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(54) Title: SYSTEM AND METHOD FOR GENERATING A QUOTE FOR PRODUCTS AND SERVICES

(57) Abstract: The present invention relates to a system and process for enabling potential customers to receive and compare price and/or rate quotes for one or more selected products or services where customer information, state regulatory requirements, prede-
fined rules and conditions, and/or other factors may be considered in determining a price and/or a rate quote or a range of price or
rate quotes. Price or rate quotes may be determined by considering a plurality of profitability factors and an attractiveness of the
potential customer as well as other factors.



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SYSTEM AND PROCESS FOR GENERATING A QUOTE FOR PRODUCTS AND SERVICES

BACKGROUND OF THE INVENTION

5 The present invention relates to a system and process for enabling one or more potential customers to receive one or more price and/or rate quotes for a selected product or service wherein the price quote may be based on an eligibility of the potential customer, one or more state regulatory requirements, one or more predefined rules and/or conditions and/or other similar factors.

10 Various entities may provide numerous services in an effort to attract new customers and retain current customers by facilitating selection of a product and/or a service and by simplifying a purchasing process. Price is a driving factor and a major concern for most customers when selecting a product or service provider. Therefore, it is important for a customer to be able to receive an accurate price estimate, as well as other relevant information about a desired product or a service, quickly and easily before
15 committing to a purchase of the desired product and/or service.

While a product or service provider may initially quote an attractive price and/or rate to a customer for a desired product or service, when the customer is actually ready to make a purchase of the desired product or service, the quoted price or rate may be modified at the last minute to a surprisingly higher price and/or rate. At this point, the
20 customer may abandon all efforts to purchase the desired product or service or continue the search elsewhere. The customer may also feel that it is too late to look elsewhere or may have already made other arrangements that are contingent on securing the desired product or service from the product/service provider. As a result, the customer may feel pressured and locked into purchasing the desired product/service from the product/service
25 provider at the higher price or rate. Such occurrences may result in negative customer relations and bad publicity. Therefore, it is advantageous for a customer to be able to receive a quote for a desired product/service at an attractive price or rate and to be able to receive a guarantee of an offer to sell the desired product/service at the price or rate quoted, or within a range of prices or rates quoted.

30 Oftentimes, a business entity has a product/service catalog that may be accessed through a web site on the Internet. This enables potential customers to view and analyze a plurality of products or services offered for sale by the business entity and a plurality of

various prices, quotes, and different options associated with such products or services at their leisure without the intervention of a sales representative of the business entity.

The ability to easily receive rate and/or price quotes as well as other information about desired products and services enables a potential customer to consider a wider
5 range of product or service providers. This feature further empowers the potential customer to find a desired product or service with customized benefits and options, if so desired, for purchase at an attractive price or rate.

However, product/service catalogs on the Internet have traditionally been difficult to access and retrieve information from due to varying circumstances and difficulties. For
10 example, on-line rate and price quote processes have traditionally been tedious, frustrating and time consuming to use. Oftentimes, potential customers have abandoned such systems or processes after having to wait an extended period of time to receive a price/rate quote for a desired product/service. In other instances, a potential customer may be unable to obtain a price/rate quote after entering information requested and
15 waiting a required amount of time, due to eligibility restrictions and other factors. Many existing systems and processes use terminology (such as legal phrases) which may be unclear to potential customers. Also, an amount of information and details a potential customer may be required to input may be overly cumbersome thereby resulting in incomplete responses or abandonment of the system by the potential customer prior to
20 receipt of a price/rate quote for a desired product/service. For example, the required information may include information that is not easily obtainable, which may result in further delays and frustration. As a result, potential customers no longer consider purchasing a desired product or service from these web sites.

These and other drawbacks exist with current systems and processes.

25 SUMMARY OF THE INVENTION

The system and process of the present invention overcomes the aforementioned and other drawbacks with existing systems and processes.

The present invention includes a system and process for providing a potential customer with price and/or a rate quote for a desired product and/or a service.

30 The present invention uses customer information to determine an optimized price and/or rate quote for a desired product and/or a service.

The present invention determines and applies one or more state specific requirements and/or conditions to determine an accurate price and/or rate quote for a desired product and/or a service.

5 The present invention applies a plurality of predetermined rules and/or conditions to customer information to generate an optimized price and/or a rate quote for one or more selected services or products.

The present invention guarantees a price and/or a rate quote to a potential customer, if applicable.

10 Additional features of the invention will be set forth in part in the description which follows, and in part will be obvious from the description, or may be learned by practice of the invention. The objects and advantages of the invention may be realized and attained by means of the instrumentalities and combinations particularly pointed out in the appended claims.

15 The invention, in one aspect, includes a process for generating one or more price or rate quotes for one or more products or services comprising the steps of receiving user information from a user desiring to obtain one or more price or rate quotes for one or more selected products or services; applying a plurality of predefined conditions to the user information; determining an eligibility of the user based on the applied predefined conditions; generating one or more price or rate quotes for a sale of the one or more
20 selected products or services to the user wherein the one or more price or rate quotes are based on the eligibility and the predefined conditions as applied to the user information; displaying the one or more price or rate quotes associated with the one or more selected products or services; enabling the user to select one or more of the price or rate quotes displayed, and saving the user's one or more selections and the user information in a
25 database.

In another aspect, the invention includes a system for generating one or more price or rate quotes for one or more products or services. The system comprises receiving means for receiving user information from a user desiring to obtain one or more price or rate quotes for one or more selected products or services; applying means for applying a
30 plurality of predefined conditions to the user information; determining means for determining an eligibility of the user based on the applied predefined conditions; generating means for generating one or more price or rate quotes for a sale of the one or more selected products or services wherein the one or more price or rate quotes are based

on the eligibility and the predefined conditions as applied to the user information; displaying means for displaying the one or more price or rate quotes associated with the one or more selected products or services; enabling means for enabling the user to select one or more of the price or rate quotes displayed; and saving means for saving the user's
5 one or more selections and the user information in a database.

The accompanying drawings, which are incorporated in and constitute a part of this specification, illustrate various embodiments of the invention and, together with the description, serve to explain the principles of the invention.

BRIEF DESCRIPTION OF THE DRAWINGS

10 FIG. 1 is a flowchart illustrating a plurality of steps conducted in a process for generating one or more price or rate quotes according to an embodiment of the present invention.

FIG. 2 is an example of a screen shot illustrating a first step in the process according to an embodiment of the invention.

15 FIGS. 3a and 3b are examples of user interfaces for obtaining general and personal information from a user according to an embodiment of the invention.

FIGS. 4a and 4b are examples of additional user interfaces for obtaining general and personal information from a user according to an embodiment of the invention.

20 FIG. 5 is an example of a user interface for obtaining detailed vehicle information according to an embodiment of the invention.

FIGS. 6a, 6b and 6c are illustrative user interfaces for obtaining vehicle and accident information according to an embodiment of the invention.

FIGS. 7a, 7b and 7c are examples of user interfaces for displaying price and/or rate quote information according to an embodiment of the invention.

25 FIG. 8 is a block diagram illustrating a plurality of components in a stand-alone system for generating one or more price or rate quotes for one or more products or services in accordance with an embodiment of the present invention.

FIG. 9 is a block diagram illustrating a plurality of components of an Internet-based embodiment of the system of the present invention.

30 DETAILED DESCRIPTION OF THE INVENTION

Reference will now be made in detail to the present preferred embodiments of the invention, examples of which are illustrated in the accompanying drawings in which like reference characters refer to corresponding elements.

5 The present invention is described in relation to an embodiment of a system and process for providing one or more price and/or rate quotes for one or more products and/or services for use by an entity doing business in the automotive insurance industry. Nonetheless, the characteristics and parameters pertaining to the system and process of the invention may be applicable to numerous other types of products or services whenever a potential or a current customer requests a price and/or a rate quote or other
10 related information regarding a product or service offered for sale by an entity. The principles taught in connection with the present invention may be applicable to long term care insurance products or services, life insurance products or services, annuity products or services, mortgage products or services, and other similar types of products and services.

15 The present invention relates to a system and process for enabling a potential customer to receive and compare a price and/or a rate quote for one or more selected products and services where customer information, a plurality of state regulatory requirements, a plurality of predefined rules and conditions, and/or other factors may be considered in determining the price and/or rate quote or a range of price or rate quotes.
20 The price or rate quotes may be determined by considering a plurality of profitability factors and an attractiveness to the potential customer as well as other factors.

FIG. 1 is a flow chart illustrating a plurality of steps performed by a system conducting a process 100 for enabling a potential and/or a current customer (or a user) to receive and compare one or more price and/or rate quotes for one or more selected
25 products or services according to an embodiment of the invention. For purposes of illustration, the process 100 will be described in connection with automotive insurance products and/or services. However, it should be understood that the process 100 may be used in connection with numerous other types of products and/or services.

