(12) INTERNATIONAL APPLICATION PUBLISHED UNDER THE PATENT COOPERATION TREATY (PCT)

(19) World Intellectual Property Organization International Bureau





(43) International Publication Date 16 March 2006 (16.03.2006)

ate PC'

(10) International Publication Number WO 2006/029283 A3

- (51) International Patent Classification: *G06O 40/00* (2006.01)
- (21) International Application Number:

PCT/US2005/032033

(22) International Filing Date:

8 September 2005 (08.09.2005)

(25) Filing Language:

English

(26) Publication Language:

English

(30) Priority Data:

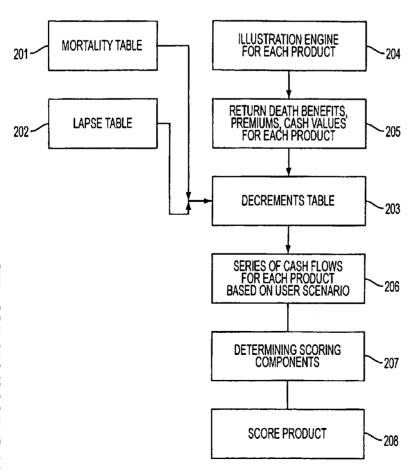
10/935,754 8 September 2004 (08.09.2004)

- (71) Applicant (for all designated States except US): EFFI-CIENT MARKETS CORPORATION [US/US]; 100 Peachtree Street, Suite 2145, Atlanta, GA 30303 (US).
- (72) Inventors: BRASWELL, Elizabeth, A.; 830 Longstone Landing, Alpharetta, GA 30022 (US). TURNER, Samuel, H.; 206 Colony Lake Dr., Richmond, VA 23238 (US). MAURER, Keith, J.; 3203 Bayshore Blvd., #1401, Tampa, FL 33629 (US).

- (72) Inventor; and
- (75) Inventor/Applicant (for US only): KENDALL, Errol, O. [US/US]; 1187 Roxboro Cove, Atlanta, GA 30324 (US).
- (74) Agents: BALLAS, George, G. et al.; McKenna Long & Aldridge LLP, 1900 K Street, N.W., Washington, DC 20006 (US).
- (81) Designated States (unless otherwise indicated, for every kind of national protection available): AE, AG, AL, AM, AT, AU, AZ, BA, BB, BG, BR, BW, BY, BZ, CA, CH, CN, CO, CR, CU, CZ, DE, DK, DM, DZ, EC, EE, EG, ES, FI, GB, GD, GE, GH, GM, HR, HU, ID, IL, IN, IS, JP, KE, KG, KM, KP, KR, KZ, LC, LK, LR, LS, LT, LU, LV, MA, MD, MG, MK, MN, MW, MX, MZ, NA, NG, NI, NO, NZ, OM, PG, PH, PL, PT, RO, RU, SC, SD, SE, SG, SK, SL, SM, SY, TJ, TM, TN, TR, TT, TZ, UA, UG, US, UZ, VC, VN, YU, ZA, ZM, ZW.
- (84) Designated States (unless otherwise indicated, for every kind of regional protection available): ARIPO (BW, GH, GM, KE, LS, MW, MZ, NA, SD, SL, SZ, TZ, UG, ZM, ZW), Eurasian (AM, AZ, BY, KG, KZ, MD, RU, TJ, TM),

[Continued on next page]

(54) Title: SYSTEM FOR SEARCHING AND SOLVING FOR INSURANCE PRODUCTS



(57) Abstract: A system for evaluating and scoring software products in which illustration engines relating to insurance products are run based on a common set of inputs. The illustration engines output a set of output metrics which are common to all illustration engines. The output metrics products selected for comparison evaluation are mathematically combined with each other and with the corresponding metrics of from all other illustration engines to determine a score which can be used to compare quickly and accurately the selected product against all other products in the database. The score may be determined by a weighted average in which the weights assigned to output metrics are adjustable at the user's discretion.



WO 2006/029283 A3



European (AT, BE, BG, CH, CY, CZ, DE, DK, EE, ES, FI, FR, GB, GR, HU, IE, IS, IT, LT, LU, LV, MC, NL, PL, PT, RO, SE, SI, SK, TR), OAPI (BF, BJ, CF, CG, CI, CM, GA, GN, GQ, GW, ML, MR, NE, SN, TD, TG).

Published:

- with international search report
- before the expiration of the time limit for amending the claims and to be republished in the event of receipt of amendments

(88) Date of publication of the international search report:

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.

INTERNATIONAL SEARCH REPORT

International application No.

PCT/US05/32033

A. CLAS	SSIFICATION OF SUBJECT MATTER G06Q 40/00(2006.01)		
USPC: 705/4 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			
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. DOC	UMENTS CONSIDERED TO BE RELEVANT		
Category *	Citation of document, with indication, where appropriate, of the relevant passages	Relevant to claim No.	
Х	US2003/0191672 (Kendall et al.) 9 Oct. 2003 (09.10.2003), Pg. 6, Para. 70-74, Pg. 4, Para. 53.	1-22	
X,P	US2005/0027572 (Goshert) 3 Feb. 2005 (03.02.2005), Pg. 1 Para. 14, 15, Pg. 2 Para. 16, 25.	1-22	
A	US 5,991,744 (DiCrese) 23 Nov. 1999 (23.11.1999), Col. 3, lines 5-55.	1-22	
Further documents are listed in the continuation of Box C. See patent family annex.			
* Special categories of cited documents: "A" document defining the general state of the art which is not considered to be of particular relevance "E" earlier application or patent published on or after the international filing date "T" later document published after the international filing date "T" document of particular relevance; the document of particular relevance; the considered novel or cannot be considered.		olication but cited to understand the evention	
establish t specified)	when the document is taken alone t which may throw doubts on priority claim(s) or which is cited to the publication date of another citation or other special reason (as "Y" document of particular relevance; the considered to involve an inventive combined with one or more other s	step when the document is	
"O" document	t referring to an oral disclosure, use, exhibition or other means being obvious to a person skilled in	the art	
"P" document published prior to the international filing date but later than the "&" document member of the same patent family priority date claimed			
Date of the actual completion of the international search O2 October 2006 (02.10.2006) Date of mailing of the international search report FEB 2007			
02 October 2006 (02.10.2006) Name and mailing address of the ISA/US Authorized officer			
Mail Stop PCT, Attn: ISA/US Commissioner for Patents P.O. Box 1450 Alexandria, Virginia 22313-1450 Facsimile No. (571) 273-3201 Mail Stop PCT, Attn: ISA/US Joseph Thomas Telephone No. 571-272-3600			
Form PCT/ISA/210 (second sheet) (April 2005)			

	International application No.	
INTERNATIONAL SEARCH REPORT	PCT/US05/32033	
	1	
C. I' I' CD DYDY DO OD A DOLYDD. Aven Flestowille data from a consider	ad design the transmissional accord () C.1 /	
Continuation of B.FIELDS SEARCHED - Item Electronic data base consulted base and, where practicable, search terms used):	ed during the international search (name of data	
EAST files USPAT, USPGPUB		
search terms: insurance, finance, rank, score, cash flow, rate of retur		