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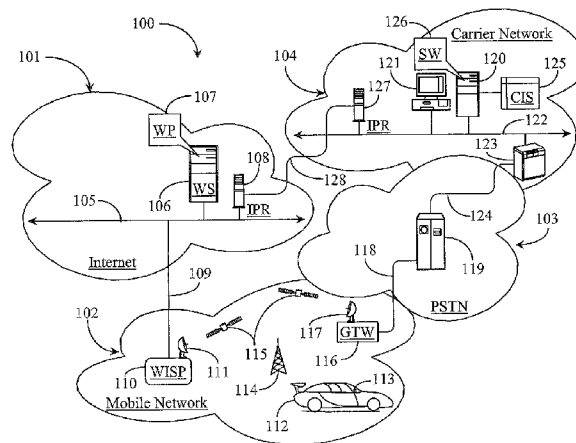


Fig. 1

(57) Abstract: A system for analyzing sensor data output from a mobile communications appliance to adjust insurance premiums for consumers includes an Internet-connected server; and software executing on the server from a non-transitory physical medium, the software providing a first function for collecting raw data from the mobile communications appliance, a second function for analyzing the raw data in light of results of previous data analyses, and a third function for adjusting a standing insurance premium rate associated with the mobile communications appliance.

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INTERNATIONAL SEARCH REPORT

International application No.
PCT/US2012/022680**A. CLASSIFICATION OF SUBJECT MATTER****G06Q 40/08(2012.01)i, H04W 4/00(2009.01)i**

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)

G06Q 40/08; G06F 15/16; G06F 19/00; G06F 17/60; H04W 4/00; G06Q 40/00; G06Q 50/00

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

Korean utility models and applications for utility models

Japanese utility models and applications for utility models

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

eKOMPASS(KIPO internal) & Keywords: car, auto, insurance, mobile, hand-held, sensor, data, analyze

C. DOCUMENTS CONSIDERED TO BE RELEVANT

Category*	Citation of document, with indication, where appropriate, of the relevant passages	Relevant to claim No.
Y	KR 10-2003-0000268 A (KS TELECOM CO., LTD.) 6 JANUARY 2003 See the abstract, page 1, line 24 - page 3, line 35, claims 1-4 and figures 1-2.	1-20
Y	KR 10-2007-0088878 A (KWON, SOON TAE) 30 AUGUST 2007 See the abstract, page 2, line 15 - page 192, line 36, claims 1-25 and figures 1-28.	1-20
A	KR 10-2003-0043196 A (KIM, KI WON) 2 JUNE 2003 See the abstract, page 2, line 8 - page 6, line 44, claims 1-8 and figures 1-4.	1-20
A	US 2003/0069761 A1 (NOZAKI, TAKASHI et al.) 10 APRIL 2003 See the abstract, page 1, paragraph [0001] - page 15, paragraph [0200], claims 1-38 and figures 1-7.	1-20

 Further documents are listed in the continuation of Box C. See patent family annex.

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INTERNATIONAL SEARCH REPORT

Information on patent family members

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