At a step 102 in the process 100, user information may be received by the system.
30 The user information may include personal information and information related to a selected or product or service. At a step 104, one or more regulatory requirements associated with one or more applicable states may be identified. For example, different states may have varying regulatory requirements regarding the sale of automotive

insurance products or services. The system and process of the present invention may identify a plurality of state-specific regulatory requirements and apply the state-specific regulatory requirements to the user information for accurate quote generation. At a step 106, one or more pre-defined rules and conditions may be applied to the user information to assess a profitability and a risk associated with the user, thereby producing one or more optimized price and/or rate quotes for purchase of the one or more selected products or services. At a step 108, an eligibility of the user may be assessed. The system may display a price or rate quote (or a range of price or rate quotes) as well as other information to the user, at a step 110. The other information may include, for example, one or more custom automotive insurance coverage plans. At a step 112, the user may make one or more selections of one or more products or services based upon the displayed price or rate quotes and the selections may be processed by the system. At a step 114, the user information and the user's selections may be saved in a database and/or forwarded to one or more appropriate entities for disposition, activation, or other operations. As would be known to one of ordinary skill in the field, the sequence of steps of the process 100 illustrated in FIG. 1 are illustrative only and the sequence of steps may be modified in accordance with the present invention. Moreover, as will be described in more detail below, the sequence of steps illustrated in FIG. 1 may be performed by a system, such as the system illustrated in FIG. 8 and FIG. 9. The steps of the process 100 illustrated in FIG. 1 will now be described in greater detail below.

As explained above, at step 102, the user, *i.e.*, a potential or a current customer, may enter user information as prompted by the system executing the process 100. The system may ask the user a series of underwriting, rating and other similar questions and may prompt an answer from the user to each of the series of questions. Upon input by the user of user information in response to the series of questions, the answers may then be passed to a mainframe computer (or a processor) and the answers may be validated against the predefined rules and conditions.

For example, with respect to automotive insurance products or services, the user information entered by the user may include one or more of general information, applicant address information, insurance information, operator information, accident/violation/claim information, vehicle information, percentage of use information, current coverage information, and other similar information. The user information entered by the user may then be used to determine a price or rate quote (or a range of

price or rate quotes) and/or one or more custom coverage plans available to the user, where the price or rate quote supplied to the user may be optimized for profitability and other considerations.

5 Other user information may include one or more of source coding, underwriting, coverage plan and risk rating criteria. For example, when a user selects an option from a list of ways the user heard about the product/services, a source code or other identifier may be assigned. One or more of these criteria may be used by the system for determining an eligibility of the user for a specific price and/or a rate quote (or a range of price or rate quotes) for the selected product or service.

10 In addition, when the system and process are used in connection with automotive insurance products or services, the user may also be requested to provide a vehicle identification number (or VIN) for each vehicle identified by the user. Upon entry of the VIN, the system may access a database where accurate and current information associated with the VIN may be retrieved. This also enables the system to pre-populate certain
15 answer fields associated with specific questions, thereby eliminating a need for the user to respond to additional questions. By using the VIN information, the system may obtain a wide range of detailed information about the user's one or more identified vehicles. This increases an accuracy of the price or rate quote, reduces user frustration, and facilitates generation of the price or rate quote.

20 If the VIN information is correctly entered, it may be reviewed and assigned a vehicle type and/or a symbol that may be used in the process 100. If the VIN is incomplete, incorrect or not entered, a symbol or another indicator may be assigned based on other information entered by the user, such as a year of manufacture, a model, a sub-model, and cylinder information of the vehicle. If the process 100 still cannot generate a
25 price or a rate quote using the entered user information, the customer may be directed to seek assistance.

At step 104, the state-specific regulatory requirements and conditions may be identified from a number of sources and applied to the user information obtained during step 102. Additionally, a plurality of specific questions may be required in various states
30 to support one or more marketing and underwriting parameters associated with the selected products and services. The answers entered by the user to these state-specific questions may also be used to determine availability, user eligibility, optional coverage plans and other similar information. For example, suppose the user indicates that he/she

resides and maintains an automobile in Arizona. The process 100 may ask the user if the automobile is a golfmobile because golfmobiles used in Arizona are required to be licensed and registered for road use. Other states may require varying degrees of coverage for each driver. These factors may be considered when evaluating user eligibility, ranges for price and rate quotes, coverage plans and other options.

According to another embodiment of the present invention, the system may be designed so that it includes a direct link to one or more State Department of Motor Vehicles (DMVs) (or other similar information sites) to obtain information regarding the user's driving history. This enables the system to pre-populate certain informational fields with the information obtained from the State DMV thereby reducing the number of questions to be answered by the user. Oftentimes, a user may be quick to forget details related to accidents that may have occurred five or more years ago, for example. This feature of the process and system leaves less room for error on the part of the user.

At step 106, the pre-defined rules and conditions may be applied to the user information. As an example of an illustrative predefined rule, a particular provider of automotive insurance products or services may require that the user's state of residence, vehicle registration state and vehicle garage state be the same state. The user's residence state and vehicle registration state may be important in determining the automotive insurance coverage plans displayed to the user. For example, if the user's residence state, vehicle registration state, and/or the vehicle garage state are not the same states, the user may be directed to a sales department or another entity for additional information and assistance.

At step 108, the process 100 may determine the user's eligibility in receiving a price or rate quote (or a range of price or rate quotes) for the selected one or more products and/or services. The eligibility determination may include a first determination of whether or not the user should receive a price or rate quote. The eligibility determination may also encompass a price or rate quote amount based on the user information, the state-specific requirements, the predefined rules and conditions, as well as on other similar information.

For example, the residence address and the vehicle garage address (if applicable) may be verified and used for generation of rating and coverage selection options. If the residence address is validated, the user may be allowed to continue use of the process 100. However, if the residence address cannot be validated, an error message may be

presented to the user requesting that the user re-verify the residence address information entered. If the user enters the user information again and the address still cannot be validated, the user may be directed to contact a sales department or another entity by telephone, or another mode of communication.

5 According to another example, if the user enters an invalid address, such as a post office box address, the user's request for a price or rate quote may not be processed. In another example, a state entered as the state which issued the user's driver's license may be compared to the user's residence state. If the user's residence state and the state which issued the user's driver's license are the same state, the user may be permitted to continue
10 using the process 100. However, if the user's residence state and the state which issued the user's driver's license are different states, the user may be asked the number of days the user has lived in the primary residence state. Other information may also be required or requested.

 According to another example, if the user indicates a number of years in an
15 occupation to be less than a predetermined number of years (*e.g.*, four years), one or more additional underwriting questions may be asked based on the age of the user and/or other factors. Certain states may have varying age requirements for certain activities.

 In another example, the user may be asked one or more questions regarding claim information and the user's answers to the one or more questions may be compared to a
20 surcharge threshold table for a proper code determination and provision of one or more price or rate quotes. Such questions may be directed to theft claims, comprehensive claims and/or accident claims information.

 The user's eligibility may be determined in accordance with various pre-defined factors. For example, after a user enters information through the process 100, the entered
25 information may be scored. If a score exceeds a maximum or a threshold score acceptable for the residence state of the user, a "do not quote" message or another similar message may be displayed to the user and the process 100 may be restricted from displaying a price or a rate quote to the user. Additionally, other internal standards may be defined by the automotive insurance provider to determine whether the user is eligible
30 to receive a price or rate quote.

 At step 110, one or more price and/or rate quotes may be presented to the user. Other information and options may also be displayed to the user for observation, analysis, comparison, and/or selection. For example, a detailed breakdown of the price or rate

quote may be presented to the user, as well as other pricing options that the user may select. In addition, custom coverage plans and options may be presented to the user for selection. In applicable states, the user may be guaranteed a price quoted, provided the information submitted by the user is true and verifiable by an authorized entity. With
5 respect to automotive insurance products, the user may be given the ability to select various degrees of coverage, for example.

The user may be presented with various information related to the price or rate quote to assist the user in analyzing and comparing the rates, prices, and/or other options and information about a desired product or service. For example, with respect to a
10 desired automotive insurance product, the user may be presented with a quotation number, a reference number, an annual premium amount, a quarterly premium amount, an annual savings by paying the quarterly premium amount, a coverage plan quoted, a per vehicle price breakdown, a toll-free telephone number to call the sales department if additional information is needed, a price guarantee date (*i.e.*, the price or rate quoted will
15 be guaranteed until a certain date), a date of quote, and other relevant and helpful information.

If the user desires to obtain different price or rate quotations to make a comparison, the user may vary the user information input and determine how the variations will affect the price or rate quotation. For example, with respect to an
20 automotive insurance product, the user may vary a deductible amount that the user is willing to pay in the event that the user has to submit a covered claim and the user may then determine how such variations affect the premium payable for the automotive insurance product.

