US 20030004759A1

(19) United States

(12) Patent Application Publication (10) Pub. No.: US 2003/0004759 A1

Chapman et al. (43) Pub. Date: Jan. 2, 2003

(54) SYSTEM AND METHOD FOR AUTOMATICALLY GENERATING AUTOMOBILE INSURANCE CERTIFICATES FROM A REMOTE COMPUTER TERMINAL

(76) Inventors: **Ellen Chapman**, Sicklerville, NJ (US); **Patrick Chu**, Voorhees, NJ (US); **Lloyd M. Dean**, Florence, NJ (US); **Kathy L. Isherwood**, Laurel Springs, NJ (US)

Correspondence Address:
REED SMITH LLP
2500 ONE LIBERTY PLACE
1650 MARKET STREET
PHILADELPHIA, PA 19103 (US)

(21) Appl. No.: **10/057,794**

(22) Filed: **Jan. 24, 2002**

Related U.S. Application Data

(63) Continuation of application No. 09/329,660, filed on Jun. 10, 1999.

Publication Classification

(51) **Int. Cl.**[7] **G06F 17/60**

(52) **U.S. Cl.** **705/4**

(57) **ABSTRACT**

A system for generating automobile insurance certificates from a remote computer terminal connected by a computer network to a central computer, wherein an expiring automobile insurance policy is identified by viewing on the remote computer terminal data, stored on the central computer, relating to expiring policies and an automobile insurance certificate relating to the expiring policy is ordered electronically, in response to such identification, from the remote computer terminal.

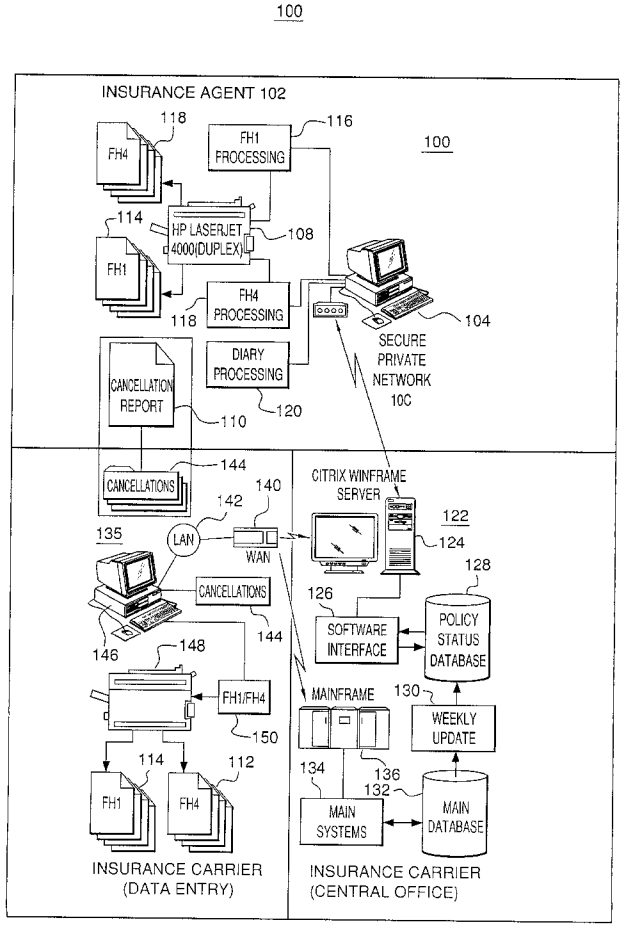


FIG. 1

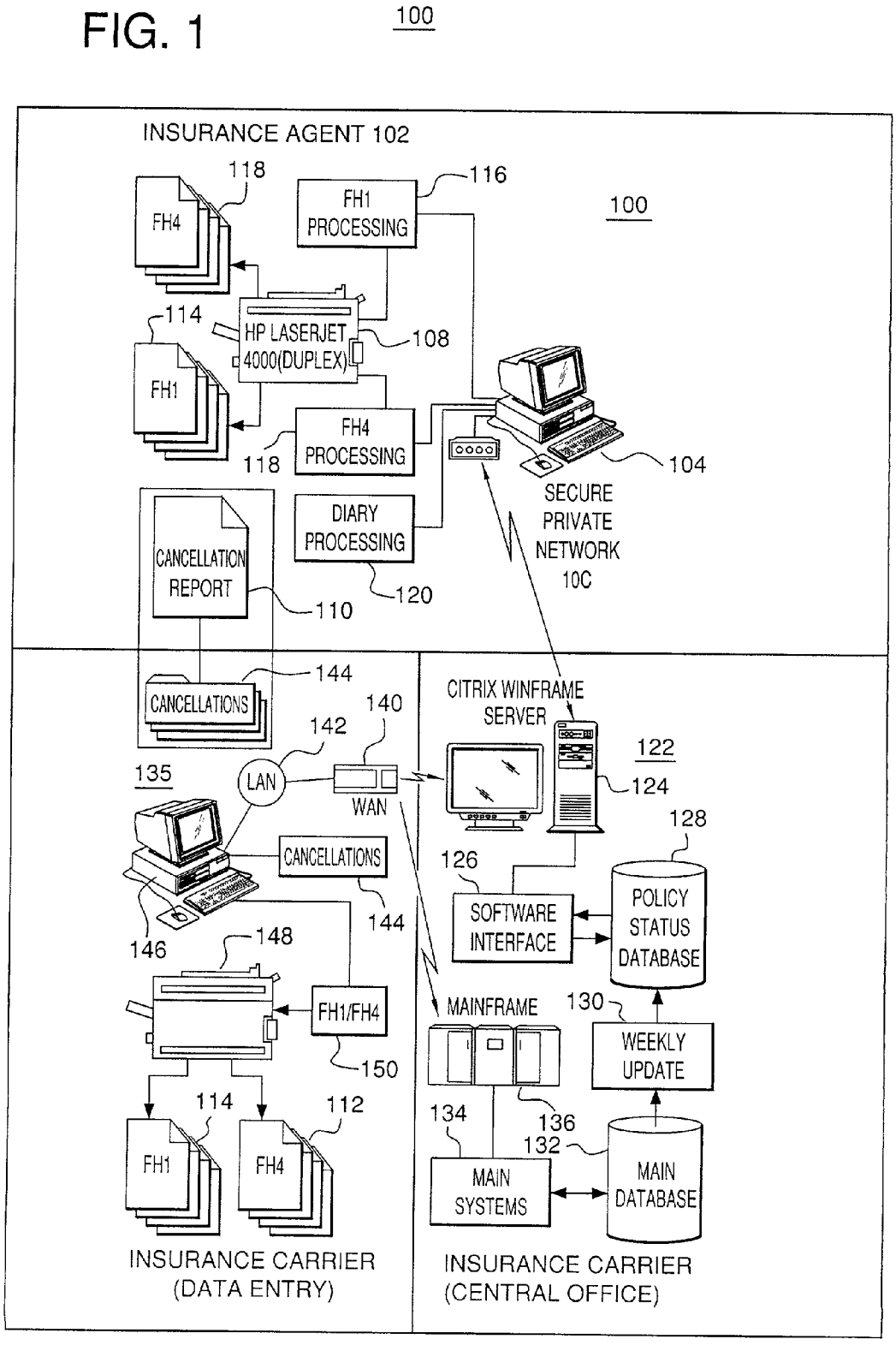
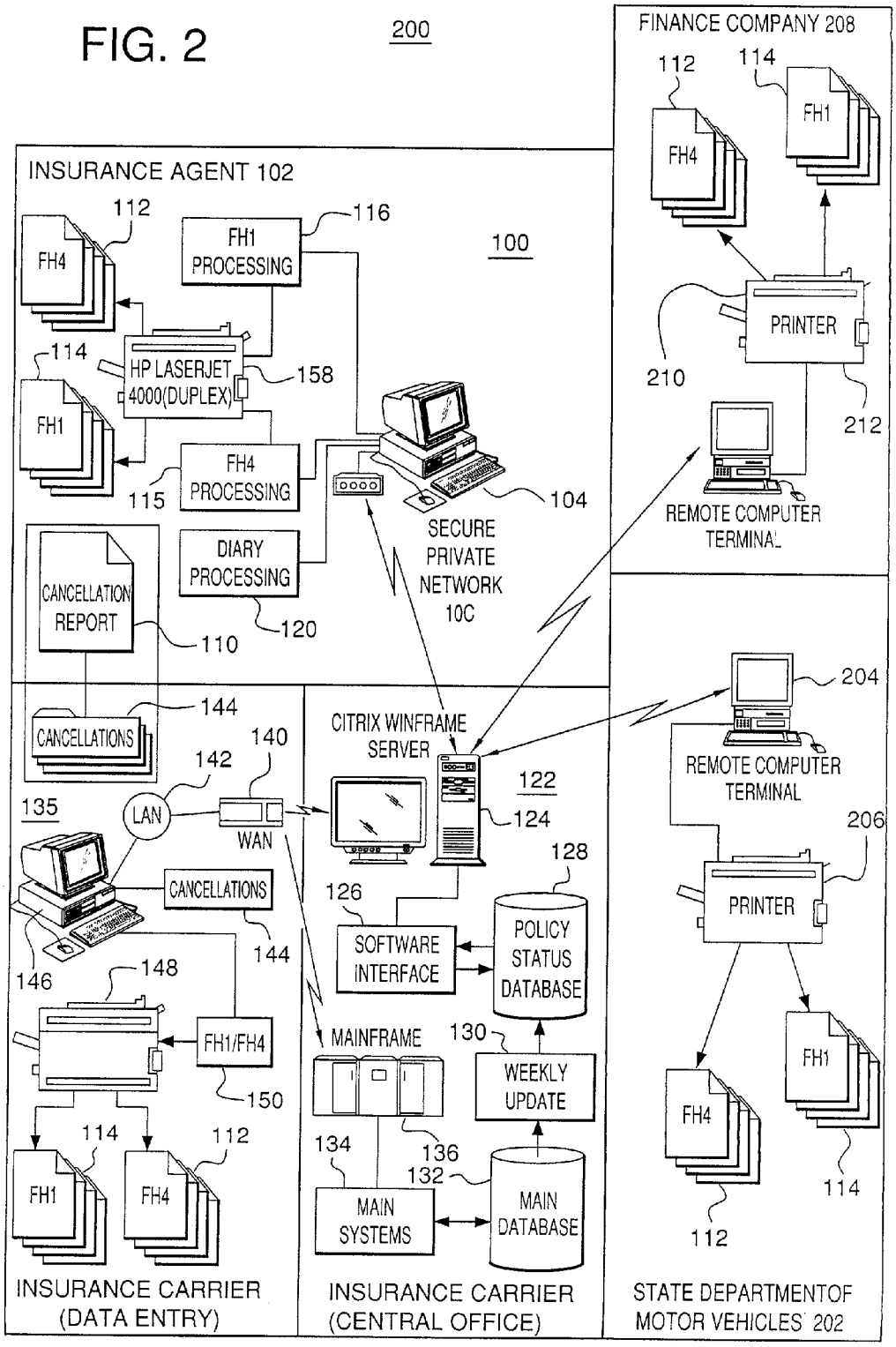

