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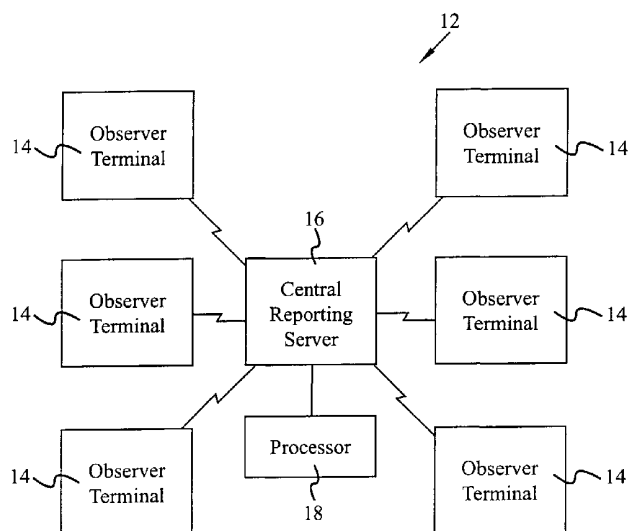
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(54) Title: METHOD AND APPARATUS FOR PROMOTING SAFE AND ACCOUNTABLE DRIVING



(57) **Abstract:** A method of promoting responsible and accountable driving by displaying a reportable vehicle reference number on a vehicle and providing observers of the vehicle an opportunity to submit reports on the vehicle driver's driving behavior at an Internet location through an Internet connection. The Internet location further provides the capacity for online subscription to the vehicle reporting service and automatic and substantially immediate transmittal of a submitted report to the vehicle owner. Periodic reports and summary reports may also be transmitted to the vehicle owner. Transmittal of the reports may be by email, facsimile, postal carrier, or other appropriate method. A method of providing discounts and promotional incentives is provided whereby vehicle insurance discounts are offered to owners displaying a reportable vehicle reference number and indication of an Internet reporting method on their vehicle.

METHOD AND APPARATUS FOR PROMOTING SAFE AND ACCOUNTABLE DRIVING

BACKGROUND OF THE INVENTION

[0001] Field of the Invention: The present invention relates generally to promoting responsible and accountable driving using the Internet. More particularly, the present invention provides an apparatus and method whereby observers of a vehicle may submit complimentary or critical reports of the vehicle driver's driving through the Internet by referencing a vehicle reference number unique to that vehicle and preferably displayed on or near the rear of the vehicle. The reports entered through the Internet are immediately relayed by a central processing unit to the vehicle owner and compiled with other reports for that vehicle number in a periodic summary report also sent to the vehicle owner. A method is also disclosed for promoting accountable driving by displaying a vehicle reference number on privately, publicly or commercially owned vehicles to allow vehicle owners to track the driving of the vehicles by nonowners such as teenagers and employees, to track a vehicle owner's own driving, and to reduce road rage in other nearby observing drivers. Another method is disclosed to promote accountable driving by offering vehicle insurance discounts to drivers of vehicles displaying reportable vehicle reference numbers.

[0002] State of the Art: To promote more responsible driving among their drivers, some commercial trucking companies pay for an annual service whereby observers of the trucking companies' trucks may telephone a toll free "800" number and report the driving characteristics of the truck driver over the telephone to a representative of the truck owner. The trucks included under this service conventionally display a sticker near the rear of the vehicle which includes a message such as "How's My Driving?," a reference number unique to the vehicle, and a toll free number which may be called by observers.

[0003] When an observer calls the number, some of which are available 24 hours a day, the observer is greeted by an operator or a recording prompting the observer to recite the vehicle reference number, the time and location of the incident, and what happened to cause the observer

to call the number and report. Once the information is received from the observer, the operator or another data entry person creates a report to send to the safety director of the truck owner or other company representative detailing the substance of the observer's comments. The report is then conventionally sent by mail, facsimile or email. Some reporting services also provide additional monthly reports summarizing the reports for specific vehicles, groups of vehicles, or an entire trucking fleet. One example of a company providing this service is Driver's Alert of Lighthouse Point, Florida. To report the driving incidents, however, the observer must remember or record both the vehicle reference number (conventionally 5-8 characters) and the toll free phone number (11 digits). Because the observer is often a driver too, this may be difficult and is certainly distracting to the observer's driving. As a result of this difficulty, many reportable incidents, both good and bad, may go unreported.

