

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 11/1/2010 → 12/31/2010

#	Patent Number	Patent Title
1	7,827,045	Systems and methods for assessing the potential for fraud in business transactions
2	7,827,046	Premium transition factor
3	7,827,069	Method and system for registering potential acquirers of vehicles that are not currently on the market
4	7,827,121	Maintenance cost management device and user device
5	7,831,442	System and method for minimizing edits for medical insurance claims processing
6	7,831,450	Medical order information display system
7	7,831,451	Systems and methods for insurance underwriting
8	7,831,460	Expatriate associate selection process
9	7,831,466	Insurance incentive program for promoting the purchase or release of an automobile after an expiration of a lease
10	7,831,523	Computerized dispute resolution system and method
11	7,835,921	Patient credit balance account analysis, overpayment reporting and recovery tools
12	7,835,924	Method and system for delivering to a customer a plurality of prescriptions having aligned refill dates
13	7,835,926	Method for conducting a home health session using an integrated television-based broadband home health system
14	7,835,928	Connecting consumers with service providers
15	7,835,986	System and method for monitoring events associated with a person or property
16	7,840,418	Tracking the availability of service providers across multiple platforms

* **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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- 17 [7,840,422](#) Systems and methods for managing insurance claims
- 18 [7,840,423](#) Insurance premium rate setting support system
- 19 [7,840,424](#) Systems and methods for retaining or shifting prescription market share
- 20 [7,840,462](#) System and method for managing and evaluating network commodities purchasing
- 21 [7,840,468](#) System and method for a risk management framework for hedging mortality risk in portfolios having mortality-based exposure
- 22 [7,840,470](#) Retirement planning system and method
- 23 [7,840,471](#) Life insurance investment fund
- 24 [7,844,470](#) Treatment order processing system suitable for pharmacy and other use
- 25 [7,844,473](#) System for allocating home health services
- 26 [7,844,475](#) Method for strategic commodity management through mass customization
- 27 [7,844,476](#) Process for case-based insurance underwriting suitable for use by an automated system
- 28 [7,844,477](#) Process for rule-based insurance underwriting suitable for use by an automated system
- 29 [7,844,478](#) Systems and methods for implementing real estate value insurance
- 30 [7,848,934](#) Remote prescription refill system
- 31 [7,848,937](#) Connecting consumers with service providers
- 32 [7,848,938](#) Computerized method and system of assigning an absolute liability value for an accident
- 33 [7,848,939](#) Methods for validating participants in a pension insurance program
- 34 [7,853,460](#) Reinsurance system for variable annuity contract with guaranteed minimum death benefit
- 35 [7,853,461](#) Risk shifting method for investments in wind power generation

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- 36 [7,856,361](#) Lifenet
- 37 [7,856,363](#) Method and system for aligning a plurality of refill dates for prescriptions associated with a plurality of customers
- 38 [7,856,367](#) Workers compensation management and quality control
- 39 [7,856,375](#) Customized communication document creation system and method
- 40 [7,856,436](#) Dynamic holds of record dispositions during record management
- 41 [7,856,617](#) Method, system and computer program product for creating software for processing an insurance claim
- 42 [7,860,725](#) Method for remote medical consultation and care
- 43 [7,860,728](#) System, method, and computer program product for reducing the burden on scheduling systems by forecasting a demand for medical resources using retrieved billing data
- 44 [7,860,734](#) Systems and methods for quoting reinsurance
- 45 [7,860,735](#) Online life insurance document management service
- 46 [7,860,744](#) System and method for automatically providing personalized notices concerning financial products and/or services
- 47 [7,860,758](#) Method and system for providing local information over a network
- 48 [7,860,784](#) Method and system for user payment account management
- 49 [7,860,786](#) Predictive score for lending
- 50 [7,860,812](#) Advanced insurance record audit and payment integrity
- 51 [7,860,868](#) Computer-implemented electronic diary to enter locked medical notes for historical archival
- 52 [7,860,869](#) Computer-implemented electronic diary to enter locked legal notes for historical archival

CLICK on Patent Number to link to USPTO web site.

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#	Patent Application	Patent Application Title
1	20100280852	System And Method For Financial Transactions In A Rideshare Environment
2	20100287008	METHOD AND APPARATUS FOR IDENTIFYING INTERNATIONAL TRAVELERS AND PROVIDING AN INCENTIVE TO PURCHASE TRAVEL SERVICES
3	20100293000	SYSTEM FOR EVALUATING POTENTIAL CLAIM OUTCOMES USING RELATED HISTORICAL DATA
4	20100293009	System and method for protecting and issuing an investment security
5	20100293010	METHOD OF FINANCING UNFUNDED LIABILITIES
6	20100299156	HEALTH CARE MANAGEMENT AND PATIENT EDUCATION SYSTEMS AND METHODS
7	20100299160	SYSTEM AND METHOD FOR PROVIDING FLEXIBLE AND PREDICTABLE INCOME
8	20100299161	SYSTEM AND METHOD FOR ADMINISTERING SUBROGATION RELATED TRANSACTIONS
9	20100299162	SYSTEM FOR PROCESSING INSURANCE COVERAGE REQUESTS
10	20100305976	SYSTEM AND METHOD FOR ADMINISTERING LAST SURVIVOR LIFE INSURANCE POLICY
11	20100305977	AUTOMATION OF AUDITING CLAIMS
12	20100305978	AUTOMATION OF AUDITING CLAIMS
13	20100305979	AUTOMATION OF AUDITING CLAIMS
14	20100305980	Method Of Financing Minimally Capitalized Natural Resource Exploration Companies Through Risk Mitigation

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- 15 [20100312578](#) SYSTEM AND METHOD FOR PREPURCHASED REPLENISHMENT OF PHARMACEUTICALS
- 16 [20100312583](#) SYSTEM AND METHOD FOR COST EFFECTIVELY FUNDING A LOAN
- 17 [20100312584](#) DYNAMIC ADJUSTMENT OF INSURANCE COVERAGE
- 18 [20100312585](#) LIFE SETTLEMENT/SETTLEMENT WITH PAID-UP POLICY SYSTEM AND METHOD
- 19 [20100318382](#) Just-In-Time Insurer's Flooring Evaluation and Replacement System
- 20 [20100318383](#) INTERACTIVE CREDENTIAL SYSTEM AND METHOD
- 21 [20100324941](#) PERSISTENT SALES AGENT FOR COMPLEX TRANSACTIONS
- 22 [20100324942](#) SYSTEM AND METHOD FOR RECEIVING AND EVALUATING REQUESTS FOR INSURANCE PROPOSALS
- 23 [20100324943](#) GENETICALLY PREDICTED LIFE EXPECTANCY AND LIFE INSURANCE EVALUATION
- 24 [20100324944](#) INSURANCE CODE QUOTE RESOLUTION SYSTEM AND METHOD
- 25 [20100324945](#) DATA INSURANCE SYSTEM BASED ON DYNAMIC RISK MANAGEMENT
- 26 [20100332243](#) Goal Insurance
- 27 [20100332262](#) CLOUD COMPUTING RESOURCE BROKER
- 28 [20100332263](#) METHOD, APPARATUS AND COMPUTER PROGRAM PRODUCT FOR PROVIDING A CONTRACT COMPLIANCE SOLUTION
- 29 [20100332264](#) SYSTEM AND METHOD FOR ADMINISTERING DEFERRED TERM LIFE INSURANCE ASSOCIATED WITH A SAVINGS PLAN
- 30 [20100332265](#) RECEIPT INSURANCE SYSTEMS AND METHODS
- 31 [20100332266](#) TRAFFIC INFORMATION SYSTEM

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