100
INSURANCE AGENT 102
118
FH4
FH1 PROCESSING
116
100
114
HP LASERJET 4000(DUPLEX)
108
FH1
118
FH4 PROCESSING
104
SECURE PRIVATE NETWORK 10C
CANCELLATION REPORT
110
DIARY PROCESSING
120
144
CANCELLATIONS
140
142
CITRIX WINFRAME SERVER
122
124
135
LAN
WAN
128
CANCELLATIONS
126
144
SOFTWARE INTERFACE
POLICY STATUS DATABASE
146
148
MAINFRAME
130
FH1/FH4
WEEKLY UPDATE
150
114
112
134
136
132
FH1
FH4
MAIN SYSTEMS
MAIN DATABASE
INSURANCE CARRIER (DATA ENTRY)
INSURANCE CARRIER (CENTRAL OFFICE)

FIG. 2


200
FINANCE COMPANY 208
112
114
FH4
FH1
PRINTER
210
212
REMOTE COMPUTER TERMINAL
INSURANCE AGENT 102
112
FH4
FH1 PROCESSING
116
100
114
HP LASERJET 4000(DUPLEX)
158
FH1
FH4 PROCESSING
115
104
SECURE PRIVATE NETWORK 10C
CANCELLATION REPORT
DIARY PROCESSING
110
120
204
CANCELLATIONS
144
140
142
CITRIX WINFRAME SERVER
122
124
REMOTE COMPUTER TERMINAL
206
135
LAN
WAN
128
126
CANCELLATIONS
144
SOFTWARE INTERFACE
POLICY STATUS DATABASE
PRINTER
146
148
MAINFRAME
130
FH1/FH4
150
WEEKLY UPDATE
FH1
FH4
114
112
134
136
132
MAIN SYSTEMS
MAIN DATABASE
114
112
INSURANCE CARRIER (DATA ENTRY)
INSURANCE CARRIER (CENTRAL OFFICE)
STATE DEPARTMENTOF MOTOR VEHICLES 202