[0004] Based on a National Safety Council Congress study including national average accidents occurrence rates and costs, as reported by Driver's Alert (www.driversalert.com/site/accident_cost.htm, 6/20/00), the average cost per vehicle accident in the United States, excluding administration costs, is \$9,716. Driver's Alert further reports that in a study by John Osborn, Vice President of Great West Casualty Insurance Company, involving 78 trucking companies with 10 to 300 commercial vehicles using Driver's Alert's stickers and reporting system for two years, there was a 51% reduction in loss ratio, a 53% reduction in accident frequency, and a 67% reduction in Department of Transportation reportable accidents (www.driversalert.com/site/results.htm, 6/20/00).

[0005] It is, therefore, desirable to have a driving reporting service which is inexpensive, having a numbering and contacting system which is easier to remember and report than existing services, and which may be applied to vehicles other than commercial trucks.

BRIEF SUMMARY OF THE INVENTION

[0006] The present invention relates to a method and apparatus for promoting responsible and accountable driving of vehicles by providing driver observers with a relatively simple method of reporting driving incidents to vehicle owners through the Internet. According to one aspect of the invention, a message referencing an Internet location is displayed on a vehicle. The message may include one or more of a trademark to indicate that the vehicle may be reported, an Internet address at which the vehicle may be reported and a vehicle reference number. When an observer of the vehicle observes an incident the observer desires to report, the observer may locate the Internet address and submit an incident report online. Upon submission, the data from the incident report is immediately and automatically sent by email, facsimile or postal carrier to the owner of the vehicle by a central reporting server and associated processor. The data from the incident report is also automatically input into a summary report for the vehicle reference number which is periodically distributed to the owner of the associated vehicle by email, facsimile, or postal carrier.

[0007] According to a second aspect of the present invention, the significantly reduced cost of the present invention, as compared to prior reporting systems, permits a service employing one or more embodiments of the present invention to be purchased by individuals, companies, agencies and groups interested in promoting driving safety at relatively minimal cost. With a vehicle reference number on a driver's vehicle and a method for observers to report any observed behavior or misbehavior, drivers are more likely to drive responsibly because they have become more personally accountable for their actions. Furthermore, though the reports may have no measurable force in law, particular behavior which is frequently reported may be more easily encouraged or corrected by a conscientious driver, a parent training a teenage driver, or an employer. Additionally, road rage by other, nearby observing drivers, may be reduced using this method by allowing such observing drivers to report an incident and inform the owner of a vehicle of the irresponsible and outrageous manner in which the vehicle was driven, rather than becoming enraged and potentially dangerous to others because of it.

[0008] According to a third aspect of the present invention, to promote safe, responsible driving and reduce accidents and injuries, a method of encouraging the use of reportable vehicle

reference numbers is disclosed wherein insurance companies and other businesses interested in promoting safe driving may offer discounts and other incentives to drivers of vehicles displaying a reportable vehicle reference number, due to the reduced accident statistics associated with vehicle owners using the vehicle reporting service. Additionally, the discounts and incentives may be provided to drivers for submitting periodic driving reports from a driving reporting service.

[0009] Various combinations of the aforementioned aspects of this invention are described further in detail hereafter. As one of ordinary skill in the art will understand, numerous combinations of these aspects are possible, and those provided are for illustrative and exemplary purposes only and are not in any way limiting the present invention.

BRIEF DESCRIPTION OF THE SEVERAL VIEWS OF THE DRAWINGS

[0010] The nature of the present invention as well as other embodiments of the present invention may be more clearly understood by reference to the following detailed description of the invention, to the appended claims, and to the several drawings herein, wherein

[0011] Figure 1 is a first embodiment of a sticker used in a method of the present invention;

[0012] Figure 2 is a second embodiment of a sticker used in a method of the present invention;

[0013] Figure 3 is a third embodiment of a sticker used in a method of the present invention;

[0014] Figure 4 is a fourth embodiment of a sticker used in a method of the present invention wherein the vehicle license plate number is used as the vehicle reference number; and

[0015] Figure 5 is a block diagram of a computer system for executing one or more embodiments of the present invention.

DETAILED DESCRIPTION OF THE INVENTION

[0016] According to an embodiment of the present invention, an Internet address is provided and configured such that an owner of a vehicle may:

- [0017] 1. Subscribe to the service and pay the annual premium by credit card or gift certificate;
- [0018] 2. Register a vehicle's assigned reference number or be assigned a reference number; and
- [0019] 3. Review and download an account and reported incidents.

Anyone accessing the Internet address configured according to the present embodiment through an Internet connection may:

- [0020] 1. Submit an observed incident report involving a subscriber's vehicle;
- [0021] 2. Learn more about the services provided and their cost;
- [0022] 3. Request additional information from the company and submit complaints and compliments to the company;
- [0023] 4. Find vehicle accident statistics and learn some benefits of the services provided; and
- [0024] 5. Identify and locate automobile insurance companies who offer discounts to subscribers of the service.