At step 112, based on the one or more price or rate quotes and options provided to
25 the user, the user may then make one or more selections of a desired product or service that the user wishes to purchase. For example, the user may initially choose not to make any selection. The user may also wish to consider the various price or rate quotes for a period of time prior to making a purchase. In such a case, the user may receive a quote number, or another unique identifier, and/or a password to enable the user to re-access the
30 system to select a desired product or service for purchase or make adjustments to the user information at a later time. A time parameter may be defined to allow the user to re-access the system within the time parameter to make a purchase of a desired product/service at the quoted price or rate. For example, a time parameter of 45 days may

be predefined. The user must re-access the system within 45 days after receiving the price or rate quote in order to guarantee availability of that price or rate for purchase of the desired product or service. At step 112, following a selection of a desired product/service by the user, the system may then process the user's one or more
5 selections.

At step 114, the user information and the one or more selections made by the user may be saved in a database. Also, the user information and the one or more selections may be forwarded to an appropriate authorized entity for final disposition, activation, or other operation.

10 In addition, the saved user information and the one or more selections of a desired product/service may be used to generate a re-quote, according to an embodiment of the present invention. Once the user has received a price or rate quote through use of the process of the present invention, one or more deferred events may be scheduled to automatically generate a re-quote to the user. A time frame for which the price/rate
15 quoted will remain in effect may be defined by the system. For example, during a promotional period, a user who has previously accessed the system may receive one or more special offers or price/rate quotes based on the user information previously entered, and/or other information, events and/or triggers.

The price/rate quote and product/service information may be saved and further
20 analyzed by the provider of the product/service and other authorized entities. For example, a rate of acceptances may be calculated and used to determine how well the price and/or rate quotes are being received by potential customers. Other statistics and factors may be defined and analyzed for other marketing purposes.

FIG. 2 is an example of a graphical user interface (GUI) 200 for use by the user
25 for input of the user information for initiating a request for a price and/or rate quote for a selected product or service, according to an embodiment of the present invention.

Section 210 of GUI 200 is used to input information that may serve to expedite the price/rate quote generation process, for example, the user's current insurance policy number and VIN information.

30 The system may prompt the user to input general personal information, such as the user's full name in a first name section 212, a middle initial section 214, and a last name section 216. Other personal information may also be entered into GUI 200 by the user. For example, the user may input a zip code in a zip code section 218 and a number of

vehicles to be insured may be input by selecting a number through a drop down window 220. The user may also enter a number of drivers of the vehicles in a drop down window 222. After the user inputs the user information requested in GUI 200, the user may select a "Start Now" button 224 to begin the price/rate quote generation process 100.

5 FIGS. 3a and 3b illustrate additional GUIs 300 and 301 which may be used by the user to input more specific user information regarding the desired product or service, according to an embodiment of the present invention. For example, information regarding the user's one or more vehicles to be covered by an automotive insurance product may be entered in a section 310. Depending on the number of vehicles entered in
10 section 220 in GUI 200, the system/process 100 may automatically generate space for data entry for the same number of vehicles, as illustrated in section 310. The user may then supply VIN information for each vehicle at lines 312 and 313. A year of manufacture for each of the user's vehicles may be input at lines 314 and 315. A make (*i.e.*, a manufacturer, *e.g.*, Ford, General Motors, etc.) of each vehicle may be entered at
15 lines 316 and 317. An approximate annual mileage for each vehicle may also be entered by the user at lines 318 and 319. In addition, information concerning a location and a state of registration for each vehicle may be input by the user in response to questions 320, 322, 324, and 326.

 Driver information may be entered in a section 330 of GUI 300. The user
20 information entered in lines 212, 214, and 216 of GUI 200 may automatically be displayed in a section 332. For example, the user may be referred to as driver #1, for illustrative purposes. The user may be prompted to enter the user's birth date at a month line 334, a day line 336 and a year line 338. Depending on the number of drivers indicated in line 222 of GUI 200, the process 100 may generate additional spaces for
25 entry of driver information for any additional drivers in a second driver's first name line 340; a middle initial line 342, and a last name line 344. The user may then enter the second driver's birth date at a month line 346, a day line 348 and a year line 350. These entries may be input by selecting an appropriate number from a drop down window, or the user may manually input the information.

30 General accident, suspension and/or revocation information may be gathered from the user via responses by the user to questions 352, 354 and 356. Current policy information may also be obtained from the user. Such information may include a current policy expiration date input via an expiration month section, 358 and an expiration year

section 360, as well as a current insurance carrier information entry, which may be input by the user via a drop down window 362, which may list a collection of insurance carriers that may have offices in the same zip code as that entered by the user at a zip code section 218 of GUI 200.

5 Additional user information may be entered by the user in a section 370 of GUI 301. Such additional user information may include the user's primary residential street address at lines 372, 374 and 376. Based on previously input information, the user's state of residence and zip code may be automatically populated in lines 378 and 380, respectively, from the entry in line 218 of GUI 200. The user may confirm that the
10 residence address entered in lines 372, 374, 376 and 380 is the user's mailing address by indicating "yes" or "no" at space 382. The user may be prompted to indicate whether or not the user owns his/her home versus renting it at a space 384 and may further indicate a number of years in which the user has lived at the residence address by making a selection from a drop down menu 386. The user may enter an email address at a line 388,
15 a phone number at a space 390, and a social security number at a space 392. Once the user has completed input of the requested information, the user may select a button 394 to continue the process 100.

FIGS. 4a and 4b are illustrative GUIs 400 and 401, respectively, for input of user information relating to the user's current insurance policy, driving history and vehicles.
20 A section 410 may be used by the user to input information relating to the user's current automotive insurance policy. For example, the user may input a name of a current insurance provider in section 412. Alternatively, the system may automatically populate section 412 with the information input by the user at drop down window 362 in GUI 301. A current limit of liability of the user under the user's current insurance policy may be
25 selected via a drop down menu 414 or through manual entry of the information by the user. The user may respond to a query concerning whether the user's current insurance policy includes comprehensive and collision coverage by selection of a "yes" or a "no" response in a space 414. The user may enter an amount the user pays annually (or other interval of time) for auto insurance at a line 418. The user may respond to a query
30 concerning whether or not a financial responsibility form has been filed for any driver for which the user desires insurance coverage by entering a "yes" or a "no" response in for one or more drivers in spaces 422 and/or 424.

The user may input driving history information for each previously identified driver in a section 430 of GUI 400. In the example illustrated herein, the user has indicated that there are two drivers for which the user seeks insurance coverage in space 222 of GUI 200. Based on this previously entered information, the system has
5 provided the user with an appropriate amount of spaces to enter information regarding both drivers in GUI 400. The user may then be prompted to enter a number of accidents for each of the two drivers within a predetermined number of years (*e.g.*, 5 years) or another time period in spaces 432 and 434. Also, the user may be requested to enter a number of violations or suspensions within a predetermined number of years (*e.g.*, 5
10 years) or another time period for each of the two drivers in spaces 436 and 438. The user may also be prompted to enter a number of auto related claims 440, as well as a number of auto theft claims submitted to the current insurance provider at line 442. The requested user information may be entered through a drop down window, or may be manually keyed by the user, or may be input through other modes of information entry.

15 Driver identification information may be entered by the user at a section 450 for each driver for which the user seeks insurance coverage. In this example, the second driver may be identified and the user may select a relationship of the second driver to the user in a space 458. The process 100 may include a plurality of relationship categories including an aunt, a brother, a cousin, a daughter, an employee, a father, a friend, a
20 grandfather, a grandmother, a mother, a nephew, a niece, a sister, a son, an uncle, a wife, or another relationship. The user may enter a gender of both drivers at spaces 454 and 460. The user may enter a marital status of each driver at spaces 456 and 462. The process 100 may include a plurality of material status categories including a single category, a divorced category, or widowed category, for example.

25 As shown in FIG. 4b, for each identified driver, the user may enter a state in which such driver is licensed to drive (a "Licensed State") at lines 464 and 465. Also, an occupation may be input for each driver at spaces 466 and 467. The Licensed State information may be used by the system/process 100 to determine various state-specific requirements regarding automotive insurance. The occupation information may be
30 selected from a drop down menu listing a plurality of occupations which may include an accountant, an attorney, an engineer, a homemaker, a teacher, and other similar occupations. In spaces 468 and 469, the user may respond to a query concerning whether each driver is retired. Other driver information which the user may input may include

whether each driver has attended an accident prevention course. For example, if any of the two drivers has completed an accident prevention course within a predetermined number of years (*e.g.*, 3 years) or other time period, the user inputs a type of accident prevention course completed in spaces 470 and/or 471. And, if either of the two drivers
5 has completed an accident prevention course, the user may input a completion date in a month space 472 and/or 473 and a year space 474 and/or 475.

The user may input in sections 482 and 484 a percentage of use of a particular vehicle in section 480. Percentage of use information may involve a percentage of a 100% total use that each driver uses an identified vehicle. For example, if the user is an
10 exclusive driver of a specific vehicle, the percentage of the total use of the vehicle by the user may be 100 percent while the second driver's percentage of use of the vehicle may be 0 percent.

