Title: APPARATUSES, METHODS, AND SYSTEMS FOR DYNAMIC CONFIGURATION AND GENERATION OF INSURANCE

Abstract: The present disclosure describes an approach to constructing and implementing risk rating products that provide a number of advantages. Instead of hard-coding attributes of a risk rating scheme, which requires the assistance of a trained programming specialist for any modifications, adjustments, or new products, the present invention provides a set of modular tools that assist non-specialists in on-the-fly generation and implementation of risk rating products. The modularity of this approach facilitates the modification and/or updating of a system component without affecting the operation of other components.
before the expiration of the time limit for amending the claims and to be republished in the event of receipt of amendments

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9 October 2008
## INTERNATIONAL SEARCH REPORT

### 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 705/2.4

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

<table>
<thead>
<tr>
<th>Category</th>
<th>Citation of document, with indication, where appropriate, of the relevant passages</th>
<th>Relevant to claim No</th>
</tr>
</thead>
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<tr>
<td>X</td>
<td>US 2002/01 11835 (HELE et al) 15 Aug 2002 (15 08 2002), paras 79-101</td>
<td>1-33 1</td>
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<td>X</td>
<td>US 200401723 10 A 1 (ATLEE) 02 Sept 2004 (02 09 2004), paras 29-46</td>
<td>1-33 1</td>
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<td>A</td>
<td>US 7333939 B 1 (STENDER et al.) 19 Feb 2008 (19 02 2008) Col 1, line 59 to Col 2, line 34</td>
<td>1-33 1</td>
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</tbody>
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Further documents are listed in the continuation of Box C

See patent family annex

- **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.
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Date of the actual completion of the international search

21 June 2008 (21 06 2008)

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Form PCT/ISA/210 (second sheet) (April 2007)
Continuation of B. FIELDS SEARCHED Item 3:
EAST files USPAT, PGPUB
search terms: insurance, underwrite, rate, database, rules, logic