[0025] According to an embodiment of the present invention, a vehicle owner desiring to receive observer comments on the manner in which a vehicle is driven may subscribe at an Internet address to a service to enable receipt of observer comments. As used herein, "owner" is specifically intended to refer to the owner, the owner's designated agent or other representative such as, by example only, a safety director of an organization, or other entity interested in receiving reports regarding a particular vehicle. An owner of a vehicle, though legally liable for accidents, injuries and damage caused by a driver of the vehicle even when the owner is not present, cannot always be aware of how a vehicle owned by the owner is being driven without resorting to extreme measures. The present invention enables a vehicle owner to affordably maintain a form of supervision over operation of the vehicle when the vehicle owner is not physically with the vehicle. Once a vehicle owner has subscribed to the service and paid the subscription fee, one or more vehicle displays may be sent to the vehicle owner by U.S. mail, other postal carrier, or another appropriate method. When the vehicle owner receives the vehicle display(s), the vehicle owner may apply one to a vehicle, preferably so that it is visible from the

rear of the vehicle, such as on the vehicle's rear window, bumper or trunk. The owner may optionally apply a second vehicle display to the vehicle so that it is visible from the front or side of the vehicle, such as on the front bumper, hood, side door panel or any window. In one embodiment, the vehicle owner must activate a vehicle reference number for the owner's car at the Internet address before any reports may be submitted by observers. In another embodiment, the vehicle reference number is automatically activated prior to sending it to the vehicle owner.

[0026] Figures 1, 2, 3 and 4 illustrate particular embodiments of a vehicle display 2 according to embodiments of the present invention. Most preferably, the vehicle display 2 is formed as a sticker or other permanent or temporary decal affixed by friction, magnetism, adhesive or other means whereby the vehicle display 2 may be attached to a vehicle. Displays such as bumper stickers, window stickers, magnetized door signs, window decals and the like are well known to those of ordinary skill in the art and conventionally include a substrate of paper, plastic, vinyl, or a magnetic material having a message printed thereon. Such displays may be formed in virtually any size or shape. It is contemplated that the vehicle display of the present invention may also be formed having a reflective surface to increase and enhance nighttime visibility and may be formed in various large and small formats.

[0027] Each vehicle display 2 preferably includes at least a vehicle reference number 4 and an Internet address 6 at which an observer may submit an incident report. Preferably, the vehicle reference number 4, is no more than seven characters to better enable an observer to remember the reference number, though the use of greater numbers of characters is contemplated as within the scope of the invention. The vehicle reference number 4 may be systematically or randomly assigned by the processor, or systematically or randomly selected by the subscriber or service provider. It is also contemplated that the number may be assigned as the license plate state and number of the vehicle on which the vehicle display is to be placed. In an embodiment where the assigned number is the license plate state and number of the vehicle, it may be preferable and more cost effective to include only the Internet address 6 on the vehicle display 2, though it may also include the license plate number and state code from which the license plate was issued. The Internet address 6 would then prompt the observer for the vehicle's license plate number and associated state or state code.

[0028] It is also contemplated that as the notoriety of a service such as that disclosed herein grows, even an Internet address imprinted on the vehicle display will be unnecessary. In such an embodiment, the vehicle display 2 would indicate only a short message, such as a trademark, logo or other symbol or word which would invoke an association with an Internet location at which an observer may report on the vehicle (See FIG. 4). Such a message may also include a vehicle reference number, or the licence plate number may be used to identify and properly refer to the vehicle.

[0029] The Internet address 6 displayed on the vehicle display 2 is preferably easily remembered and associated with driving or reporting such as "PleaseReportMyDriving.com" as shown in Figure 1, or "Drive4Life.com" as shown in Figures 2 and 3. It may also be preferable to include other terms or phrases 8 and 10 to further clarify the purpose of the vehicle display 2.

[0030] After the vehicle reference number is displayed on the vehicle and activated, any person observing the vehicle, its operation, or the behavior of those within the vehicle, may send a report directly to the vehicle's owner by locating the Internet address listed on the vehicle display and submitting a report referencing the vehicle's reference number. As should be clear, reporting is effective for both complimentary and critical comments.