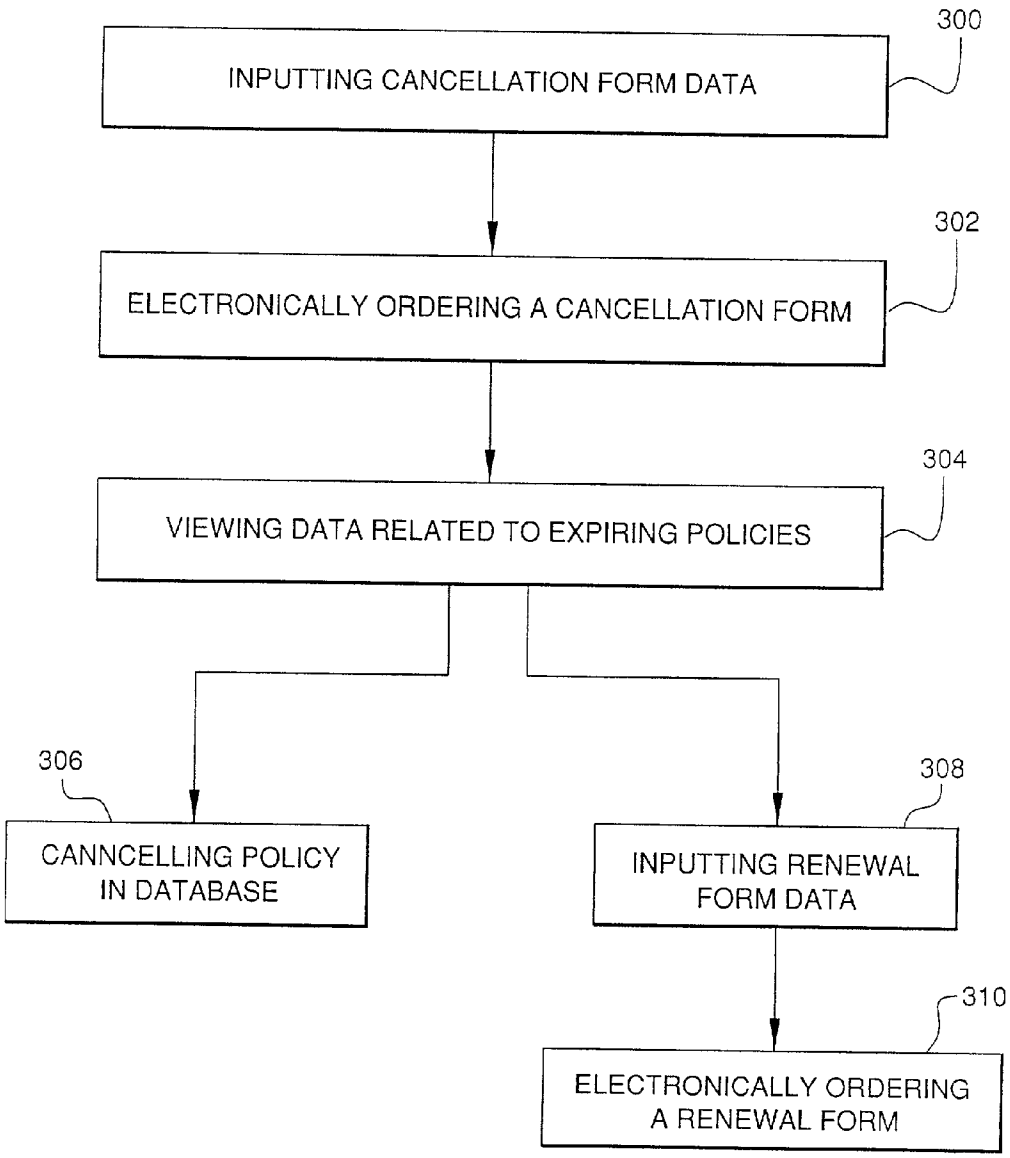

300
INPUTTING CANCELLATION FORM DATA
302
ELECTRONICALLY ORDERING A CANCELLATION FORM
304
VIEWING DATA RELATED TO EXPIRING POLICIES
306
CANNCELLING POLICY IN DATABASE
308
INPUTTING RENEWAL FORM DATA
310
ELECTRONICALLY ORDERING A RENEWAL FORM

FIG. 3

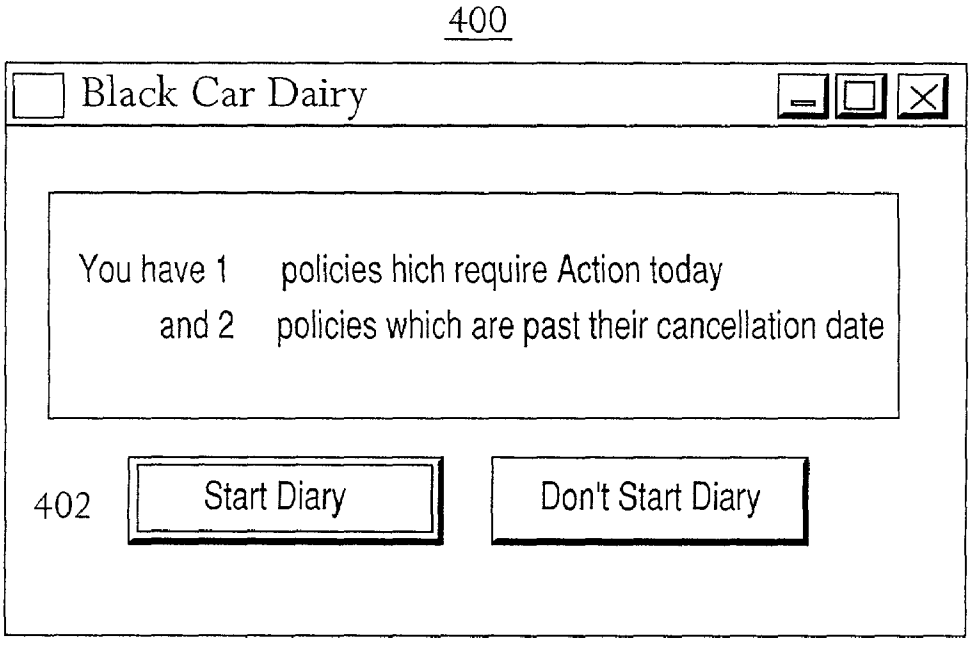

400
Black Car Dairy
You have 1 policies hich require Action today
and 2 policies which are past their cancellation date
402
Start Diary
Don't Start Diary

FIG. 4

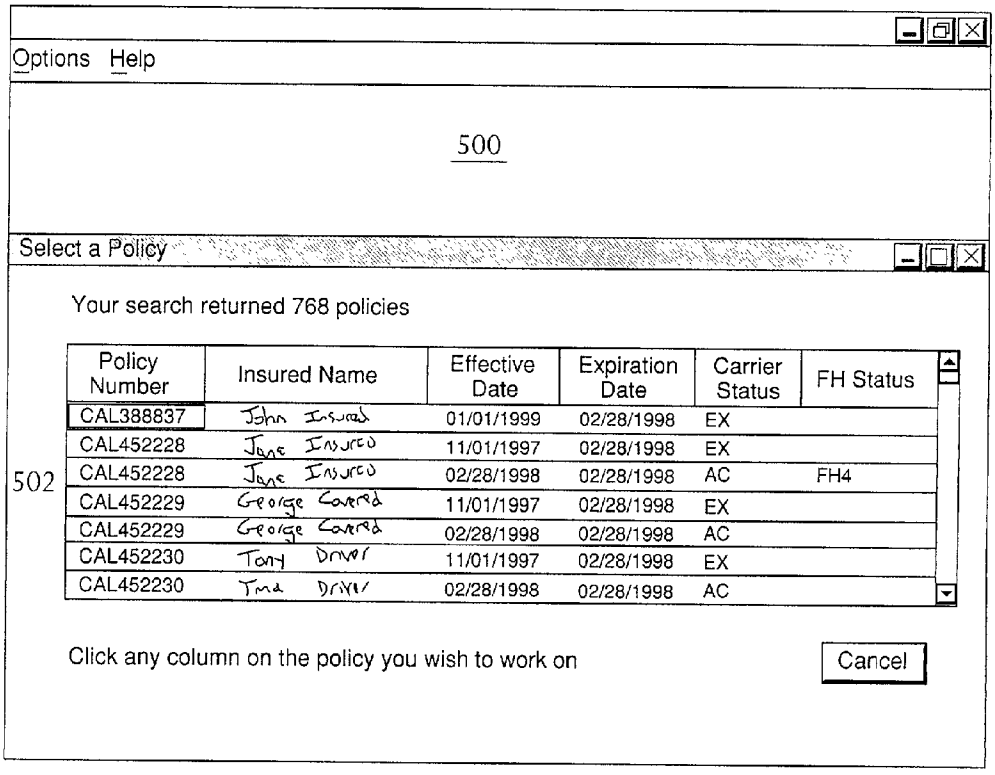

Options Help
500
Select a Policy
Your search returned 768 policies
502
Policy Number
Insured Name
Effective Date
Expiration Date
Carrier Status
FH Status
CAL388837 John Insured 01/01/1999 02/28/1998 EX
CAL452228 Jane Insured 11/01/1997 02/28/1998 EX
CAL452228 Jane Insured 02/28/1998 02/28/1998 AC FH4
CAL452229 George Covered 11/01/1997 02/28/1998 EX
CAL452229 George Covered 02/28/1998 02/28/1998 AC
CAL452230 Tony Driver 11/01/1997 02/28/1998 EX
CAL452230 Tina Driver 02/28/1998 02/28/1998 AC
Click any column on the policy you wish to work on
Cancel

