to a Physical Item
- 34 [20090307014](#) METHOD OF APPRAISING AND INSURING INTELLECTUAL PROPERTY
- 35 [20090307015](#) SYSTEM AND METHOD OF MANAGING AN INSURANCE SCHEME
- 36 [20090307016](#) Variable Annuity With a Guaranteed Minimum Accumulation Benefit Based on an External Index
- 37 [20090307017](#) APPAREL AND TEXTILE INSURANCE SYSTEM AND METHOD
- 38 [20090313050](#) Computer Based System for Pricing an Index-Offset Deposit Product
- 39 [20090313051](#) LIQUID INSURANCE CONTRACTS
- 40 [20090313052](#) System and method for managing tier-priced commodity transactions
- 41 [20090319302](#) SYSTEMS AND METHODS FOR DETERMINING COST OF INSURANCE RATES
- 42 [20090319303](#) METHOD OF INSURING INDIVIDUALS USING GUARANTEED INSURANCE, TERM INSURANCE, AND NON-GUARANTEED INSURANCE
- 43 [20090326984](#) APPARATUS AND METHOD FOR IMPROVED ORAL HEALTH CARE
- 44 [20090326987](#) COMPREHENSIVE INSURANCE PRODUCT WITH LOSS COVERAGE AND ASSISTANCE SERVICES
- 45 [20090326988](#) MANAGING CONSISTENT INTERFACES FOR BUSINESS OBJECTS ACROSS HETEROGENEOUS SYSTEMS
- 46 [20090326989](#) INTERACTIVE INFORMATION MANAGEMENT SYSTEM AND METHOD

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

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