[0031] Figure 5 is a block diagram of a computer system 12 networked through the Internet. As illustrated by Figure 5, one or more observer terminals 14, such as a home or office computer with a connection to the Internet, are connected to an Internet address on a central reporting server 16 including an accessible Internet address configured through software, hardware or a combination of both, according to one or more embodiments of the present invention. Operation and appearance of the Internet address may be controlled through the central reporting server 16 by an associated processor 18 having software appropriately configured by one of ordinary skill in the art. Auto-responders to streamline the response of the Internet address to those accessing it, and to make the site more user friendly, are also contemplated. It is believed that a computer programmer of ordinary skill in the art is capable of readily configuring a processor and server to operate according to the embodiments of the present invention described herein using conventional hardware parts, software packages and programming formats such as C++, HTML, JAVA, and the like.

[0032] At the Internet address, an observer may fill out and submit a report by selecting an appropriate option on the Internet address' main menu and following the instructions included therein. The report preferably includes at least the vehicle reference number and a statement of the observed behavior. More preferably, however, the report also includes the location and time of the observed behavior. Any submitted report including a vehicle reference number is automatically posted to the vehicle owner's account which may be accessed by the vehicle owner at any time. The report is also preferably, with the exception of necessary processing and transmitting delays, immediately sent to the vehicle owner by email. It is also contemplated that the system may be configured to send the report by facsimile or a postal carrier if email is unavailable. In this way, the owner of the vehicle has substantially an immediate opportunity to review the details of the report and assess the actual risk incurred or benefit caused by the owner's vehicle and the driver of it. From the report details, the owner may identify the person who was actually driving the vehicle at the reported time and, depending on the circumstances and frequency of the reports, the owner may take action to compliment, reprimand and/or instruct the driver of the vehicle as necessary. Because the driver of the vehicle knows the vehicle reference number and reporting system is in place, the driver is encouraged to drive more responsibly, and is more personally accountable for driving behaviors. Additionally, because the vehicle owner may receive information as to how the vehicle is being driven in the owner's absence, drivers of the vehicle are more likely to feel accountable for driving behavior when the owner is not present. In the event that the vehicle owner is driving the vehicle at the time of the reported behavior, the report serves to inform the owner of driving behaviors or problems with the vehicle, such as a nonfunctioning tail or headlight, of which the owner may not be aware, giving the owner a greater opportunity to be aware of his or her own possibly offensive or dangerous driving habits.

[0033] It is contemplated that the methods of the present invention may be employed not only by large interstate commercial trucking companies, but also by smaller trucking companies previously precluded from such a reporting system by cost, government entities and other businesses for fleet cars, law enforcement vehicles, public transit vehicles, private business and passenger vehicles, and any and all other vehicles for which public supervision would encourage more responsible operation. It is further contemplated that in addition to the vehicles

listed above, operation of other vehicles such as boats, jet skis, motorcycles, snowmobiles, all-terrain vehicles, scooters, and the like, would benefit from the invention disclosed herein.

[0034] By providing a driver of any vehicle with a reminder that his or her driving is being watched and that the public now can at least voice an opinion on his or her driving behavior, may increase such driver's driving choices. It is also contemplated that observer reports may include both complimentary and critical reports on driving and other vehicle behaviors such as excessive noise or other pollutants, improper parking, improper passenger behaviors, and the like. Whether it be used by law enforcement, business, government, or the parent of a teenager, if the owner of a vehicle is receiving repeated, documented reports of driving problems associated with a particular driver, the owner of the vehicle will be more likely to take appropriate steps to correct a perceived problem than if the owner is not receiving those reports. It is believed that widespread use of the methods disclosed herein will substantially reduce vehicle accidents as previously shown, improve vehicle safety, encourage more responsible driving behaviors and place more accountability for vehicle operation on the vehicle owner.

[0035] In the case of "road rage," a frequently discussed psychological disorder involving sudden and uncontrolled anger of one driver directed toward another driver, the present invention offers a nonviolent alternative to conventional methods of expressing the rage which may dramatically defuse and reduce road rage violence. In a road rage situation where an offending vehicle driver acts in a way which appears to personally offend the driver of another vehicle, the offending driver may be oblivious to the rage of the offended driver. The offended driver may then either hold the rage inside, which distracts the offended driver and may affect the offended driver's driving, or may take counteractions against the offending driver either physically, or by yelling obscenities or using offensive hand signals. These actions by the offended driver may relieve the offended driver's rage, but the corresponding potentially dangerous driving maneuvers and distractions, as well as the potential escalation of the conflict, creates a greater risk for accidents and injury.

[0036] However, if, when the rage begins to form, an offended driver had an opportunity to send a message directly to the offending vehicle's owner without the need to chase down the vehicle's driver to convey the message, the forming rage may just as suddenly subside

and result only in anger or irritation without the violent and distracting urges. Providing an offended driver with an avenue of venting such anger which does not involve physical retaliation through offensive driving or verbally or physically offensive and distracting responses, may reduce related accidents and encourage more responsible driving.

