

# 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 1/1/2008 → 2/12/2008

#	Patent Number	Subject Matter	Patent Title
1	<a href="#">7,315,836</a>	Intellectual Property	Method for obtaining and allocating investment income based on the capitalization of intellectual property
2	<a href="#">7,319,970</a>	Health – Underwriting risk evaluation	Method and apparatus for lifestyle risk evaluation and insurability determination
3	<a href="#">7,321,583</a>	Data traffic – <i>little relationship to insurance</i>	Data traffic separation method for use in a packet-oriented mobile radio network
4	<a href="#">7,324,950</a>	Life Insurance	System and method for simultaneous multiple death life insurance
5	<a href="#">7,324,951</a>	P&C – Claims	Method of processing vehicle damage claims
6	<a href="#">7,324,952</a>	P&C – Loss resulting from internet transaction interference	Insurance method, insurance system, transaction monitoring method, transaction monitoring system, and program
7	<a href="#">7,328,183</a>	Long Term Care	Computer program and method for determining the economic impact of long-term care
8	<a href="#">7,330,818</a>	Life Expectancy estimator – <i>limited applicability to insurance</i>	Health and life expectancy management 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.

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- |    |                           |  |   |
|----|---------------------------|--|---|
| 9  | <a href="#">7,330,819</a> | P&C application, perhaps - aircraft maintenance, primarily   | Method and system for dynamic management of part reliability data |
| 10 | <a href="#">7,330,820</a> | P&C – evaluating lawsuit risk against market premium levels. | Premium evaluation systems and methods                            |

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

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## Published Patent Applications 1/3/2008 → 2/14/2008

#	Patent Application	Patent Application Title
1	<a href="#">20080004915</a>	DYNAMIC MODELING AND SCORING RISK ASSESSMENT
2	<a href="#">20080010086</a>	Health financial needs calculator
3	<a href="#">20080010095</a>	Longevity insurance
4	<a href="#">20080010096</a>	DETERMINATION OF HEALTHCARE COVERAGE USING A PAYMENT ACCOUNT
5	<a href="#">20080010097</a>	SYSTEM AND METHOD FOR RISK ADJUSTED COST INDEX MEASUREMENTS FOR HEALTH CARE PROVIDERS
6	<a href="#">20080010098</a>	Prepaid copay card
7	<a href="#">20080010099</a>	METHOD AND APPARATUS FOR FACILITATING A TRANSACTION BETWEEN A BUYER AND ONE SELLER
8	<a href="#">20080015892</a>	Providing Transparent Health Care Information to Consumers
9	<a href="#">20080015906</a>	Weather Insurance
10	<a href="#">20080015907</a>	SYSTEM AND METHOD FOR AUTOMATED PROCESSING OF NEW PRODUCTS AND SERVICES
11	<a href="#">20080015964</a>	Retail Price Hedging
12	<a href="#">20080021743</a>	Homeowners Housing Price Protection Program Against Selling Losses
13	<a href="#">20080021744</a>	METHOD OF PROVIDING FOR A PERIODIC INCOME STREAM CONDITIONED ON THE AGE AT DEATH OF THE INSURED
14	<a href="#">20080027759</a>	System and method for coordination of benefits in a healthcare system
15	<a href="#">20080027760</a>	Healthcare eligibility and benefits data system
16	<a href="#">20080027761</a>	System and method for verifying driver's insurance coverage

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- 17 [20080027762](#) System and method for managing renewable repriced mortgage guaranty insurance
- 18 [20080027763](#) COMPUTER SYSTEM
- 19 [20080027764](#) System and method for warranting against leasing losses
- 20 [20080033764](#) Method for Underwriting Claimants
- 21 [20080033765](#) APPARATUS AND METHOD FOR CLAIMS REVIEW
- 22 [20080033766](#) SYSTEM AND METHOD FOR A SEPARATE ACCOUNT MORTGAGE
- 23 [20080033767](#) DYNAMIC MODELING AND SCORING RISK ASSESSMENT
- 24 [20080033768](#) INSURANCE METHOD
- 25 [20080040163](#) System and method for paying and receiving agency commissions
- 26 [20080040164](#) System and Method for Facilitating Claims Processing
- 27 [20080040165](#) Transgenic crop financial systems and methods
- 28 [20080040166](#) LIFE INSURANCE INVESTMENT FUND

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

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