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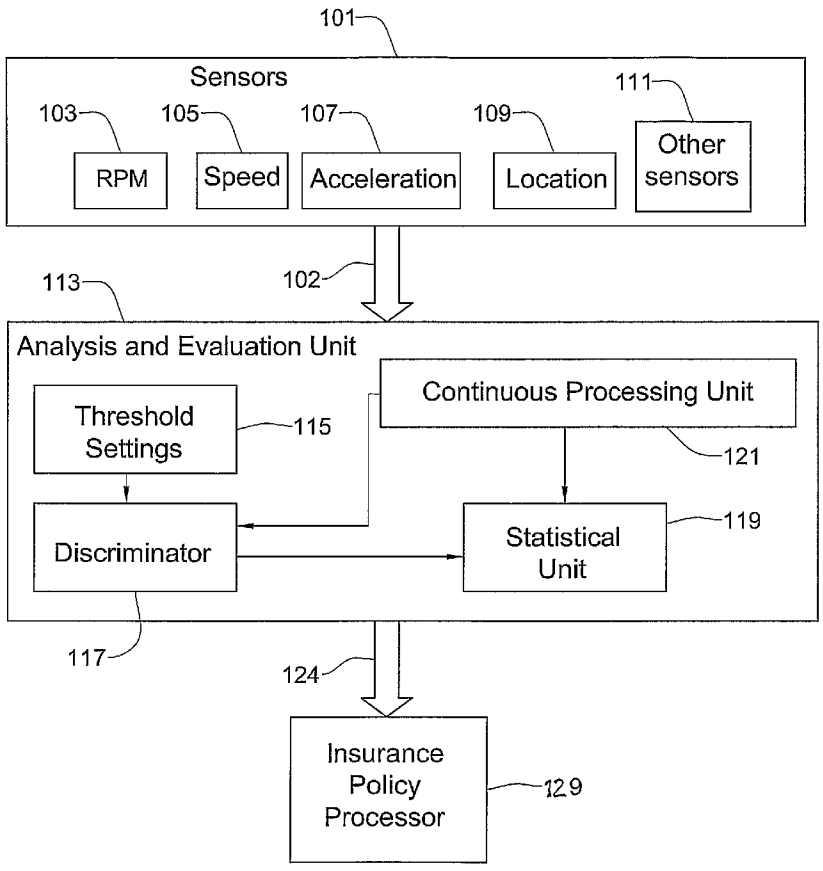
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[Continued on next page]

(54) Title: SYSTEM AND METHOD FOR PROVIDING DRIVING INSURANCE



(57) Abstract: A method and system for determining one or more conditions of a driving insurance policy for a driver. The system of the invention comprises a processor configured to receive values of one or more parameters indicative of a driving profile of the driver and to calculate a value of each of one or more parameters indicative of the one or more conditions of the insurance policy based upon the values of the one or more parameters indicative of the driver's driving profile. Typically the one or more parameters indicative of the driving profile are calculated from a data steam generated by a vehicle sensor utility installed in a vehicle that monitors the state of the vehicle while being driven by the driver.

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A. CLASSIFICATION OF SUBJECT MATTER
IPC: **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. DOCUMENTS CONSIDERED TO BE RELEVANT

Category *	Citation of document, with indication, where appropriate, of the relevant passages	Relevant to claim No.
X	US 2004/0153362 A1 (BAUER et al) 5 August 2004 (05.08.2004), paragraphs [0013], [0182], [0186], [0202]-[0203], [0230].	1-30
A	US 2005/0055248 A1 (HELITZER et al) 10 March 2005, (10.03.2005), Abstract, paragraphs [0002], [0036]-[0040], [0067]-[0070], [0074]-[0078].	1-30
A	US 2004/0139034 A1 (FARMER) 15 July 2004 (15.07.2004), paragraphs [0001]-[0004], [0009]-[0011], [0026]-[0029], [0033]-[0036].	1-30
A	US 6868386 B1 (HENDERSON et al) 15 March 2005, (15.03.2005), Abstract, Fig.4, Fig. 6, column 5, lines 3-62, column 7, lines 9-63, column 10, lines 26-64.	1-30
A	US 6064970 A (MCMILLAN et al) 16 May 2000, (16.05.2000), Abstract, column 3 line 60 to column 4, line 56, column 9, line 60 to column 10, line 55 , column 11, lines 18-34.	1-30

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

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Date of the actual completion of the international search	Date of mailing of the international search report
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Continuation of B. FIELDS SEARCHED Item 3:
EAST search- Search terms: driver, drivint, drive, insurance, profile, parameter, variable, calculate compute, policy, contract, premium, deductible, sensor