FIG. 5

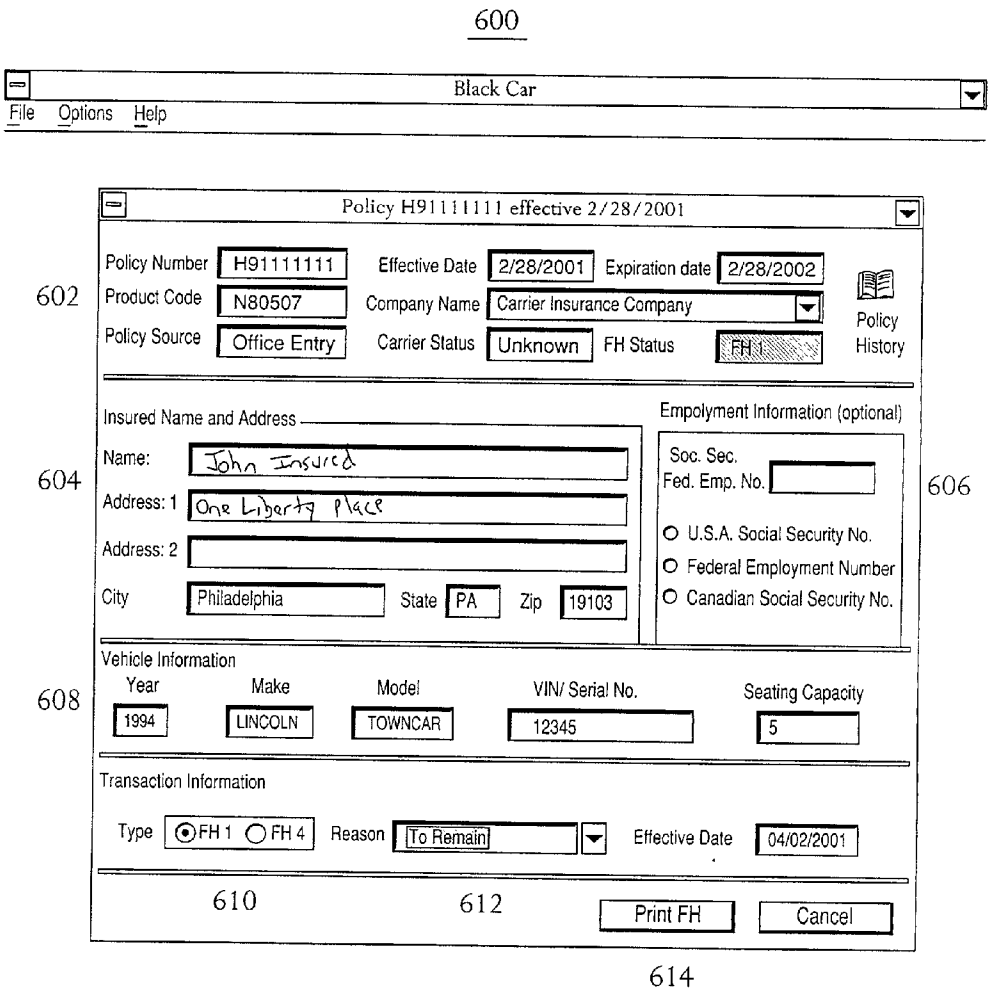
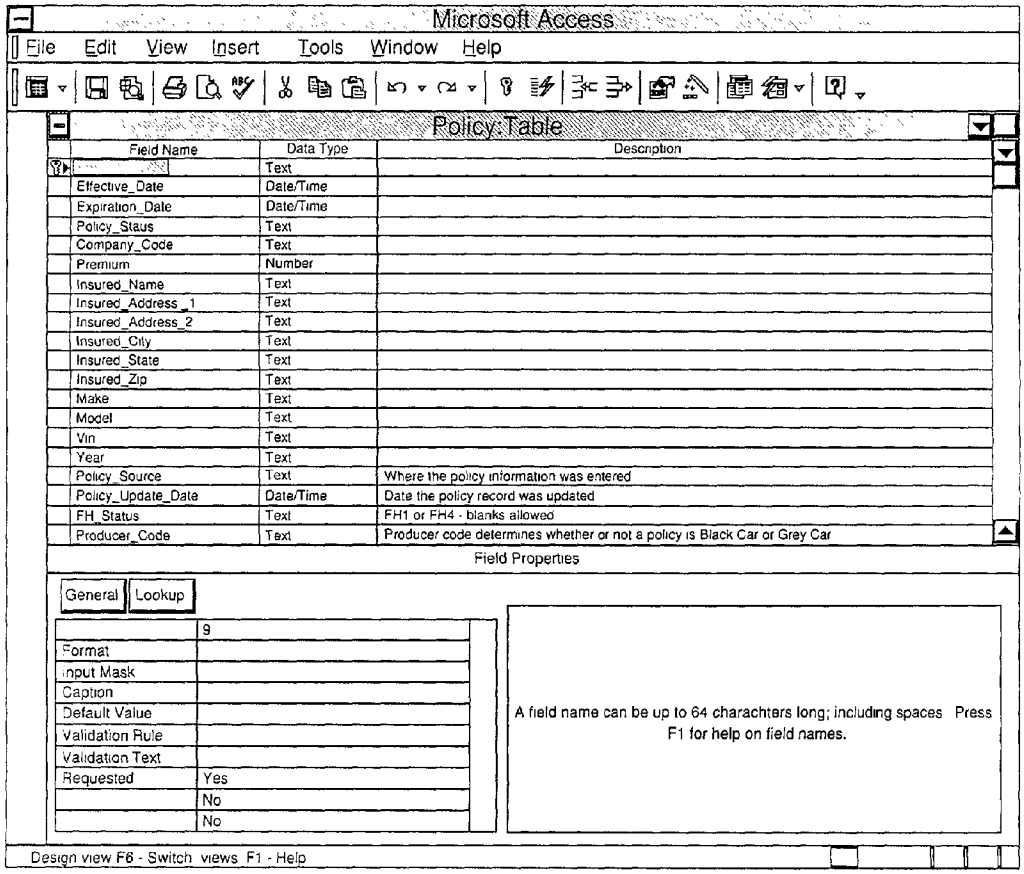
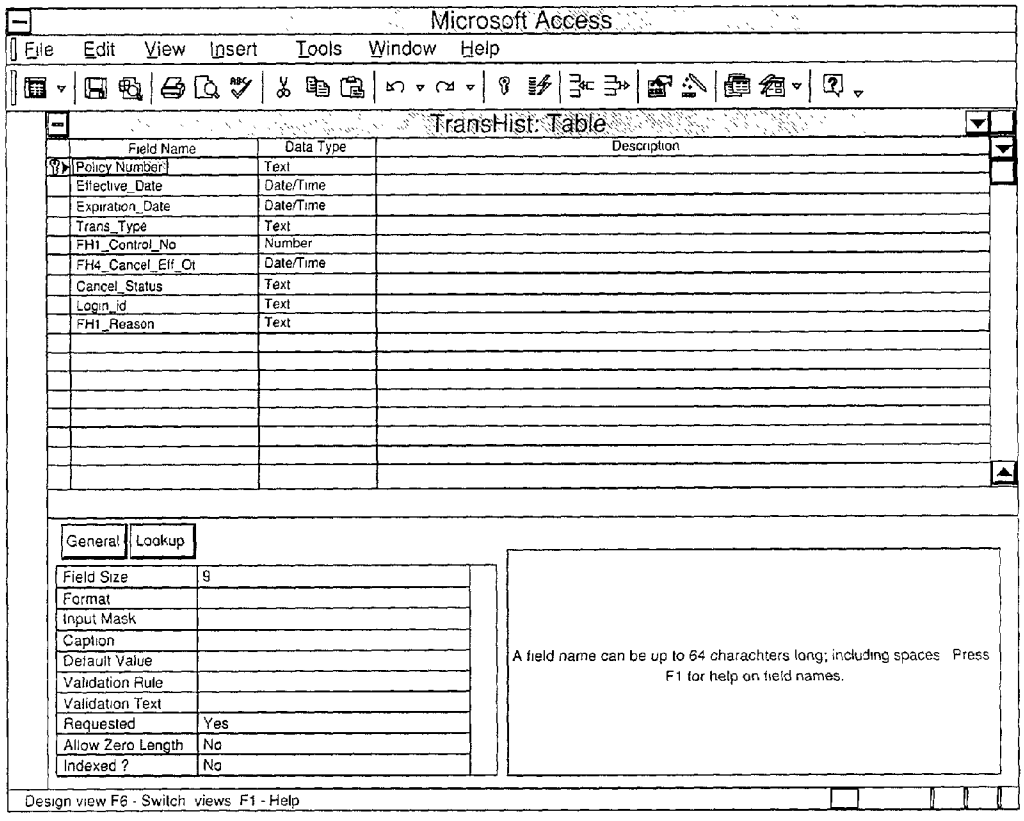