[0037] Whenever a vehicle is driven by a nonowner, be it a teenager driving to lunch with his school mates or a state employee driving a state-owned vehicle from a vehicle pool, the knowledge that someone in the public may observe and report the nonowner's actions to the vehicle owner is likely to encourage the driver to be (or become) a more courteous and safer driver. Driving reporting services have been shown to reduce highway accidents. The knowledge that others have an avenue to comment on the vehicle's operation, condition and the like, directly to the owner, may encourage vehicle owners to act more responsibly regarding their vehicle and its operation. The methods described herein may also offer a unique outside opinion and check of a driving-conscious owner's own driving skills.

[0038] The studies discussed previously herein indicate that use of a reporting system for the trucks of commercial trucking companies encourage commercial truck drivers to drive more responsibly resulting demonstrably in fewer injuries, accidents and property loss. Previously, however, available reporting systems have been restrictively too expensive for use of such a system for other vehicles. The recent enhancement of computer technologies, the Internet and the resulting e-commerce data flow, however, now enables the methods described herein to be offered on a full national level at a relatively low cost. With the power of processors and Internet servers, vehicle owners may subscribe to a vehicle reporting service, pay for an annual subscription by a credit card or other gift certificate, register one or more vehicles, read and download reports, make changes to their accounts and file reports regarding other vehicles without the additional cost resulting from the operators, data entry clerks and the toll free telephone numbers required by existing services. Further, because the report data is entered and submitted by the observer in an appropriate data format through the service's Internet form, the response time required to implement the methods described herein is substantially instantaneous.

[0039] In another aspect of the present invention, responsible and accountable driving is promoted by insurance companies or other groups or individuals committed to promoting safer

driving. According to an embodiment of this aspect of the invention, a discount on insurance rates is offered to owners of vehicles participating in a vehicle reporting service such as that previously described herein. Due to the significant reduction in accidents and losses reported by companies insuring commercial trucking companies when the insured trucks began displaying the "How's My Driving?" stickers, it is believed that insurers of other types of vehicles may find similar results from other types of vehicles displaying similar indicia. Currently, insurance companies provide discounts to insureds for driving vehicles which have safety features which reduce the chance of, or the size of, a loss on the part of the insurance company, such as air bags, automatic seatbelts, or a security system. Similarly, insurance companies also provide good student discounts for younger drivers responsive to data indicating that good students are more responsible and thus, safer drivers. Insurance companies also provide discounts to home owners participating in a monitored theft and fire security system service.

[0040] According to an embodiment of the present invention, an insurance company offers a discount on insurance premiums, or at least refunds the cost of subscribing to the vehicle reporting service, when a vehicle displays a vehicle reference number and reporting method such as those described herein, whether it be through the Internet or by phone. According to one specific embodiment of the present invention, insurers of private passenger cars offer insurance discounts to drivers who drive cars displaying a reportable vehicle reference number and an indication of a reporting method such as an Internet address. According to another specific embodiment of the present invention, companies, groups or associations concerned with driving safety, such as consumer products or services sales companies, membership organizations and the like, offer promotional items, discounts or credits to vehicle owners who agree to display, or are already displaying, a reportable vehicle reference number and indication of a reporting method. In yet another embodiment of this aspect of the invention, insurance companies provide vehicle displays and a reporting service to insurance customers in return for a discount on the customer's insurance. The reports may then be directed to the insurance company as well as the vehicle owner or may be directed solely to the insurance company. By directing the reports to the insurance company, the insurance company is ensured an opportunity to evaluate the reports for a particular driver or vehicle.

[0041] Although the present invention has been shown and described with respect to preferred embodiments, various additions, deletions and modifications that are obvious to a person skilled in the art to which the invention pertains, even if not shown or specifically described herein, are deemed to lie within the scope of the invention as encompassed by the following claims.

CLAIMS

What is claimed is:

1. (amended) A method for promoting accountable driving, the method comprising:
displaying a message on a vehicle indicating the vehicle is registered for reporting purposes; and
providing at least one observer of the vehicle with an opportunity to submit through at least one
Internet connection at least one report to an entity regarding the vehicle.
2. (amended) The method of claim 1, wherein displaying said message comprises
displaying at least one of a trademark, a logo, an Internet address and a vehicle reference number.
3. (amended) The method of claim 1, wherein displaying said message on a vehicle
comprises displaying the message on a substrate and affixing the substrate to the vehicle.
4. (amended) The method of claim 3, wherein affixing the substrate to the vehicle
comprises affixing the substrate with at least one of friction, magnetism, temporary adhesive and
substantially permanent adhesive.
5. (amended) The method of claim 1, wherein providing said at least one observer of the
vehicle an opportunity to submit through the at least one Internet connection at least one report
regarding the vehicle comprises providing a form, locatable through the at least one Internet
connection to an Internet address, on which the at least one observer may report a vehicle
reference number, a purpose for the at least one report and at least one of a time and location of
an observation regarding the vehicle.
6. The method of claim 1, further comprising:
accepting from the at least one observer the at least one report; and
transmitting the at least one report to the entity.