Vehicle-specific information may be entered by the user in section 485 of GUI 401. For example, the user may enter a model name for each identified vehicle in
15 sections 486 and 487. Damage information may also be entered for each vehicle in sections 488 and 489. The damage information may be selected from a drop down window which may include a plurality of damage descriptions such as major damage, minor damage, or no damage. Usage information may be entered for each vehicle at sections 490 and 491. Usage information selections may include a business use, a
20 commuting use, a farming use, a pleasure use, or another type of vehicle use. A location at which each identified vehicle is parked at night may be input in spaces 492 and 493. The location may be selected from a menu including a plurality of location choices including a car port, a garage, a private driveway, a secured parking facility, a street, or another location for vehicle storage. The user may also enter a current odometer reading
25 for each vehicle at spaces 494 and 495. In addition, vehicle purchase information may be input including a purchase date at space 496 and an odometer reading on the purchase date may be input in a space 498. Upon completion of input of the information requested in GUIs 400 and 401, the user may select a "continue" button 499 to continue the process
100 of the present invention.

30 The process 100 may proceed by displaying a GUI 500 (shown FIG. 5) to the user wherein the user may be requested to submit more detailed information regarding one or more of the vehicles identified by the user. In the example illustrated in FIG. 5, the user is asked to provide more information regarding a submodel of a previously identified

vehicle at a space 512. The user may then select a “continue” button 520 to continue the process 100 of the present invention.

FIGS. 6a–6c are based on the information previously provided by the user in GUIs 200, 300, 301, 400 and 401, regarding the number of accidents and violations of either of the two drivers. The system/process 100 may then request information regarding the user’s accident(s) and violation(s).

The accident information may be entered by the user in a section 610. Section 610 may include an accident identification section 612, a date of the accident section 614, a property damage amount section 616, and a bodily injury amount section 618. The user may be prompted to enter an indication of whether anyone was injured in the accident in a section 620 and whether anyone was ticketed for the accident in a section 622. Section 620 may provide the user with a drop down menu from which the user may select a number of persons injured. Section 622 may provide the user with a drop down menu from which the user may select a number of persons ticketed in connection with the accident or, alternatively, the drop down menu can include a list of choices of persons ticketed including “no one,” “the other operator” or “both operators.” In a section 624 of GUI 600, the user may input an indication of a type of accident including by selecting an accident type from a drop down menu “a vehicle hit an object or pedestrian,” “two vehicles collided”; “another vehicle hit the vehicle” or another similar type of accident indication. Additionally, the user may provide a description of the accident in the user’s own words in section 626.

GUI 600 may also include a section 630 in which the user may input information concerning driving violations. Section 630 may include a violation identification section 632 and a violation date section 634, wherein the user may input a month, a day and a year for each of the identified violations. The user may then input a description of a type of moving violation or a license suspension by selecting a category from a drop down menu in a section 636. The moving violation category in section 636 may include a drag racing category, a driving under the influence category, a failure to stop category, an illegal driving category, a recklessness category, a speeding category, and various other categories and degrees of violation.

Detailed vehicle use information may be input in a section 640 of GUI 601. Section 640 is used for inputting more detailed information concerning the use of each of the identified vehicles. For example, the user may have previously indicated that one or

both of the vehicles were used to commute to work. Based on the previous answer, the user may then be asked to provide additional details concerning such commuting use of the vehicle(s), such as a number of commuting days per week at spaces 642 and 646, as well as a one-way commuting distance in miles (or other metric) at spaces 644 and 648
5 for each vehicle. If the user indicates a use of a vehicle other than a commuting use, different questions based on the indicated use of the vehicle may be presented to the user.

More detailed vehicle damage information may be requested from the user in a section 650 based on previously input information. For example, the user may have indicated that both vehicles have unrepaired damage. This prior information may then
10 prompt the process 100 to request a more detailed description of such unrepaired damage from the user at sections 652 and 654.

Information concerning one or more vehicle safety features may be input by the user in a section 656. For example, certain models of vehicles may have specific safety features such as an air bag, an antilock braking system, a seat belt system or other similar
15 safety features. The system may present the user with one or more drop down menus 658, 660, 662, 664, 666, 668, 670, 672, 674 and 676, each having a plurality of choices for indicating whether a vehicle has certain safety features. Alternatively, the system may automatically generate a list of possible safety options that are available based upon the user's prior identification of make, model, and year of manufacture for each identified
20 model or type of vehicle.

For example, the user may select from a manual or an automatic seat belt system in drop down menus 658 and 668. Air bag information for each vehicle may be entered via drop down menus 660 and 670. The air bag information categories may include a driver side air bag; a driver and a passenger side air bag; a side air bag; a dual front air
25 bag system, and others. An anti-lock brake indication may be entered for each vehicle via drop down menus 662 and 672. A daytime running lights indication may be entered for each vehicle via drop down menus 664 and 674. The user may indicate whether each vehicle has an anti theft device via drop down menus 666 and 676. The anti theft device indication may be in the form of a "yes" or a "no" indication or, alternatively, the drop
30 down menus 664 and 674 could each include a plurality of types of anti theft devices from which the user may make a selection including an alarm, a steering wheel lock, an ignition cutoff, a radar tracking device or other similar types of anti theft devices, or none.

Types of insurance coverage desired may be entered by the user in a section 680. The user's price or rate quote for automotive insurance may be based on coverage types that are typically required for drivers in the user's state of residence. Generally, liability coverage may be required and comprehensive and collision coverages may be optional.

- 5 The user may then indicate a type of coverage desired for each identified vehicle at sections 682 and 684. Possible selections may include a no physical damage coverage (liability only), a liability and comprehensive coverage, a liability, comprehensive and collision coverage, and other similar options.

- 10 When the user has completed inputting the requested information, the user may select a "continue" button 686 to continue the process 100. Alternatively, the user may select a "review" button 688 to review the input information prior to continuing the process 100.

- 15 After the user information has been input by the user, the system/process 100 may process and generate a price or rate quote or a range of price or rate quotes for purchase of the desired automotive insurance and may display such price or rate quote to the user, as well as other information, such as one or more coverage plans which are customized for the user.

- FIGS. 7a and 7b illustrate an example of a display of a price or rate quote generated through use of the process 100. Section 710 of FIG. 7a provides the user with a summary of an online rate quote generated by use of the process 100 based on the user information and other considerations and factors. An underwriting entity offering the desired automotive insurance product may be displayed at a line 712. The user's state of residence may be identified in line 714. The price or rate quote generated is for the user's state of residence. Payment information may be displayed in section 716. The payment information displayed in section 716 may include a price or rate quote for each of a plurality of payment options. For example, a column 718 displays a price or rate quote for the insurance product if the user makes 1 annual payment. Column 720 displays a price or rate quote for the insurance product if the user makes 4 quarterly payments. Column 722 displays a price/rate quote for the insurance product if the user makes 6 installment payments per year. As shown in FIG. 7a, the user can save \$70.22 per year for the insurance product if the user makes one annual payment rather than four quarterly payments and can save \$74.54 per year if the user makes one annual payment for the insurance product rather than six installment payments.
- 20
- 25
- 30

Section 724 may display a summary description of the listed vehicles upon which the price/rate quote is based. Section 724 may include a vehicle number (in column 726), a model, a VIN (in column 730) as well as other information. The information set forth in section 724 may be automatically generated from the user information previously input by the user.

Section 732 may provide a description of one or more coverage types for the insurance product upon which the price/rate quote is based. Column 736 may provide a description of the type of coverage under the quoted insurance product for each of the user's vehicles, such as bodily injury liability coverage, property damage coverage, personal injury protection coverage, medical payments coverage, work loss benefit coverage, necessary expense benefit coverage, uninsured/underinsured motorist bodily injury coverage, uninsured motorist property damage coverage, comprehensive coverage, towing & labor coverage, collision coverage, rental reimbursement coverage, and other types of coverage. Columns 738 and 740 may provide a price/rate quote for each type of coverage and the amount of coverage provided based upon the price/rate quoted for each vehicle. For example, the price/rate quotes may include a price/rate quote per person or per occurrence, less a deductible amount. A price/rate quote of a total premium amount for a vehicle based upon a particular payment plan, (*i.e.*, a single annual payment, four quarterly payments, *etc.*) may be provided in a section 742. If a second vehicle has been identified, similar coverage information, and price/rate quotes may be displayed in a similar manner in sections 746, 748, 750 and 752.

Applicable discounts which were included in the price/rate quotes may be displayed in a section 754. For example, a price/rate quote may include a multi car discount, a passive restraint discount, an alarm discount, and other types of discounts.

Operator information upon which the price/rate quote was based may be displayed in section 760. The operator information may include each identified driver's name, date of birth, sex, marital status and other personal and/or general information.

A brief description of identified incidents which were factored into the price/rate quote may be displayed in section 770. For example, an identified incident may include a date upon which the incident occurred, and a category of incident, such as a collision or a traffic violation may be provided.

The user may also be given an option to customize the user's insurance coverage. For example, the user may select one or more coverage limits and options that are

different from the coverage limits and options on which the displayed price/rate quote is based.

Identification information may be provided to the user, such as a quote number in a line 780, a reference number at a line 782, and a date on which the price/rate quote was provided to the user at a line 784. Other information may also be provided to the user to be used as a reference for future access to the displayed price/rate quote information.