600
Black Car
File Options Help
Policy H91111111 effective 2/28/2001
Policy Number H91111111
Effective Date 2/28/2001
Expiration date 2/28/2002
602
Product Code N80507
Company Name Carrier Insurance Company
Policy Source Office Entry
Carrier Status Unknown
FH Status FH 1
Policy History
Insured Name and Address
Empolyment Information (optional)
604
Name: John Insured
Soc. Sec.
Fed. Emp. No.
606
Address: 1 One Liberty Place
U.S.A. Social Security No.
Federal Employment Number
Canadian Social Security No.
Address: 2
City Philadelphia
State PA
Zip 19103
Vehicle Information
608
Year
Make
Model
VIN/ Serial No.
Seating Capacity
1994
LINCOLN
TOWNCAR
12345
5
Transaction Information
Type FH 1 FH 4
Reason To Remain
Effective Date 04/02/2001
610
612
Print FH
Cancel
614

FIG. 6


Microsoft Access
File Edit View Insert Tools Window Help
Policy:Table
Field Name
Data Type
Description
Effective_Date
Expiration_Date
Policy_Staus
Company_Code
Premium
Insured_Name
Insured_Address_1
Insured_Address_2
Insured_City
Insured_State
Insured_Zip
Make
Model
Vin
Year
Policy_Source
Where the policy information was entered
Policy_Update_Date
Date the policy record was updated
FH_Status
FH1 or FH4 - blanks allowed
Producer_Code
Producer code determines whether or not a policy is Black Car or Grey Car
Field Properties
General
Lookup
Format
Input Mask
Caption
Default Value
Validation Rule
Validation Text
Requested
Yes
No
No
A field name can be up to 64 charachters long; including spaces Press F1 for help on field names.
Design view F6 - Switch views F1 - Help

700

FIG. 7


Microsoft Access
File Edit View Insert Tools Window Help
TransHist: Table
Field Name
Data Type
Description
Policy Number
Text
Effective_Date
Date/Time
Expiration_Date
Date/Time
Trans_Type
Text
FH1_Control_No
Number
FH4_Cancel_Eff_Dt
Date/Time
Cancel_Status
Text
Login_id
Text
FH1_Reason
Text
General
Lookup
Field Size
9
Format
Input Mask
Caption
Default Value
Validation Rule
Validation Text
Required
Yes
Allow Zero Length
No
Indexed ?
No
A field name can be up to 64 charachters long; including spaces Press F1 for help on field names.
Design view F6 - Switch views F1 - Help

800

FIG. 8

FH--4 (9/86)
☒ 400 Carrier Fire Underwriters Insurance Company
☐ 487 Carrier Insurance Company
☐ 004 Carrier Property and Casualty Insurance Company

State of New York - Department of Motor Vehicles
TERMINATION NOTICE - FOR HIRE PASSENGER VEHICLE

☒ hereby gives notice that the insurance certified by the company in its FOR HIRE PASSENGER VEHICLE CERTIFICATE heretofore issued to.

☐ hereby gives notice that the bond certified by the company in its FOR HIRE PASSENGER VEHICLE CORPORATE SURETY BOND CERTIFICATE heretofore issued to.

SOCIAL SECURITY OR FEDERAL EMPLOYER'S NO	1	1	1		1	1	-	1	1

Individual	Federal	Canadian
☒ U.S.A. Soc. Sec. No	☐ Employer's Number	☐ Soc Sec No. Number

John Insured
One Liberty Place
Philadelphia, PA 19103

is TERMINATED
effective 02/20/2001
at midnight

(Cannot be less than 45 days after receipt in Department)

applicable with respect to the following Motor Vehicle:

Year	Make of Vehicle	Identification or Serial No.	Seating Capacity
2000	FORD	927H657H8989H7	5

Name and Address of Agency or Office Issuing FH-4
Insurance Agency
1735 Market St
Philadelphia, PA 19103 Agent

By Signature of Authorized Representative

FH--4 (9/86)
☒ 400 Carrier Fire Underwriters Insurance Company
☐ 487 Carrier Insurance Company
☐ 004 Carrier Property and Casualty Insurance Company

State of New York - Department of Motor Vehicles
TERMINATION NOTICE - FOR HIRE PASSENGER VEHICLE

☒ hereby gives notice that the insurance certified by the company in its FOR HIRE PASSENGER VEHICLE CERTIFICATE heretofore issued to

☐ hereby gives notice that the bond certified by the company in its FOR HIRE PASSENGER VEHICLE CORPORATE SURETY BOND CERTIFICATE heretofore issued to.

SOCIAL SECURITY OR FEDERAL EMPLOYER'S NO	1	1	1		1	1	-	1	1

Individual	Federal	Canadian
☒ U.S.A. Soc. Sec. No.	☐ Employer's Number	☐ Soc Sec. No Number

John Insured
One Liberty Place
Philadelphia, PA 19103

is TERMINATED
effective 02/20/2001
at midnight

(Cannot be less than 45 days after receipt in Department)

applicable with respect to the following Motor Vehicle.

Year	Make of Vehicle	Identification or Serial No	Seating Capacity
2000	FORD	927H657H8989H7	5

Name and Address of Agency or Office Issuing FH-4
Insurance Agency
1735 Market St
Philadelphia, PA 19103 Agent

By Signature of Authorized Representative

FH--4 (9/86)
☒ 400 Carrier Fire Underwriters Insurance Company
☐ 487 Carrier Insurance Company
☐ 004 Carrier Property and Casualty

State of New York - Department of Motor Vehicles
TERMINATION NOTICE - FOR HIRE PASSENGER VEHICLE

FIG. 9

FH--1 (8/67) State of New York - Department of Motor Vehicles
INSURANCE CERTIFICATE - FOR HIRE PASSENGER VEHICLE

☐ 400 Carrier Fire Underwriters Insurance Company
☒ 487 Carrier Insurance Company
☐ 004 Carrier Property and Casualty

6111

an authorized New York Insurer, certifies that it has issued a policy complying with Section 370 of the Vehicle and Traffic Law to:

John Insured
One Liberty Place
Philadelphia, PA 19103

applicable with respect to the following Motor Vehicle:

Year	Make of Vehicle	Identification or Serial No.	Seating Capacity
2001	PONTIAC	9376H784393F778S	5

not applicable on and after date of this certificate to the following replaced vehicle:

Year	Make of Vehicle	Identification or Serial No	Seating Capacity

(See instructions on Reverse Side)

SOCIAL SECURITY OR FEDERAL EMPLOYER'S NO.

