

(19) World Intellectual Property Organization  
International Bureau



(43) International Publication Date  
25 April 2002 (25.04.2002)

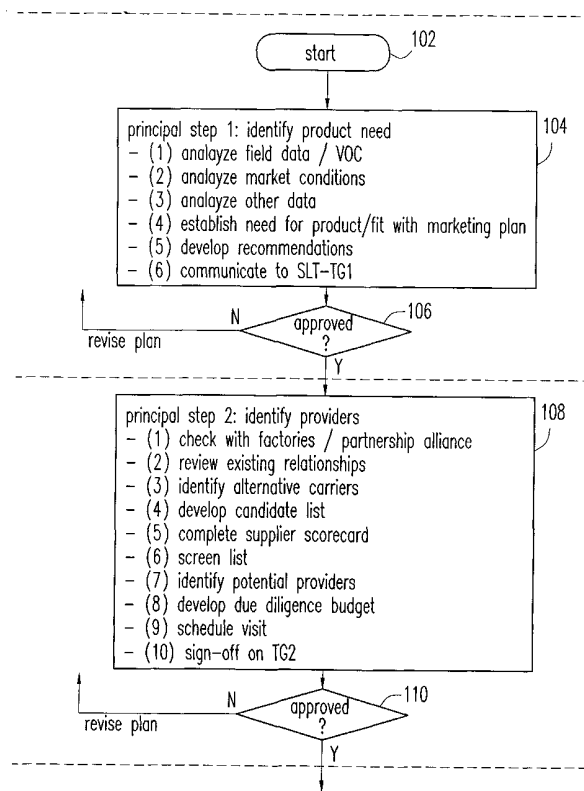
PCT

(10) International Publication Number  
WO 02/033869 A3

- (51) International Patent Classification<sup>7</sup>: G06F 17/60
- (74) Agent: ALBERT, Jennifer, A.; Hunton & Williams, 1900 K Street, N.W., Washington, DC 20006 (US).
- (21) International Application Number: PCT/US01/32188
- (81) Designated States (national): AE, AG, AL, AM, AT, AU, AZ, BA, BB, BG, BR, BY, BZ, CA, CH, CN, CR, CU, CZ, DE, DK, DM, DZ, EC, EE, ES, FI, GB, GD, GE, GH, GM, HR, HU, ID, IL, IN, IS, JP, KE, KG, KP, KR, KZ, LC, LK, LR, LS, LT, LU, LV, MA, MD, MG, MK, MN, MW, MX, MZ, NO, NZ, PH, PL, PT, RO, RU, SD, SE, SG, SI, SK, SL, TJ, TM, TR, TT, TZ, UA, UG, UZ, VN, YU, ZA, ZW.
- (22) International Filing Date: 16 October 2001 (16.10.2001)
- (25) Filing Language: English
- (26) Publication Language: English
- (30) Priority Data:  
60/240,072 16 October 2000 (16.10.2000) US  
09/708,680 9 November 2000 (09.11.2000) US
- (84) Designated States (regional): ARIPO patent (GH, GM, KE, LS, MW, MZ, SD, SL, SZ, TZ, UG, ZW), Eurasian patent (AM, AZ, BY, KG, KZ, MD, RU, TJ, TM), European patent (AT, BE, CH, CY, DE, DK, ES, FI, FR, GB, GR, IE, IT, LU, MC, NL, PT, SE, TR), OAPI patent (BF, BJ, CF, CG, CI, CM, GA, GN, GQ, GW, ML, MR, NE, SN, TD, TG).
- (71) Applicant: GE FINANCIAL ASSURANCE HOLDINGS, INC. [US/US]; 6604 West Broad Street, Richmond, VI 23230 (US).
- (72) Inventor: SHIPE, Kathleen, L.; 4474 Riverdale Avenue, Glen Allen, VA 23060 (US).
- Published:  
— with international search report

[Continued on next page]

