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(71) Applicant (for US only): **RUBICON INSURANCE & RISK MANAGEMENT** [US/US]; P.O. Box 5398, Gainesville, FL 32627 (US).

(72) Inventor; and

(75) Inventor/Applicant (for US only): **SIRMANS, James, R., Jr.** [US/US]; P.O. Box 5398, Gainesville, FL 32627 (US).

(74) Agents: **EFRON, Margaret** et al.; Saliwanchik, Lloyd & Saliwanchik, A Professional Association, PO Box 142950, Gainesville, FL 32614-2950 (US).

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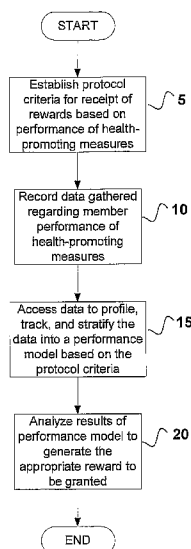
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For two-letter codes and other abbreviations, refer to the "Guidance Notes on Codes and Abbreviations" appearing at the beginning of each regular issue of the PCT Gazette.

(54) Title: SYSTEM AND METHOD FOR EVALUATING INSURANCE MEMBER ACTIVITY AND PRICING INSURANCE PRODUCTS



(57) Abstract: The present invention relates to systems and methods for evaluating and establishing pricing of insurance products based on insured member compliance to health-promoting measures. Member participation in health-promoting measures are monitored and used as a basis for establishing incentives (i.e., reduction in insurance premiums) for said member. In one embodiment, exercise/activity monitors are worn by members to verify their identity and to record insurance member compliance in performing health-promoting measures (i.e., heart rate, type of exercise, exercise intensity and duration). All health-related information, including physical examination results and recorded participation in health-promoting measures, are used to determine appropriate incentives (i.e., subsidize membership fees for health club) to be rewarded to said member.

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INTERNATIONAL SEARCH REPORT

International application No.

PCT/US04/35666

A. CLASSIFICATION OF SUBJECT MATTER

IPC: **G06Q 40/00**(2006.01);**G06Q 30/00**(2006.01)

USPC: 705/4;705/14

According to International Patent Classification (IPC) or to both national classification and IPC

B. FIELDS SEARCHED

Minimum documentation searched (classification system followed by classification symbols)

U.S. : 705/4; 705/14

Documentation searched other than minimum documentation to the extent that such documents are included in the fields searched

Electronic data base consulted during the international search (name of data base and, where practicable, search terms used)
Please See Continuation Sheet

C. DOCUMENTS CONSIDERED TO BE RELEVANT

Category *	Citation of document, with indication, where appropriate, of the relevant passages	Relevant to claim No.
Y	US 5,084,819A (DEWEY et al) 28 January 1992 (28. 01. 1992), col. 5, line 1-col. 8, line 59.	1-23
Y	MCDONNELL, LYNDIA; "Paying for Health Eager to Control Health-Care Costs," More Companies..., St. Paul Pioneer Press Dispatch, May 3, 1992, Page 1G	1-23
Y	LYNCH, CATHERINE; "Stay Healthy: Pay Le\$\$ for Health Insurance," Nov. 1992, Life & Health Insurance Sales, vol. 135 no. 11, pp.20-22	1-23
Y	US 4,975,840 A (DE TORE et al) 4 December 1990 (04.12.1990), col. 3, line 35-col.5, line 39; col. 12, line 37-col. 13, line 45.	1-23

☐ Further documents are listed in the continuation of Box C.

☐ See patent family annex.

* Special categories of cited documents:

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"&" document member of the same patent family

Date of the actual completion of the international search

29 September 2006 (29.09.2006)

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Mail Stop PCT, Attn: ISA/US
Commissioner for Patents
P.O. Box 1450
Alexandria, Virginia 22313-1450

Facsimile No. (571) 273-3201

Authorized officer

Joseph Thomas

Telephone No. 571-272-3600

INTERNATIONAL SEARCH REPORT

International application No.

PCT/US04/35666

Continuation of B. FIELDS SEARCHED Item 3:

DIALOG, EAST: (insurance or assurance or ensurance or insurer or underwrite); (suggestion or recommend or advise or advice or counseling); (medical or health; healthcare or life or lifestyle or clinic); (insured or client or user or patron or respondent or participant)