Individual	Federal	Canadian
☐ U.S.A. Soc. Sec. No	☐ Employer's Number	☐ Soc. Sec. No Number

Explanation: To Register

POLICY NUMBER H9 00 32 - 71 2

EFFECTIVE
From Midnight 2/28/2001 To Midnight. Feb 28, 2002

(not applicable to obtain registration plates after 60 days from effective date)

Name and Address of Agency or Office Issuing FH-4

Insurance Agency
1735 Market St
Philadelphia, PA 19103 Agent

Signature of Authorized Representative

FH--1 (8/67) State of New York - Department of Motor Vehicles
INSURANCE CERTIFICATE - FOR HIRE PASSENGER VEHICLE

☐ 400 Carrier Fire Underwriters Insurance Company
☒ 487 Carrier Insurance Company
☐ 004 Carrier Property and Casualty

6111

an authorized New York Insurer, certifies that it has issued a policy complying with Section 370 of the Vehicle and Traffic Law to

John Insured
One Liberty Place
Philadelphia, PA 19103

applicable with respect to the following Motor Vehicle:

Year	Make of Vehicle	Identification or Serial No	Seating Capacity
2001	PONTIAC	9376H784393F778S	5

not applicable on and after date of this certificate to the following replaced vehicle.

Year	Make of Vehicle	Identification or Serial No.	Seating Capacity

(See instructions on Reverse Side)

SOCIAL SECURITY OR FEDERAL EMPLOYER'S NO.

Individual	Federal	Canadian
☐ U.S.A. Soc. Sec. No	☐ Employer's Number	☐ Soc. Sec. No. Number

Explanation: To Register

POLICY NUMBER H9 00 32 - 71 2

EFFECTIVE
From Midnight 2/28/2001 To Midnight. Feb. 28, 2002

(not applicable to obtain registration plates after 60 days from effective date)

Name and Address as Agency or Office Issuing FH-4

Insurance Agency
1735 Market St
Philadelphia, PA 19103 Agent

Signature of Authorized Representative

FH--1 (8/67) State of New York - Department of Motor Vehicles
INSURANCE CERTIFICATE - FOR HIRE PASSENGER VEHICLE

☐ 400 Carrier Fire Underwriters Insurance Company
☒ 487 Carrier Insurance Company
☐ 004 Carrier Property and Casualty

6111

(See instructions on Reverse Side)

SOCIAL SECURITY OR FEDERAL EMPLOYER'S NO.

Individual	Federal	Canadian
☐ U.S.A. Soc. Sec. No	☐ Employer's Number	☐ Soc. Sec. No Number

FIG. 10

SYSTEM AND METHOD FOR AUTOMATICALLY GENERATING AUTOMOBILE INSURANCE CERTIFICATES FROM A REMOTE COMPUTER TERMINAL

CROSS REFERENCE TO RELATED APPLICATIONS

[0001] This application is a continuation of U.S. application Ser. No. 09/329,660, filed Jun. 10, 1999 entitled "System and Method for Automatically Generating Automobile Insurance Certificates From a Remote Computer Terminal", the entire disclosure of which is hereby incorporated by reference herein.

BACKGROUND OF THE INVENTION

[0002] 1. Field of the Invention

[0003] The present invention relates generally to automobile insurance and more particularly to generating automobile insurance certificates from a remote computer terminal. Still more particularly, the present invention relates to generating automobile insurance certificates covering for hire automobiles from a remote computer terminal.

[0004] 2. Description of the Background

[0005] A significant problem affecting the insurance industry with regard to policies of insurance covering for hire vehicles is correctly issuing forms required by state law that are necessary for writing the policies. In certain states, such as New York, stringent requirements exist as to the timing of the issuance of certain forms, such as FH1 and FH4 forms. Complying with these requirements is very burdensome using conventional methods. If the requisite forms could be generated by an insurance agent without the need for significant interaction with personnel at an insurance carrier, substantial time and cost savings could be realized.

[0006] From the point of view of the insured, it would also be desirable to shift as much of the responsibility as is possible for handling the generation of such forms required by state or local law from the carrier to the agent. While the agent typically has a personal relationship with the insured and can work with the insured to meet the insured's needs, the nature of an insurance carrier renders such a personal relationship with the insured difficult for it to achieve.

SUMMARY OF THE INVENTION

[0007] The present invention is directed to a system for generating automobile insurance certificates from a remote computer terminal connected by a computer network to a central computer. The remote user identifies an expiring automobile insurance policy by viewing on the remote computer terminal data, stored on the central computer, relating to expiring policies. The user then orders electronically, in response to such identification, an automobile insurance certificate from the remote computer terminal.

BRIEF DESCRIPTION OF THE DRAWINGS

[0008] Understanding of the present invention will be facilitated by consideration of the following detailed description of a preferred embodiment of the present invention taken in conjunction with the accompanying drawings, in which like numerals refer to like parts and in which:

[0009] **FIG. 1** is a block diagram in accordance with a first preferred embodiment of the present invention.

[0010] **FIG. 2** is a block diagram in accordance with a second preferred embodiment of the present invention.

[0011] **FIG. 3** is a flow diagram showing the operation of a first preferred embodiment of the present invention.

[0012] **FIG. 4** illustrates a graphical user interface used to aid an insurance agent in identifying expiring automobile insurance policies in accordance with a first preferred embodiment of the present invention.

[0013] **FIG. 5** illustrates a graphical user interface used to aid an insurance agent in retrieving data relating to expiring automobile insurance policies in accordance with a first preferred embodiment of the present invention.

[0014] **FIG. 6** illustrates a graphical user interface used to aid an insurance agent in editing data relating to expiring automobile insurance policies in accordance with a first preferred embodiment of the present invention.

[0015] **FIG. 7** illustrates the data structure of a record used for storing data relating to an automobile insurance policy in accordance with a first preferred embodiment of the present invention.

[0016] **FIG. 8** illustrates the data structure of a record used for storing data relating to the status of an automobile insurance policy in accordance with a first preferred embodiment of the present invention.

[0017] **FIG. 9** illustrates a sample automobile insurance cancellation notice in accordance with a first preferred embodiment of the present invention.

[0018] **FIG. 10** illustrates a sample automobile insurance renewal policy in accordance with a first preferred embodiment of the present invention.

DETAILED DESCRIPTION OF THE INVENTION

[0019] It is to be understood that the figures and descriptions of the present invention have been simplified to illustrate elements that are relevant for a clear understanding of the present invention, while eliminating, for purposes of clarity, many other elements found in a deal structuring system and method. Those of ordinary skill in the art will recognize that other elements are desirable and/or required in order to implement the present invention. However, because such elements are well known in the art, and because they do not facilitate a better understanding of the present invention, a discussion of such elements is not provided herein.

[0020] The following definitions are provided to aid in understanding the claims of the present application:

[0021] Automobile Insurance Certificate. A document that constitutes evidence of insurance (or lack of insurance) of one or more for hire vehicles in accordance with federal, state, local, foreign, or international law and that complies with all formal requirements imposed by applicable law. The term automobile insurance certificate encompasses, but is not limited to, FH1 and FH4 forms in use in the state of New York at the time of the filing of the present application and other forms now or hereafter used for similar purposes in New York and other states.

[0022] Black car. A for hire passenger vehicle that cannot be hired by flagging it down from the street. A black car is typically required to be a relatively new luxury sedan, such as a black Lincoln Town Car, driven by a driver with an excellent driving record. Black cars are considered to offer a low risk profile for insurance purposes. The term black car is intended to encompass its meaning within applicable statutes and regulations in the borough of Manhattan in New York City at the time of filing of the present application, as well as substantially comparable types of for hire vehicles elsewhere and at other times.

[0023] Central computer. A computer that serves as the primary repository of certain data. A central computer may be a mainframe, minicomputer, microcomputer (including a personal computer), or other type of computer and is linked to other computing devices by permanent network connections (such as local area networks (hereinafter "LAN's")) or temporary network connections (such as connections by modems over standard telephone lines). A central computer that is a personal computer may, but need not, be a file or application server.