7. The method of claim 6, wherein transmitting the at least one report comprises transmitting the at least one report through at least one of email, facsimile and postal carrier.

8. The method of claim 6, wherein transmitting the at least one report comprises transmitting the at least one report substantially immediately upon accepting the at least one report.

9. The method of claim 6, wherein transmitting the at least one report comprises periodically transmitting a report in conjunction with other reports received within a predetermined period.

10. The method of claim 6, wherein transmitting the at least one report comprises periodically transmitting a summary report of individual reports received within a predetermined period.

11. The method of claim 6, wherein transmitting the at least one report comprises making the at least one report accessible by the entity through the at least one Internet connection responsive to input of an account indicia.

12. (amended) The method of claim 1, wherein providing said at least one observer of the vehicle an opportunity to submit through at least one Internet connection at least one report regarding the vehicle comprises providing a vehicle report processor associated with an Internet address and using the vehicle report processor to process the at least one report submitted through the at least one Internet connection.

13. The method of claim 1, further comprising:
receiving an application and fee to register the vehicle through at least one Internet connection;
and
distributing the message for display on the vehicle in response to receiving the application and fee.

14. The method of claim 13, further comprising activating a vehicle reference number associated with the vehicle.

15. The method of claim 14, wherein activating the vehicle reference number comprises activating the vehicle reference number after the vehicle reference number is distributed for display.

16. The method of claim 14, wherein activating the vehicle reference number comprises activating the vehicle reference number through the at least one Internet connection.

17. An apparatus for promoting safe driving comprising:
at least one terminal accessible to an observer and configured to connect to an Internet address;
and
an Internet server and associated processor configured to display information at the Internet address and to receive a vehicle reference number and associated vehicle incident report from the at least one terminal.

18. (amended) The apparatus of claim 17, wherein the Internet server and the associated processor are further configured to automatically and substantially immediately transmit the vehicle incident report to an email address associated with the vehicle reference number upon receipt of the vehicle incident report.

19. A vehicle display comprising a substrate, the substrate having imprinted thereon:
a vehicle reference number; and
an Internet address at which an observer may submit a report regarding a vehicle on which the vehicle display is displayed.

20. (amended) The vehicle display of claim 19, further comprising an indication of purpose of the vehicle reference number and the Internet address imprinted thereon.

21. (amended) The vehicle display of claim 19, wherein at least a portion of the vehicle reference number is selected on a basis of at least one of random selection and systematic selection.

22. (amended) imprinted thereon, the message referencing an Internet location at which an observer may submit a report regarding a vehicle on which the vehicle display is displayed.

23. The vehicle display of claim 22, the message comprising an Internet address of the Internet location.

24. The vehicle display of claim 23, the message further comprising a vehicle reference number imprinted on the substrate, the vehicle reference number being selected by at least one of random selection and systematic selection.

25. The vehicle display of claim 22, wherein the substrate comprises at least one layer of at least one of paper, plastic, vinyl and magnetic material.

26. The vehicle display of claim 22, wherein the substrate comprises at least one layer of an adhesive.

27. The vehicle display of claim 26, wherein the adhesive is one of a temporary adhesive and a substantially permanent adhesive.

28. A method of promoting accountable driving, the method comprising:
providing at least one of at least one discount and at least one promotional incentive to owners of vehicles who display a substrate on a vehicle, the substrate having imprinted thereon a message referencing an Internet location through which an observer of the vehicle may submit a report regarding the vehicle.

29. (amended) The method of claim 28, wherein at least one of the at least one discount and the at least one promotional incentive is provided to said owners of said vehicles who display said substrate having said message including at least one of a trademark, a logo, an Internet address and a vehicle reference number.

30. (amended) The method of claim 28, wherein providing at least one of the at least one discount and the at least one promotional incentive to said owners comprises providing a discount on vehicle insurance.

31. The method of claim 28, wherein providing at least one of the at least one discount and the at least one promotional incentive comprises providing at least one of the at least one discount and the at least one promotional incentive on at least one of a consumer product and a consumer service.

