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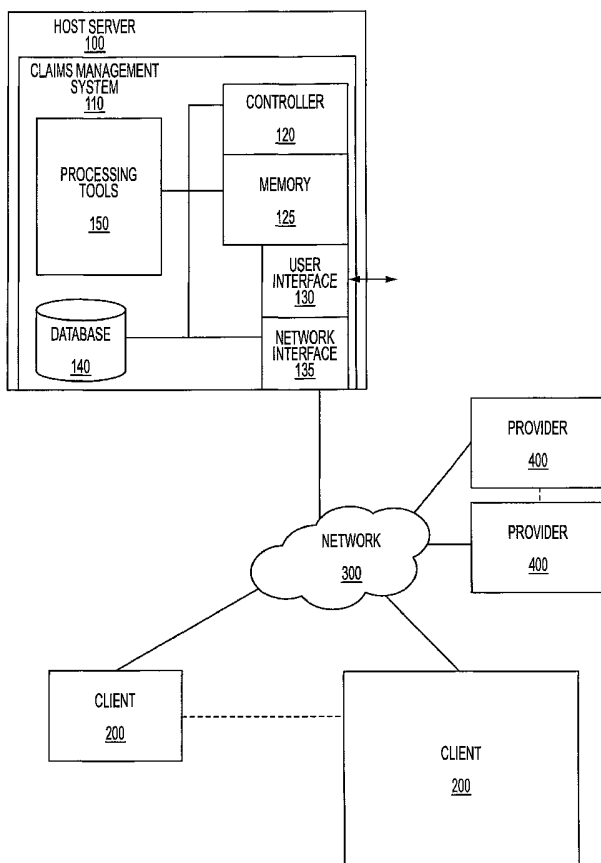
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(54) Title: INSURANCE INFORMATION MANAGEMENT SYSTEM AND METHOD



(57) Abstract: An automated system for managing insurance information is provided. The system resides on a host server (100) and communicates with participants and providers over a network (300). The system includes a database (140) for storing information and processing tools (150) including customer service tools, claim adjudication tools and a benefits calculation engine. The benefits calculation engine calculates an applicable benefit based on received information. The system further comprises benefit payment processing tools for paying a benefit and expense payment processing and adjustment tools. The system also includes claim reporting tools for performing reporting functions and claim management and plan loading tools for identifying a plan and updating the benefits calculation engine.



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GB, GR, IE, IT, LU, MC, NL, PT, SE, TR), OAPI patent  
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# INTERNATIONAL SEARCH REPORT

International application No.

PCT/US02/09561

**A. CLASSIFICATION OF SUBJECT MATTER**

IPC(7) : G06F 17/60

US CL : 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, P	US2002/0019754 A1 (PETERSON et al.) 14 February 2002 (14.02.2002), see entire document.	1-36
X, P	US 2002/0022976 A1 (HARTIGAN) 21 February 2002 (21.02.2002), see entire document.	1-36
X, P	US 6,343,271 B1 (PETERSON et al.) 29 January 2002 (29.01.2002), see entire document.	1-36
A, E	WO 02/19235 A1 (PRO QUO INVESTMENTS) 07 March 2002 (07.03.2002), see abstract.	1-36

Further documents are listed in the continuation of Box C.

See patent family annex.

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"O" document referring to an oral disclosure, use, exhibition or other means	"&" document member of the same patent family
"P" document published prior to the international filing date but later than the priority date claimed	

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PCT/US02/09561

**Continuation of B. FIELDS SEARCHED Item 3:**  
JPO, EPO, DERWENT  
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