[0024] Computer network. A computer network is a group of computers and associated devices that are connected together by permanent connections, such as cables, or temporary connections, such as telephone links. Examples of computer networks are LAN's, wide area networks (hereinafter "WAN's"), the Internet, including the Web, on-line services, such as America-On-Line, and intranets.

[0025] Expiring. An expiring automobile insurance policy is one that will be cancelled in the near future in the absence of remedial action by the insured. An automobile insurance policy typically is considered to be expiring due to the failure of the insured to pay premiums due on the policy, but can also be considered to be expiring for other reasons, such as the passage of time. A policy is considered to be expiring from the date on which it is determined that the policy is expiring through the date on which the policy is cancelled or officially determined no longer to be expiring. Thus, a policy is considered to be expiring in the case of a failure to pay premiums from the date on which the insurance agent or carrier first determines that the premiums have not been timely paid until (and including) the date on which the policy is reinstated, a renewal policy is issued, or an official notation is made in a file or database, as may be appropriate, even though the premiums due may have been paid at an intermediate date.

[0026] File. A file is intended to include a paper file and its contents, namely data relating to a particular matter, such as a particular insurance policy or insured, and also similar data stored on a computer in a computer database or other computer file.

[0027] For hire passenger vehicle. Any passenger vehicle that is both an automobile and available for hire, including, but not limited to, black cars, gray cars, limousines, silver cars, and taxis.

[0028] Insurance agent. An individual or business engaged in selling or marketing insurance to the operators or owners of for hire passenger vehicles. The insurance agent may be, but often is not, also the insurance carrier.

[0029] Insurance carrier. A business engaged in insuring for hire passenger vehicles. The insurance carrier may, but often does not, sell policies of insurance directly to the operators or owners of the for hire passenger vehicles. An insurance carrier may, but need not, seek to limit its liability by obtaining reinsurance relating to a portion of the risk that it is assuming under any particular policy.

[0030] Remote terminal. Any dumb terminal, computer workstation, or other computing device connected by a network connection to a central computer.

[0031] Software interface. A software program that aids a computer user in interacting with computer hardware and with data. In particular, the term software interface is intended to include any program that a user uses to enter, edit, view, or otherwise manipulate data contained in a database. Such a software interface is typically intended both to simplify the process of manipulating such data from the user's point of view and also to restrict the actions that a user may take with respect to such data.

[0032] Referring now to **FIG. 1**, there is shown a block diagram of a first preferred embodiment of a system **100** for generating automobile insurance certificates from a remote computer terminal. This embodiment (hereinafter the "Basic Black Car Embodiment") relates particularly to automobile insurance certificates relating to policies of insurance on black cars. A remote computer terminal **104** in the form of a personal computer running the Windows 95™ operating system and the Citrix™ middleware program at the insurance agent is connected to printer **108** and is also connected by secure private network **106** to a central computer **124** in the form of a Citrix™ Winframe Enterprise Server at the central office **122** of the insurance carrier. Secure private network **106** may be a value added network, such as that which is accessed through the well known IVANS front end. Stored in the central computer are a policy status database **128** containing data relating to automobile insurance policies and their status vis-a-vis cancellation and a software interface **126** used for accessing and manipulating data stored in database **128**.

[0033] WAN **140** links central computer **124** and mainframe **136** at central office **122** to LAN **142** at data entry center **138** of the insurance carrier. Mainframe **136** has stored in it certain software applications collectively referred to as main systems **134** (relating to other aspects of the insurance carrier's business, such as underwriting and claims handling) and main database **132** containing data relating to main systems **134**. Data are automatically extracted from main database **132** on a weekly basis and fed as a weekly update **130** into policy status database **128** by methods that are well known to those skilled in the database arts.

[0034] A remote computer terminal **146** in the form of a personal computer is connected to LAN **142** at data entry center **138**. Remote computer terminal **146** is also connected to printer **148**. Cancellations **144** of existing automobile insurance policies (typically due to expiration of policies without timely renewal) are generated automatically by the system from database records. These cancellations are then sent to remote computer terminal **146** for viewing or printing. Print orders may be entered at remote computer terminal **146**, resulting in the transmission of data **150** sufficient for the printing of insurance policy cancellation notices **112** in the form of New York State FH4 forms at data entry center **138** and the transmission of a cancellation report **110** for

printing at the office of the insurance agent **102**. Cancellation processing **118**, with the aid of software interface **126** and policy status database **128**, may also be performed on remote computer terminal **104** and printed on printer **108** at the office of insurance agent **102**. Similarly, the processing **116**, with the aid of software interface **126** and policy status database **128**, related to insurance policy renewals **114** (in the form of New York State FH1 forms), either before or after the preparation of insurance policy cancellation notices **112** may be performed at either remote computer terminal **104** or remote computer terminal **146**.

[**0035**] Referring to **FIG. 2, a** block diagram of a second preferred embodiment of the present invention (hereinafter the "State and FinCo Black Car Embodiment") is set forth. The State and FinCo Black Car Embodiment is identical to that of the Basic Black Car Embodiment with certain additions that will be described in the following paragraphs.

[**0036**] A remote computer terminal **204** in the form of a personal computer running the Windows operating system and the Citrix middleware application at a state department of motor vehicles **202** (for the state of the insured vehicles in question) is connected to central computer **124** by a network connection as well as to a local printer **206** at the state department of motor vehicles **202**. Cancellation notices **112** and renewal forms **114** may be printed automatically at printer **206** when processed by the system. In addition, a user at the state department of motor vehicles may view on remote computer terminal **204** any currently outstanding cancellation notice and any currently valid renewal form and print on printer **206** any such cancellation notice or renewal form.

[**0037**] A remote computer terminal **210** in the form of a personal computer running the Windows operating system and the Citrix middleware application at a finance company **208** (involved in financing the insurance of the insured vehicles in question) is connected to central computer **124** by a network connection as well as to a local printer **212** at the finance company **208**. Cancellation notices **112**, and renewal forms **114**, relating to policies the finance company is financing may be printed automatically at printer **212** when processed by the system. In addition, a user at finance company may view on remote computer terminal **210** any currently outstanding cancellation notice, and any currently valid renewal form, relating to policies the finance company is financing and print on printer **212** any such cancellation notice or renewal form.

[**0038**] One skilled in the art will recognize, of course, that additional embodiments combining elements relating to either finance company **208** or state department of motor vehicles **202**, but not both, with the Basic Black Car Embodiment are possible, as are embodiments relating to insurance of other classes of for hire automobiles.

[**0039**] Referring now to **FIG. 3**, the process begins with the entry of data regarding an expiring policy. In the Black Car Embodiment, an insurance agent typically receives a notice from a finance company stating that an insured has failed to pay premiums due on a policy. The insurance agent then enters data from that notice into policy status database **128** by means of software interface **126** from remote terminal **104** in step **300**. In the State and FinCo Embodiment, such data is entered into policy status database **128** by means of software interface **126** from remote terminal **210** by an employee of the finance company. The data entered should include at least a date on which the policy will be cancelled if appropriate action is not taken by the insured prior to that date. In the Black Car Embodiment, this date is typically fifty days from the date the notice is received from the finance company and is stored in the "Expiration_Date" field of table **700** described below. The insurance agent then orders a cancellation form electronically in step **302** using screens **500** and **600** as discussed below.