32. (amended) least one discount and the at least one promotional incentive to said owners of said vehicles who display said substrate on said vehicle further comprises providing at least one of the at least one discount and the at least one promotional incentive to said owner of said vehicle who displays at least one substrate on said vehicle and submits periodic reports of observer comments.

33. (amended) The method of claim 1, wherein said entity comprises at least one of an owner of the vehicle, a representative of the at least one owner of the vehicle, a leaser of the vehicle, the entity interested in receiving reports concerning the vehicle and a driver of the vehicle.

1/3

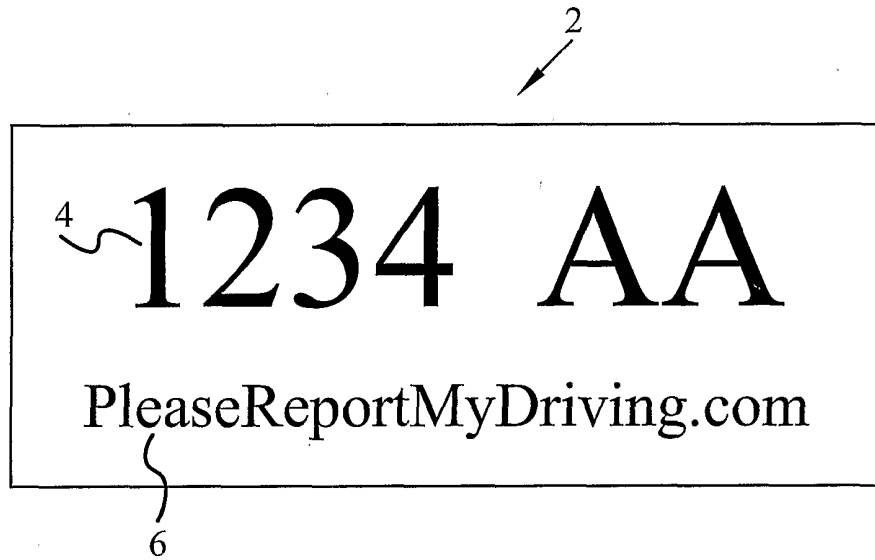


FIG. 1

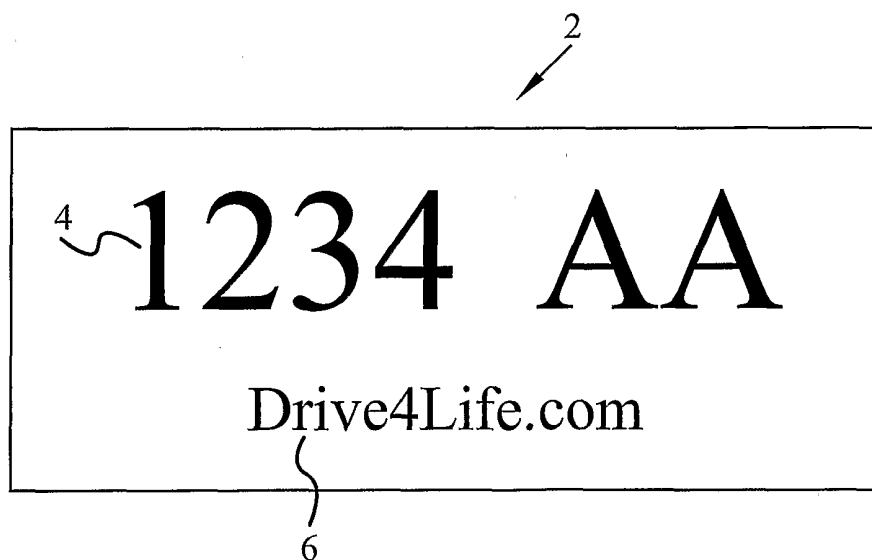


FIG. 2

2/3

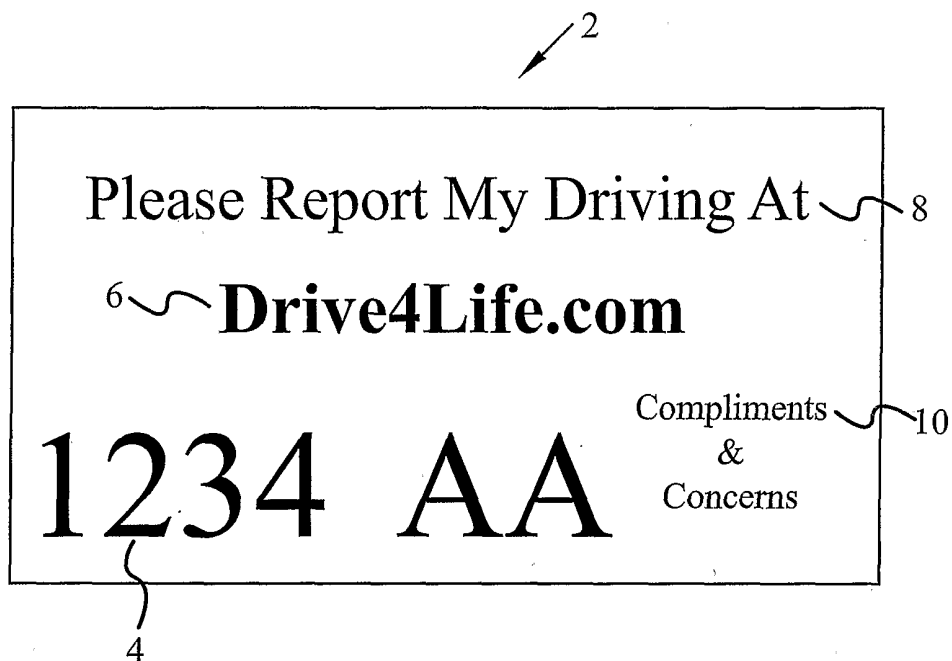


FIG. 3



FIG. 4

3/3

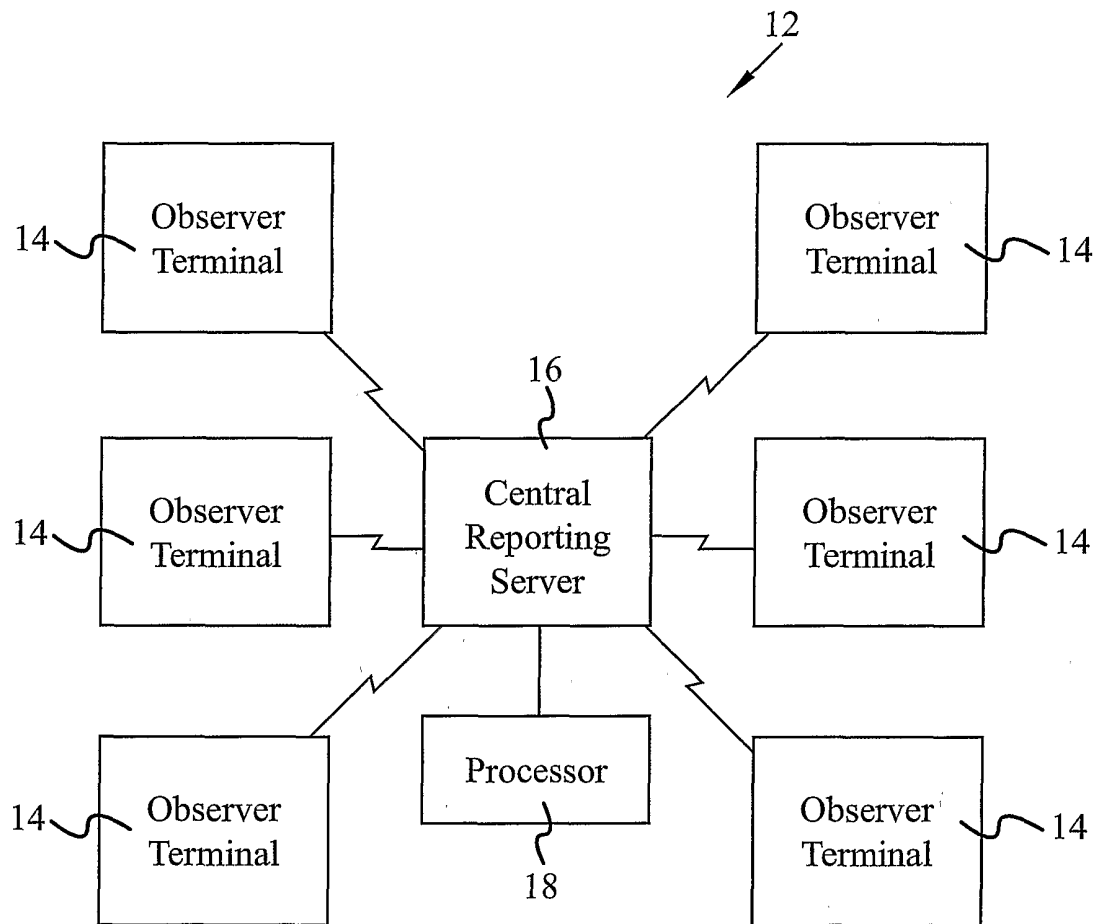


FIG. 5