(54) Title: METHOD AND SYSTEM FOR PROVIDING A FINANCIAL PRODUCT



(57) Abstract: A structured process for assisting an organization in providing a financial product (such as an insurance program product) includes a series of principal steps, each of which includes one or more substeps. The process includes: a first principal step for identifying a need for a financial product, thereby defining a "needed product"; a second principal step of identifying a list of one or more potential suppliers for providing the product, including the step of first determining whether the entity can provide the needed product using its own resources, and if not, whether the entity may rely on an external source to provide the needed product; a third principal step of performing due diligence analysis to assess the comparative merit of the suppliers identified in the list, including the step of selecting a supplier to provide the financial product from the list of suppliers; a fourth principal step of determining contractual and financial requirements for the selected provider; a fifth principal step of establishing infrastructure requirements with respect to the launch of the financial product; a sixth principal step of initiating launch of the financial product; and a seventh principal step of monitoring the results of the launch of the financial product. A method is also provided for providing, accessing and using the structured process. The method can be implemented using computer technology by storing the information regarding the structured process in a database and using a computer (or network of computers) to access and utilize the information. The computer may include an output device for presenting information regarding the status of

the structured process, including an indication of the level of completion of each principal step.



WO 02/033869 A3



---

**(88) Date of publication of the international search report:**  
15 August 2002

*For two-letter codes and other abbreviations, refer to the "Guidance Notes on Codes and Abbreviations" appearing at the beginning of each regular issue of the PCT Gazette.*

INTERNATIONAL SEARCH REPORT

International application No.  
PCT/US01/32188

**A. CLASSIFICATION OF SUBJECT MATTER**  
IPC(7) :GO6F 17/60  
US CL :705/35  
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. : 705/1, 35-40; 707/10, 100-104

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)

**C. DOCUMENTS CONSIDERED TO BE RELEVANT**

| Category* | Citation of document, with indication, where appropriate, of the relevant passages  | Relevant to claim No. |
|-----------|---|-----------------------|
| A         | "Demanding Modeling & Forecasting System", CMI Competitive Solutions Inc., 22 January 1991, Dialog file 256.  | 1-21                  |
| A         | "IMREX Demand Forecasting System", Great Neck NY 11023, Dialog file 256, Accession No. 01016166.  | 1-21                  |
| A         | Raz, Tzvi, "Introduction of the project management discipline in a software development organization", IBM Systems Journal v32n2 PP: 265-277, 1993, Dialog file 15, Accession No. 00721914. | 1-21                  |
| A         | US 5,101,352 A (REMBERT) 31 MARCH 1992, SEE ENTIRE DOCUMENT.  | 1-21                  |

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

|   |     |  |
|---|-----|--|
| * Special categories of cited documents:  | "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  |
| "A" document defining the general state of the art which is not considered to be of particular relevance  | "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   |
| "E" earlier document published on or after the international filing date  | "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 |
| "L" document which may throw doubts on priority claim(s) or which is cited to establish the publication date of another citation or other special reason (as specified) | "&" | document member of the same patent family  |
| "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  |     |  |

Date of the actual completion of the international search: 08 MARCH 2002  
Date of mailing of the international search report: 17 APR 2002

Name and mailing address of the ISA/US Commissioner of Patents and Trademarks  
Box PCT  
Washington, D.C. 20231  
Facsimile No. (703) 305-9230  
Authorized officer: FRANTZY POINVIL *Peggy Howard*  
Telephone No. (703) 305-9779

**INTERNATIONAL SEARCH REPORT**

International application No.  
PCT/US01/32188

| C (Continuation). DOCUMENTS CONSIDERED TO BE RELEVANT |  |                       |
|---|--|-----------------------|
| Category*   | Citation of document, with indication, where appropriate, of the relevant passages | Relevant to claim No. |
| A   | US 5,237,495 A (MORII) 17 AUGUST 1993, SEE ENTIRE DOCUMENT.                        | 1-21                  |