[**0040**] The insurance agent then need take no further action with respect to the expiring policy until reminded by the system on the date of cancellation, at which time the agent either cancels the policy or issues a renewal form. In step **304**, the insurance agent begins by launching software interface **126** from remote terminal **104** on the date of cancellation. Although the application is launched from the remote terminal, it actually runs on central computer **124** and is accessed through a Citrix connection. Security is provided by the operator of secure private network **106**, taking advantage of features available in Citrix Winframe Server. **FIG. 4** illustrates a startup screen **400** forming a part of software interface **126**. Startup screen **400** provides a notification of the existence of expiring policies requiring agent action and also provides a button **402** for accessing a list of such policies.

[**0041**] The list of expiring policies is generated automatically by the system on a periodic basis, preferably daily. Software interface **126** running on central computer **124** compares the cancellation date of each policy of insurance with the current date. The cancellation date of each policy of insurance is stored in table **700**, described below, in the "Expiration_Date" field. Therefore, an SQL query selecting one or more fields including the policy number field where the system date equals the Expiration_Date field will retrieve the data records relating to all expiring policies of insurance on which action must be taken. These records are then presented in user-friendly fashion as is set forth below.

[**0042**] The agent retrieves electronically the data in an insured's file with the aid of screens **500** and **600**. **FIG. 5** illustrates a screen **500**, forming a part of software interface **126**, that sets forth the results of a search on either a policy number or an insured's name in grid **502**. By clicking on any column of a row relating to an expiring policy shown in grid **502**, the user may navigate to screen **600**, shown in **FIG. 6**, with data relating to the expiring policy displayed on that screen. Information relating to the policy itself, including the policy number, carrier, expiration date, and cancellation status, is displayed in region **602**. Required information relating to the insured, including the insured's name and address, is displayed in region **604**, while optional information relating to the insured's identification number is displayed in region **606**. Information relating to the insured vehicle is displayed in region **608**. The data displayed in any of regions **602** through **608** may be edited by the agent. Region **612** displays transaction information that must be entered by the agent. Radio group **610** in region **612** allows the agent to select FH1 to perform a renewal transaction or FH4 to perform a cancellation transaction.

[**0043**] If the insured has not taken appropriate action to avoid cancellation of the policy, such as paying premiums due, the agent proceeds to cancel the policy in step **306**. In some embodiments, no action need be taken and the policy

will be cancelled automatically as soon as the cancellation date passes. In other embodiments, the agent might be required to edit a field in database table **700**, such as the "Policy_Status" field. In the Black Car Embodiment, the agent must cancel the policy by entering data into a Commercial Automobile Module, which is a part of main database **132**. If the insured has taken appropriate action, such as paying all premiums due prior to the cancellation date, the agent proceeds to enter renewal data in step **308**. This data will comprise at least a notation that the policy is no longer expiring. Typically, the data would include as well the date on which the policy is being renewed, and, optionally, details regarding any payments of premiums that may have been made.

[**0044**] In step **310** (or in step **302**, as discussed above), the agent electronically orders an automobile insurance certificate from a remote terminal. The automobile insurance certificate may be a renewal policy (in step **310**) or a cancellation certificate (in step **302**). At this point, the insurance carrier may optionally verify compliance with its underwriting standards in the case of a renewal policy. Alternatively, the insurance carrier may conduct such verification either prior to the initial identification of each expiring policy (e.g., by classifying each expiring policy prior to expiration) or subsequent to the ordering of the renewal policy in step **310**.

[**0045**] Thereafter, an automobile insurance certificate may be printed by clicking on button **614** on screen **600**, which causes a cancellation notice or renewal policy to be printed, depending on the selection in radio group **610**.

[**0046**] Referring to **FIGS. 7 and 8**, policy status database **128** (see **FIG. 1**) may be implemented using a commercial off-the-shelf relational database, such as Microsoft Access™. **FIG. 7** sets forth some of the fields in a table used in implementing the Basic Black Car Embodiment. The data entered into each text box in screen **600** (see **FIG. 6**) is stored in a separate field in table **700** that is linked programmatically to the corresponding text boxes in screen **600**, as is well known in the database programming arts. The types of the fields are text, number, or date/time as is appropriate based on the underlying data stored in such fields.

[**0047**] **FIG. 8** illustrates a table **800** used to store transactions related to policies stored in table **700** (see **FIG. 7**). Table **800** is related to table **700** in a many-to-one relationship, with policy number field **802** being the foreign key in table **800**. The types of transactions stored in table **800** in a transaction type field include cancellations and renewals. Transaction and effective dates are also stored, as are control numbers, cancellation status, the identity of the agent performing a transaction, and the reason for entering any renewal. The data are stored in text, number, or date/time fields, as is appropriate.

[**0048**] **FIG. 9** illustrates a sample cancellation notice in the Basic Black Car Embodiment prepared in accordance with New York State law and regulations at the time of filing of the present application. **FIG. 10** similarly illustrates a sample renewal policy in the Basic Black Car Embodiment prepared in accordance with New York State law and regulations at the time of filing of the present application.

[**0049**] The present invention may be embodied in other specific forms without departing from the spirit or essential attributes of the invention. Accordingly, reference should be made to the appended claims, rather than the foregoing specification, as indicating the scope of the invention.

[**0050**] It will be apparent to those skilled in the art that various modifications and variations may be made in the apparatus and process of the present invention without departing from the spirit or scope of the invention. Thus, it is intended that the present invention cover the modification and variations of this invention provided they come within the scope of the appended claims and their equivalents.

What is claimed is:

1. A method of generating automobile insurance certificates from a remote computer terminal connected by a computer network to a central computer, comprising the steps of:

identifying an expiring automobile insurance policy by viewing on the remote computer terminal data, stored on the central computer, relating to expiring policies; and

electronically ordering, in response to said identifying step, an automobile insurance certificate relating to the expiring policy from the remote computer terminal.

2. The method of claim 1, wherein the automobile insurance certificate is a renewal form.

3. The method of claim 1, wherein the automobile insurance certificate is a form providing evidence of insurance.

4. The method of claim 1, wherein the automobile insurance certificate is an FH1 form.

5. A method of generating an automobile insurance certificate from a remote computer terminal connected by a computer network to a central computer, comprising the steps of:

inputting, into the central computer, data relating to an expiring automobile insurance policy from the remote computer terminal; and

electronically ordering an automobile insurance certificate relating to the expiring policy from the remote computer terminal.

6. The method of claim 5, wherein the automobile insurance certificate is a cancellation form.

7. The method of claim 5, wherein the automobile insurance certificate is an FH4 form.

8. The method of claim 5, wherein said step of inputting comprises inputting data into a database stored on the central computer denoting the cancellation of the automobile insurance policy.

9. A method in accordance with any of claims **1** through **8**, further comprising the step of:

printing the automobile insurance certificate.

10. A method in accordance with any of claims **1** through **8**, wherein the automobile insurance policy relates to a black car.

11. A system for generating automobile insurance certificates from a remote computer terminal connected by a computer network to a central computer, comprising:

means for identifying an expiring automobile insurance policy by viewing on the remote computer terminal data, stored on the central computer, relating to expiring policies; and

means for electronically ordering an automobile insurance certificate from the remote computer terminal relating to the expiring policy in response to the identification of the expiring policy.

12. A system for generating automobile insurance certificates from a remote computer terminal connected by a computer network to a central computer, comprising:

a remote computer terminal;

a central computer;

a database stored on said central computer in which data relating to automobile insurance policies are stored;

a software interface for viewing data stored in said database from said remote computer terminal; and

a computer network connecting said remote computer terminal with said central computer;

wherein said software interface allows a user of said remote computer terminal to identify an expiring automobile insurance policy by viewing on said remote computer terminal data, stored on said central computer, relating to expiring policies; and

wherein, said software interface allows the user of said remote computer terminal to order electronically, in response to the identification of the expiring policy, an automobile insurance certificate from said remote computer terminal relating to the expiring policy.

* * * * *