Depending on the state of residence of the user, the user may be able to purchase the insurance product at the quoted rate or price via selection of a payment option, such as a credit card, an electronic check or other mode of secure payment.

FIG. 8 is a schematic representation of a system 800 for use in implementing the quote generation process 100 in accordance with the present invention. System 800 may be comprised of a processor module 802, a display 804, a user input module 806, a data input module 808, a data storage module 810, and an output module 812. Generally, the processor module 802 receives inputs from the data input module 808 and the user input module 806, and provides outputs via the display 804 and the output module 812. The processor module 802 may also receive inputs from and provide outputs through the data storage module 810.

According to an embodiment of the invention, the processor module 802 may be a standard processor suitable for performing the necessary calculations involved in connection with conducting the process 100, including processing of a plurality of tasks, as necessary. The data input module 808 may be any conventional data input device, such as a magnetic disk drive or an optical disk drive, a CD-ROM, a scanner, a modem, an Internet connection, a hard-wired connection, or another similar device for inputting data to the processor module 802. The user input module 806 may be any conventional user input device, such as a keyboard, a touch-screen, a roller-ball, a mouse, a pointer, or another device for a user to enter and direct manipulation of data in the processor module 802.

The data storage module 810 may be comprised of any conventional storage device, such as a computer memory, a magnetic disc or an optical disc or a CD-ROM, a tape-to-tape reel, or another similar device for storing data. In the context of the quote generation process 100 in accordance with the present invention, the data storage module 802 may contain information related to the entity's products or services, applicable regulations, laws, statutes, pre-defined rules, VIN information, vehicle information, and

other related information. The processor module 802 may be capable of accessing data in the data storage module 810. Thus, according to an embodiment of the invention, the data storage module 810 may be searchable by a data field or in a variety of other conventional manners.

5 The display 804 may be any conventional display device, such as a television, a computer monitor, or another display device. The output module 812 may be any conventional output device, such as a printer, a facsimile machine, a magnetic disc drive, a compact disc drive or an optical disc drive, a modem, an Internet connection, a hard-wired connection, or another device for outputting data to the processor module 802.

10 FIG. 9 illustrates an embodiment of an Internet-based system (IBS) 900 of the present invention. IBS 900 comprises a plurality of client users 910 connected to the Internet 950 through a plurality of Internet Service Provider servers (ISPs) 905. In actual practice, there may be significantly more client users 910 connected to IBS 900 than shown in FIG. 9. This would mean that there would be additional client users 910 who
15 are connected through the same ISPs 905 shown or through additional ISPs 905. Nevertheless, for purposes of illustration, the discussion will assume four client users 910 connected to Internet 950 through two ISPs 905.

 According to an embodiment of the invention, the client users 910 may be any users having any computing device capable of accessing Internet 950 through an ISP 905.
20 Alternatively, some or all of the client users 910 may access Internet 950 through a direct connection. In any event, the client users 910 each preferably comprise a personal computer having a modem module, a display module, a memory module, a plurality of input device modules and a central processing module. According to an embodiment of the invention, the system 800, as illustrated above in FIG. 8, may be used with each client
25 user 910. As may be appropriate, the client users 910 may each further comprise a special purpose device optimized for various applications but with the ability to access the Internet 950.

 Each client user 910 may have resident thereon at least one user interface (UI) application module 925. In a preferred embodiment of the present invention, UI
30 application module 925 may include an Internet browser, such as a Netscape Navigator™ browser or a Microsoft Internet Explorer™ browser. The client users 910 may each further comprise a communication application module, such as an email application, such

as a Microsoft Beyond Mail™ email application, a Netscape Mail™ email application, a Eudora Pro™ email application or the like.

IBS 900 further includes a quote generation processor 955. The quote generation processor 955 may maintain a high speed, large bandwidth connection to Internet 950.

5 Preferably, the high-speed, large bandwidth connection may be via a T1 line or a T3 line, although other connections may also be employed. The quote generation processor 955 may function to permit the client users 910 to interact with each other in connection with various applications, messaging services and other services which may be provided through IBS 900.

10 The quote generation processor 955 may preferably comprise either a single server computer or a multiple server computer configured to appear to the client users 910 as a single resource. One or more clients may provide various information as requested by the quote generation processor 955. The predefined rules module 960 may apply various conditions and restrictions to the user information entered by the user. For
15 example, risk rating conditions may be applied to the user information entered by the user to generate one or more optimized quotes. The information entered by the user and the quote information generated by the processor 955 may be stored in a database 965, where the quote information may be accessed by the user at a later time via a password or other identifier. State requirements and regulations may be stored in a database 970 wherein
20 various state rules may be applied to the information entered by one or more clients for accurate quote assessment. VIN information may be accessed in a database 975. When a driver's VIN information is input, the system 900 may access the database 975 for the retrieval of vehicle information based upon such VIN. The quote generation processor 955 may be linked to various state DMV databases 980 where driver history information
25 may be accessed through an identifier, such as a driver's license number or other driver information. Retrieved information may be used to pre-populate various fields for simplified information retrieval from the user as well as accurate and efficient quote assessment. Other links to other information databases may also be provided, as illustrated by database 985.

30 According to another embodiment of the invention, a computer-usable medium having a plurality of computer-readable program code embodied therein for an electronic computation may be provided. For example, the computer-usable medium may be comprised of a CD ROM, a floppy disk, a hard disk, or any other computer-usable

medium. One or more of the components of the system 900 may be comprised of a computer-readable program code that is provided on the computer-usable medium such that, when the computer-usable medium is installed on a computer system, those components cause the computer system to perform the functions described.

5 According to one embodiment, the processor module 802, the data input module 808, the data storage module 810, and the output module 812 may comprise computer-readable code that, when installed on a computer, perform the functions described above. Alternatively, only some of these components may be provided in computer-readable code.

10 Additionally, various entities and combinations of entities may employ a computer to implement the components for performing the above-described functions. According to an embodiment of the invention, a computer may be a standard computer comprising an input device, an output device, a processor device, and a data storage device. According to other embodiments of the invention, various components may be
15 comprised of a plurality of computers from a plurality of departments within the same corporation or entity. Other computer configurations may also be used.

 According to one specific embodiment of the present invention, a system may comprise a plurality of software components. The system may operate on a network and may be connected to a plurality of other systems sharing a common database. Other
20 hardware arrangements may also be provided to perform the same functions.

 Other embodiments, uses and advantages of the present invention will be apparent to those skilled in the art from consideration of the specification and practice of the invention disclosed herein. The specification and examples should be considered exemplary only. The intended scope of the invention is only limited by the claims
25 appended hereto.

WHAT IS CLAIMED IS:

1. A process for generating one or more price or rate quotes for one or more products or services comprising the steps of:
 - (a) receiving user information from a user desiring to obtain one or more price
5 or rate quotes for one or more selected products or services;
 - (b) applying a plurality of predefined conditions to the user information;
 - (c) determining an eligibility of the user based on the applied predefined conditions;
 - (d) generating one or more price or rate quotes for a sale of the one or more
selected products or services to the user wherein the one or more price or rate quotes are
10 based on the eligibility and the predefined conditions as applied to the user information;
 - (e) displaying the one or more price or rate quotes associated with the one or
more selected products or services;
 - (f) enabling the user to select one or more of the price or rate quotes
displayed; and
 - 15 (g) saving the user's one or more selections and the user information in a
database.
2. The process of claim 1 wherein the one or more selected products or
services are comprised of one or more automotive insurance products or services.
3. The process of claim 1 wherein the user information comprises one or
20 more of identification information and address information.
4. The process of claim 1 wherein the user information comprises one or
more of insurance information, operator identification information, accident information,
vehicle information, percentage of use information, and current coverage plans
information.
- 25 5. The process of claim 1 wherein the user information comprises a vehicle
identification number.
6. The process of claim 5 wherein the vehicle identification number is used to
obtain information related to an identified vehicle.
7. The process of claim 1 wherein the step of applying the predefined
30 conditions to the user information further comprises a sub-step of determining one or
more state-specific regulatory requirements.
8. The process of claim 1 further comprising the step of accessing a
department of motor vehicles of a specific state to obtain driver history information.

9. The process of claim 1 wherein the step of applying the predefined conditions to the user information further comprises a sub-step of applying one or more predetermined marketing guidelines.

5 10. The process of claim 2 wherein the step of determining the eligibility of the user based on the applied predefined conditions further comprises a sub-step of rating a risk involved in selling one of the automotive insurance product/services to the user.

11. The process of claim 10 wherein the sub-step of rating the risk comprises a sub-step of evaluating one or more of a plurality of safety features, a plurality of accidents, and a plurality of traffic violations.

10 12. The process of claim 2 wherein the step of displaying the one or more price or rate quotes further comprises a sub-step of displaying one or more of an annual premium, a quarterly premium, an annual savings amount realized by paying quarterly, a coverage plan quoted, and a price per vehicle breakdown.

