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DZ, EC, EE, EG, ES, FI, GB, GD, GE, GH, GM, GT, HN,
HR, HU, ID, IL, IN, IS, JP, KE, KG, KM, KN, KP, KR,
KZ, LA, LC, LK, LR, LS, LT, LU, LY, MA, MD, ME,
MG, MK, MN, MW, MX, MY, MZ, NA, NG, NI, NO, NZ,
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Declarations under Rule 4.17:

— as to applicant's entitlement to apply for and be granted a
patent (Rule 4.17(ii))

Published:

— with international search report (Art. 21(3))

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

17 April 2014

(54) Title: METHOD, APPARATUS AND COMPUTER PROGRAM PRODUCT FOR PROVIDING TARGETED FULFILL-
MENT WITH RESPECT TO A WIRELESS DEVICE PROTECTION PROGRAM

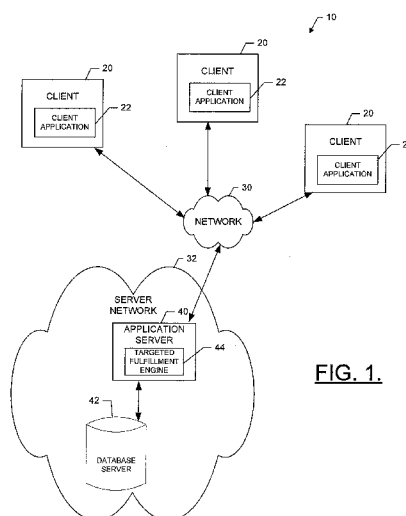


FIG. 1.

(57) Abstract: A method for providing targeted fulfillment with respect to a wireless device protection program may include receiving claim information associated with a subscriber, the claim information indicative of a claim associated with a wireless device protection program, employing a predictive model to determine a plurality of options for fulfillment of the claim, the predictive model defining a weighted value for each option where the weighted value considers cost and a corresponding predicted benefit associated with each option, and enabling ranking of the plurality of options based on the weighted value of each option. A corresponding computer program product and apparatus are also provided.



INTERNATIONAL SEARCH REPORT

International application No.

PCT/US 12/31347

A. CLASSIFICATION OF SUBJECT MATTER

IPC(8) - G06Q 40/00 (2012.01)

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)

IPC(8): G06Q 40/00 (2012.01)

USPC: 705/4

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

USPC: 705/1.1 | 705/50

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

PubWEST(PGPB,USPT,EPAB,JPAB); Google Scholar; Google Patent; predictive model, claim, processing, fill, fulfill, protection, insurance, warranty, program, plan, lost, stolen, weighted value, parametric, monetized, option

C. DOCUMENTS CONSIDERED TO BE RELEVANT

Category*	Citation of document, with indication, where appropriate, of the relevant passages	Relevant to claim No.
Y	US 2002/0077867 A1 (Gittins et al.) 20 June 2002 (20.06.2002) entire document (especially para [0036], [0067]-[0068], [0333]-[0339])	1-4, 11-14, 21-24, and 31-34
Y	US 2009/0063202 A1 (Becerra et al.) 05 March 2009 (05.03.2009) entire document (especially para [0003], [0031]-[0035])	1-4, 11-14, 21-24, and 31-34
A	US 2009/0043615 A1 (Belhe et al.) 12 February 2009 (12.02.2009) entire document	1-4, 11-14, 21-24, and 31-34
A	US 2003/0171958 A1 (Funaki) 11 September 2003 (11.09.2003) entire document	1-4, 11-14, 21-24, and 31-34
A	US 2009/0187433 A1 (Nudd) 23 July 2009 (23.07.2009) entire document	1-4, 11-14, 21-24, and 31-34
A	US 2008/0127313 A1 (Payne et al.) 29 May 2008 (29.05.2008) entire document	1-4, 11-14, 21-24, and 31-34

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


* 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 but published on or after the international filing date

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"O" document referring to an oral disclosure, use, exhibition or other means

"P" document published prior to the international filing date but later than the priority date claimed

"T" later document published after the international filing date or priority date and not in conflict with the application but cited to understand the principle or theory underlying the invention

"X" document of particular relevance; the claimed invention cannot be considered novel or cannot be considered to involve an inventive step when the document is taken alone

"Y" document of particular relevance; the claimed invention cannot be considered to involve an inventive step when the document is combined with one or more other such documents, such combination being obvious to a person skilled in the art

"&" document member of the same patent family

Date of the actual completion of the international search

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INTERNATIONAL SEARCH REPORT

International application No.
PCT/US 12/31347

Box No. II Observations where certain claims were found unsearchable (Continuation of item 2 of first sheet)

This international search report has not been established in respect of certain claims under Article 17(2)(a) for the following reasons:

1. ☐ Claims Nos.:
because they relate to subject matter not required to be searched by this Authority, namely:

2. ☐ Claims Nos.:
because they relate to parts of the international application that do not comply with the prescribed requirements to such an extent that no meaningful international search can be carried out, specifically:

3. ☒ Claims Nos.: 5-10, 15-20, 25-30 and 35-40
because they are dependent claims and are not drafted in accordance with the second and third sentences of Rule 6.4(a).

Box No. III Observations where unity of invention is lacking (Continuation of item 3 of first sheet)

This International Searching Authority found multiple inventions in this international application, as follows:

1. ☐ As all required additional search fees were timely paid by the applicant, this international search report covers all searchable claims.
2. ☐ As all searchable claims could be searched without effort justifying additional fees, this Authority did not invite payment of additional fees.
3. ☐ As only some of the required additional search fees were timely paid by the applicant, this international search report covers only those claims for which fees were paid, specifically claims Nos.:

4. ☐ No required additional search fees were timely paid by the applicant. Consequently, this international search report is restricted to the invention first mentioned in the claims; it is covered by claims Nos.:

Remark on Protest

- ☐ The additional search fees were accompanied by the applicant's protest and, where applicable, the payment of a protest fee.
- ☐ The additional search fees were accompanied by the applicant's protest but the applicable protest fee was not paid within the time limit specified in the invitation.
- ☐ No protest accompanied the payment of additional search fees.