15 13. The process of claim 1 wherein the step of displaying the one or more price or rate quotes further comprises a sub-step of enabling the user to make a comparison between two or more price or rate quotes based on a modification of a plurality of factors.

20 14. The process of claim 1 further comprising the step of guaranteeing a price or rate quote or a range of price or rate quotes to the user, if applicable under the user's state regulatory requirements.

15. The process of claim 1 further enabling the user to access one of the price or rate quotes or the range of price or rates quotes at a later time through use of a password.

25 16. A system for generating one or more price or rate quotes for one or more products or services comprising:

(a) receiving means for receiving user information from a user desiring to obtain one or more price or rate quotes for one or more selected products or services;

(b) applying means for applying a plurality of predefined conditions to the user information;

30 (c) determining means for determining an eligibility of the user based on the applied predefined conditions;

(d) generating means for generating one or more price or rate quotes for a sale of the one or more selected products or services wherein the one or more price or rate

quotes are based on the eligibility and the predefined conditions as applied to the user information;

(e) displaying means for displaying the one or more price or rate quotes associated with the one or more selected products or services;

5 (f) enabling means for enabling the user to select one or more of the price or rate quotes displayed; and

(g) saving means for saving the user's one or more selections and the user information in a database.

10 17. The system of claim 16 wherein the one or more selected products or services are comprised of one or more automotive insurance products or services.

18. The system of claim 16 wherein the user information comprises one or more of identification information and address information.

15 19. The system of claim 16 wherein the user information comprises one or more of insurance information, operator identification information, accident information, vehicle information, percentage of use information, and current coverage plan information.

20. The system of claim 16 wherein the user information comprises a vehicle identification number.

20 21. The system of claim 20 wherein the vehicle identification number is used to obtain information related to an identified vehicle.

22. The system of claim 16 wherein the applying means for applying the predefined conditions to the user information further comprises determining means for determining one or more state-specific regulatory requirements.

25 23. The system of claim 16 further comprising accessing means for accessing a department of motor vehicles of a specific state to obtain driver history information.

24. The system of claim 16 wherein the applying means for applying the predefined conditions to the user information further comprises marketing means for applying one or more predetermined marketing guidelines.

30 25. The system of claim 17 wherein the determining means for determining the eligibility of the user based on the predefined conditions further comprises rating means for rating a risk involved in selling one or more of the automotive insurance products/services to the user.

26. The system of claim 25 wherein the rating means for rating the risk includes evaluating means for evaluating one or more of a plurality of safety features, a plurality of accidents, and a plurality of traffic violations.

5 27. The system of claim 17 wherein the displaying means for displaying the one or more price or rate quotes further includes quote displaying means for displaying one or more of an annual premium, a quarterly premium, an annual savings amount realized by paying quarterly, a coverage plan quoted, and a price per vehicle breakdown.

10 28. The system of claim 16 wherein the displaying means for displaying one or more quotes further includes comparing means for enabling the user to make a comparison between two or more price or rate quotes based on a modification of a plurality of factors.

29. The system of claim 16 further comprising guaranteeing means for guaranteeing a price or rate quote or a range of price or rate quotes to the user, if applicable under the user's state regulatory requirements.

15 30. The system of claim 16 further comprising accessing means for enabling the user to access one of the price or rate quotes or the range of price or rate quotes at a later time through use of a password.

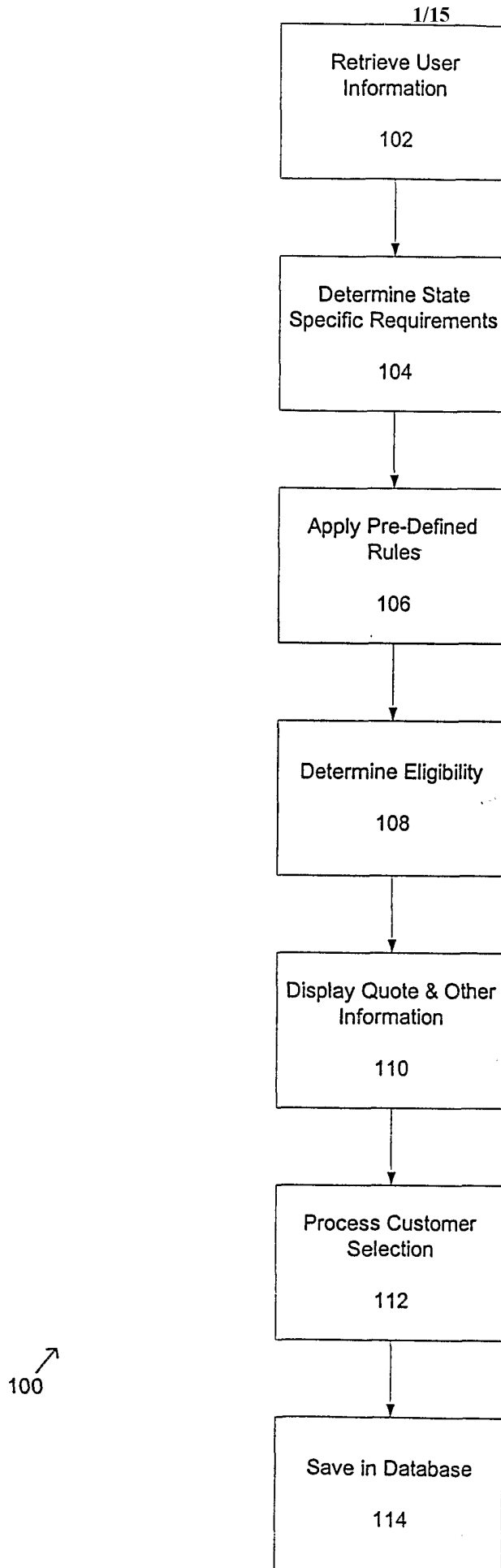


Fig. 1

Start Your Quote

We recommend that you have the following information handy before you start. It will make the process quicker.

210

- Your current insurance policy
- Your VIN (Vehicle Identification Number). It appears on your policy and vehicle registration card

Tell us about yourself:

First Name: -212

Middle Initial: -214

Last Name: -216

What is your residential ZIP code? -218

How many vehicles do you wish to insure? ▾ -220

How many drivers drive these vehicles? ▾ -222

-224

Fig. 2

Vehicle Identification Number (VIN) (Optional)	Year	Make	Approximate Annual Mileage
312 <input type="text"/>	314 <input type="text"/> <input type="button" value="v"/>	<input type="text"/> Please select <input type="button" value="v"/> 316	<input type="text"/> 318
313 <input type="text"/>	<input type="text"/> 315 <input type="button" value="v"/>	<input type="text"/> Please select <input type="button" value="v"/> 317	<input type="text"/> 319

Please answer these questions carefully. Are any of the vehicles listed above:

Registered outside of Maryland? ☐ No ☐ Yes 320

Kept outside Maryland? ☐ No ☐ Yes 322

Registered to a corporation or
someone other than you and/or
your spouse? ☐ No ☐ Yes 324

Kept at a location other than your
primary residential address? ☐ No ☐ Yes 326

Tell Us About Your Drivers. 330

First Name Driver # 1-First	MI	Last Name Driver#1-Last	Date of Birth MM DD YYYY
<input type="text"/>	<input type="text"/>	<input type="text"/>	334 <input type="text"/> <input type="button" value="v"/> <input type="text"/> <input type="button" value="v"/> <input type="text"/> <input type="button" value="v"/> <input type="text"/> 338
			346 <input type="text"/> <input type="button" value="v"/> <input type="text"/> <input type="button" value="v"/> <input type="text"/> <input type="button" value="v"/> <input type="text"/> 350

352 Does anyone not listed drive your vehicle(s)? ☐ No ☐ Yes 348

Have any of the drivers listed:
Been cited for a motor
vehicle violation, incurred
a license suspension,
been involved in an
accident regardless of
fault, or had any auto
related claims in the past
5 years? ☐ No ☐ Yes 354

Currently have their driver's license
suspended or revoked? ☐ No ☐ Yes 356

What is the expiration month and year
of your current policy?

<input type="text"/> <input type="button" value="v"/>	<input type="text"/> <input type="button" value="v"/>
358	360

Fig. 3a

Who is your current insurance carrier? 362

Please Select ▽

Tell Us More About You. 370

Street Address: 372
(Do Not List a P.O. Box)

City: 374

County: 376

State: 378

MD

Zip Code: 380

20850

Is this also your mailing address? 382

☐ Yes ☐ No

Home Ownership: 384

Select ▽

How long have you lived there? 386

Select ▽

 Year(s)

Your E-mail: 388

Your Phone#: 390
(optional)

-

-

Select ▽

Social Security #: 392
(optional)

-

-

Continue → 394

Fig. 3b

Your Current Insurance

How long have you been continuously insured with your insurance company?

Year(s) ⁴¹²

What are your current limits of liability?

⁴¹⁴

Do you carry comprehensive and collision coverage?

☐ Yes ☐ No

⁴¹⁶

How much do you currently pay annually for auto insurance

(Optional) ⁴¹⁸

Has a Financial Responsibility Form (SR22) been filed for any Driver(s)? ⁴²⁰

(If you do not know what this is, it probably does not apply to you.)

DRIVER #1 ☐ Yes ☐ No ⁴²²

DRIVER #2 ☐ Yes ☐ No ⁴²⁴

Your Driving History ⁴³⁰

How many accidents, regardless of the fault, within the last 5 years?

DRIVER #1

⁴³²

DRIVER #2

⁴³⁴

400

How many moving violations/license suspensions within the last 5 years?

DRIVER #1

⁴³⁶

DRIVER #2

⁴³⁸

How many auto related claims, other than theft, have you had in the last 5 years?

⁴⁴⁰

How many auto theft claims have occurred within the last 5 years?

DRIVER #1

⁴⁴²

Your Driver(s)

⁴⁵⁰

Driver
DRIVER #1
DRIVER #2

Relationship To You

Self ⁴⁵²

⁴⁵⁸

⁴⁵⁴ Gender

⁴⁶⁰

Marital Status

⁴⁵⁶

⁴⁶²

FIG. 4a

	License State 464	Occupation 466	Retired 468
Driver #1	None ▼	Please Select Occupation ▼	No ▼
Driver #2	None ▼ 465	Please Select Occupation ▼ 467	No ▼ 469

Please select an accident prevention course, if any driver has completed within the last 3 years.

	Driving Course 470	Course Completion Date	
Driver #1	None ▼	Month ▼ 472	Year ▼ 474
Driver #2	None ▼ 471	Month ▼ 473	Year ▼ 475

Percent Of Use 480

Please enter each Driver's Percent of Use of each vehicle(s).

Vehicle #1	482 Driver #1 Month ▼ %	484 Driver #2 Year ▼ %	= 100%
Vehicle #2	Month ▼ %	Year ▼ %	= 100%

Your Vehicles 485

Vehicle	Model 486	Damage 488	Usage 490
Vehicle #1	Please select Model below ▼	Select ▼	Select ▼
Vehicle #2	Please select Model below ▼ 487	Select ▼ 489	Select ▼ 491

Where is the vehicle(s) parked at night?

Vehicle #1	Please select ▼ 492
Vehicle #2	Please select ▼ 493

What is your current odometer reading?

Vehicle #1	494
Vehicle #2	495

Vehicle	Purchase Date 496	Odometer at Purchase
Vehicle #1	MM ▼ DD ▼ YYYY ▼	498

Continue 499

Fig. 4b

510

Vehicle SubModels

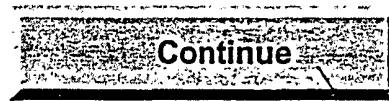
512

Vehicle #1

INTEGRA LS Hatchback 2 Dr. Fuel InjectionGas4CYL 112CID

Vehicle #2

PROTEGE DX/LX Sedan 4 Dr. Fuel InjectionGas4CYL 91CID



520

Fig. 5

Additional Information**Accidents 610**

Driver #1, ⁶¹² Accident #1

⁶¹⁴ MM DD YYYY

⁶¹⁶ Property Damage Amount

\$

(Approximate dollar amount)

⁶¹⁸ Bodily Injury Amount

\$

(Approximate dollar amount)

Was anyone Injured? ⁶²⁰

Was anyone Ticketed? ⁶²²

Accident Category

⁶²⁴

Describe in your own words:

⁶²⁶

Violations 630

Driver #1, Violation #1 ⁶³²

⁶³⁴ Violation Date MM DD YYYY

Moving Violation/License Suspension Description

⁶³⁶

Vehicle ⁶⁴⁰

You've indicated that these vehicles are used to commute work, school, or parking area, please provide the following:

Fig. 6a

9/15

Vehicle(s)	Commute Days per Week	One Way Commuting Distance to Work, School or Parking Area
Vehicle #1	642 <input type="text"/>	<input type="text"/> Miles one way 644
Vehicle #2	646 <input type="text"/>	<input type="text"/> Miles one way 648

Vehicle Damage ⁶⁵⁰

You've indicated that VEHICLE #1 has unrepaired damage. Please provide a brief description:

652

601

You've indicated that VEHICLE #2 has unrepaired damage. Please provide a brief description:

654

Vehicle Safety Features ⁶⁵⁶**Vehicle #1**

Seat Belts	<input type="text"/> Automatic	658
Airbags	<input type="text"/> None	660
Anti-lock Brakes	<input type="text"/> None	662
Daytime Running Lights	<input type="text"/> No	664
Anti theft Devices	<input type="text"/> Please Select	666

Vehicle #2

Seat Belts	<input type="text"/> Manual	668
Airbags	<input type="text"/> Driver and passenger	670
Anti-lock Brakes	<input type="text"/> Please select	672
Daytime Running Lights	<input type="text"/> No	674
Anti theft Devices	<input type="text"/> Please Select	676

Fig. 6b

Coverage 680

Vehicle #1

Please Select ▼ 682

Vehicle #2

Please Select ▼ 684

Process your quote by clicking "Continue" below. Or, click
"Review" to review your quote

602

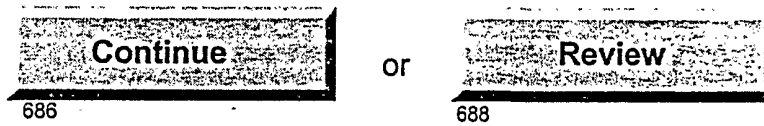


Fig 6c

Online Rate Quote⁷¹⁰

		Insurance Company ⁷¹²	
		Maryland ⁷¹⁴	
Payment Info ⁷¹⁶	Payment Info ⁷¹⁸	Quarterly ⁷²⁰	Installment ⁷²²
Number of Payments Annually	1	4	6
Amount of Each Payment	\$1,494.10	\$391.08	\$261.44
Annualized Premium	\$1,494.10	\$1,564.32	\$1,568.64
Saving by Paying Annually		\$70.22	\$74.54

Description of Listed Autos⁷²⁴

Vehicle ⁷²⁶	Model ⁷²⁸	VIN
Vehicle 1	Model 1	JHXXXXXXXX
Vehicle 2	Model 2	JMXXXXXXXX

Description of Coverages⁷³²

The insurance afforded is only as indicated by the following coverages.
The limit of the Company's liability for each coverage is as stated below,
subject to all the terms of the policy.

Vehicle (1) ⁷³⁴		
Coverage ⁷³⁶	Limits	Vehicle #1 ⁷⁴⁰
Bodily Injury Liability	Per Person	\$100,000
	Per Occurrence	\$300,000
	Premium	\$298.30
Property Damage	Each Occurrence	\$50,000
	Premium	\$185.10

FIG. 7a

12/15

Personal Injury Protection (Pip)	Maximum Premium	\$2,500 \$46.70
Medical Payments	Premium	Included
Pip - Work Loss Benefit	Premium	Included
Pip - Necessary Expense Benefit	Premium	Included
Uninsured/Underinsured Motorist Bodily Injury	Per Person Per Occurrence Premium	\$100,000 \$300,000 \$33.30
Uninsured Motorist Property Damage	Each Occurrence Less Deductible Premium	\$50,000 \$250 \$5.60
Comprehensive Coverage	ACV less deductible of Premium	\$250 \$86.00
Towing & Labor	Each Disablement Premium	\$50 Included
Collision Coverage	ACV less deductible of Premium	\$500 \$194.30
Rental Reimbursement	Per Day To a Max of Premium	\$25 \$750 Included
Total Premium for Vehicle 1 (based on quarterly plan)		\$849.30⁷⁴²

Vehicle (2):⁷⁴⁴

Coverage ⁷⁵⁶	Limits ⁷⁴⁸	Vehicle #2 ⁷⁵⁰
Bodily Injury Liability	Per Person Per Occurrence Premium	\$100,000 \$300,000 \$340.60
Property Damage	Each Occurrence Premium	\$50,000 \$211.30
Personal Injury Protection (Pip)	Maximum Premium	\$2,500 \$41.40
Medical Payments	Premium	Included
Pip - Work Loss Benfit	Premium	Included
Pip - Necessary Expense Benefit	Premium	Included
Uninsured/Underinsured Motorist Bodily Injury	Per Person Per Occurrence Premium	\$100,000 \$300,000 \$33.30
Uninsured Motorist Property Damage	Each Occurrence Less Deductible Premium	\$50,000 \$250 \$5.60
Comprensive Coverage	ACV less deductible of Premium	\$250 \$74.80

FIG. 7b

13/15

	Premium	\$74 4 ⁸⁰
Towing & Labor	Each Disablement Premium	\$50 Included
Total Premium for Vehicle 2 (based on quarterly plan)		\$707.00 ⁷⁵²

The total premium displayed does not include the services fees associated with the quarterly plan.

DISCOUNTS⁷⁵⁴

Vehicle (1):

Deluxe Discount Applied.
Multi Car Discount Applied.
Passive Restraint Discount Applied.

Vehicle (2):

Deluxe Discount Applied.
Multi Car Discount Applied.
Passive Restraint Discount Applied.

The listed auto(s) will be principally garaged in the city or town of the Policyholder, unless otherwise stated below:

Operator Information⁷⁶⁰

Operator 1:	Driver #1
Date of Birth:	MM/DD/YY
Sex:	F
Marital Status:	Married

Operator 1:	Driver #2
Date of Birth:	MM/DD/YY
Sex:	M
Marital Status:	Married

Incidents⁷⁷⁰

10/28/95	Accident	Your Vehicle Hit Other Vehicle
9/10/97	Violation	Failure To Obey A Traffic Control Device

If you want to customize your coverage, call our Sales Department at 1-800-335-2167. Refer to your Quote Number and Reference Number (below). You may select coverage limits and options that are different from the coverage limits and options that are different from the coverage limits and options on which your rate quote is based.

Note: Your rate quote is based on the accuracy of the answers and information you provided. Any data that you submit is subject to verification through consumer reports, as well as validation of your driving records. As a result of that information, your quote could change.

Quote Number:	572489272 ⁷⁸⁰
Reference Number:	16168752 ⁷⁸²
Date Quoted:	09/20/2000 ⁷⁸⁴

If you want to apply for coverage later:

A no-obligation enrollment kit is being mailed to you. When you receive it, simply complete the enrollment forms and mail them, along with your

Fig. 7c

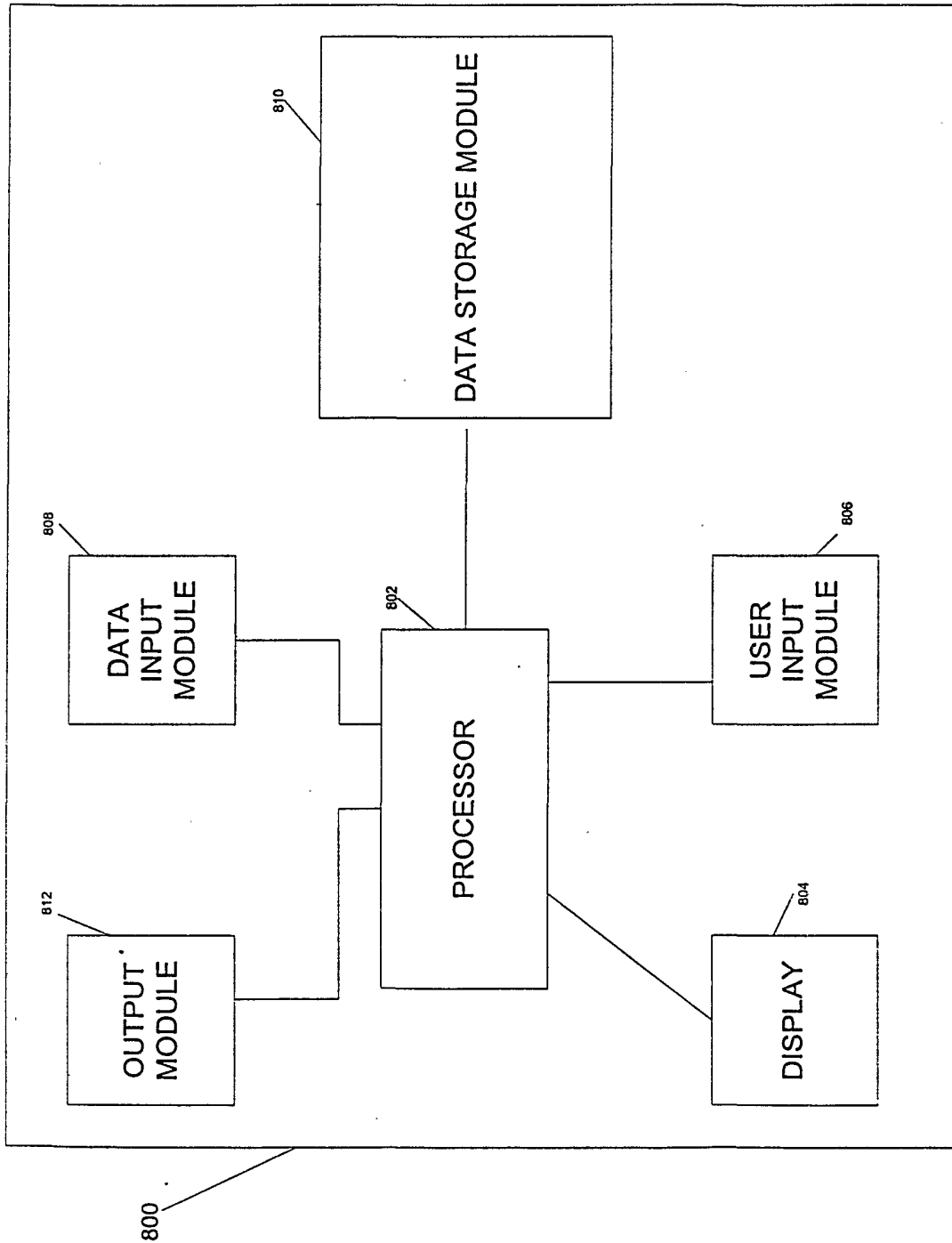


FIG. 8

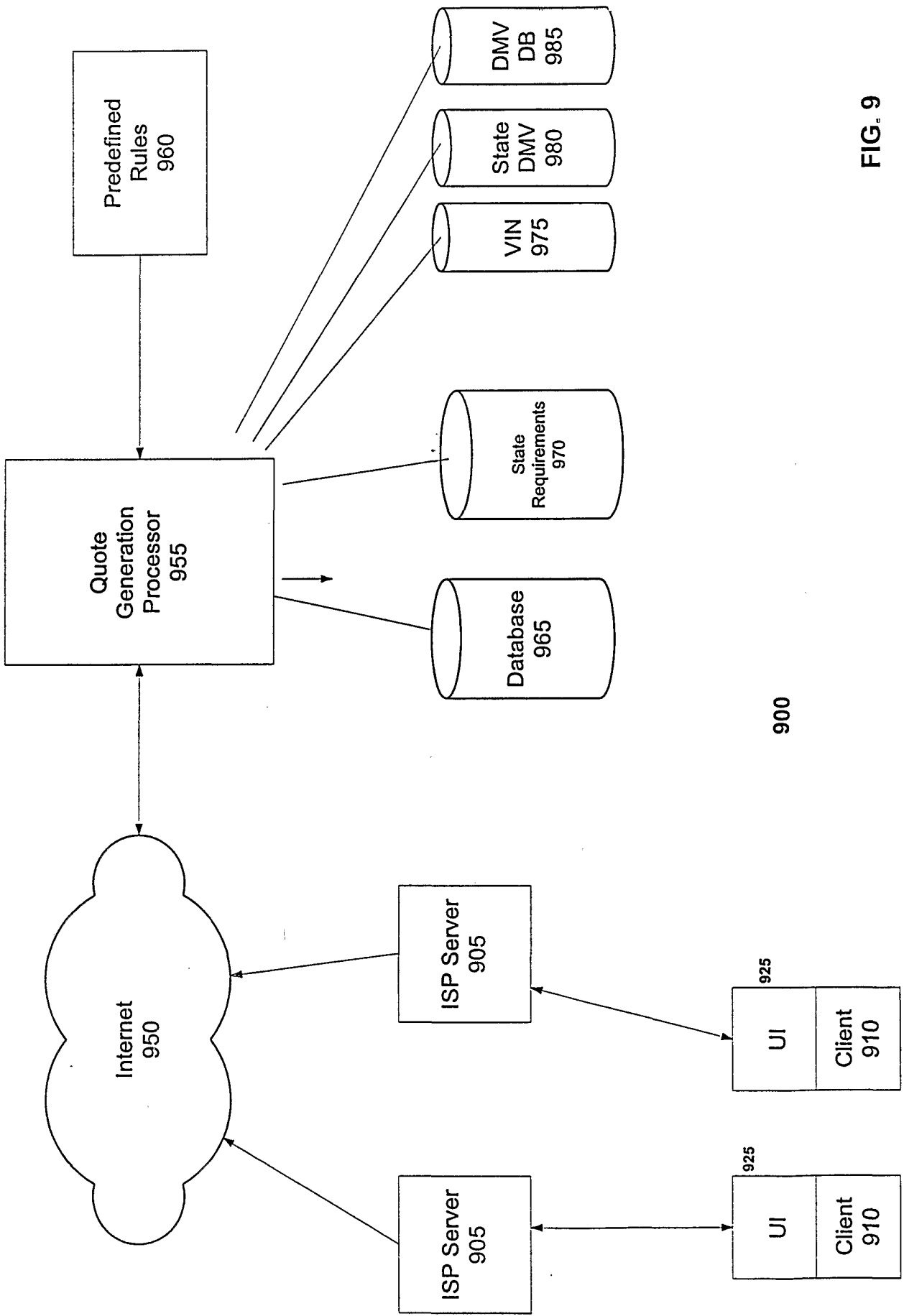


FIG. 9