Claim 42:

42. **The method according to claim 6, wherein the step of analyzing, grouping, and storing comprises grouping speed data of the vehicle in combination with a location of the vehicle in a log of vehicle speed for the location.**

See the discussion of claim 42 in paragraph 7 supra, e.g.. "Accordingly, for purposes of examination, this claim will be interpreted to require the step of this claim in addition to the steps of claim 6 or the analyzing, grouping and storing step according to claim 6 to include at least two data elements, i.e. speed and location as data values of a group, i.e. the log stored in the first memory.

See discussion of claims supra, esp. claims 1, 11, 14, and 17-18.

Therefore the prior art combination contemplates the method of claim 42.

Claim 43:

43. **The method according to claim 6, further comprising communicating information representative of a trigger event associated with the one or more data elements to a central control station remote from the vehicle via a communications uplink.**

See the discussion of claim 43 in paragraph 7 supra, e.g. "Accordingly, for purposes of examination, the step of claim 6 will be considered to further comprise communicating information representative of a trigger event, i.e. not precluding the indication of a trigger event which would result in a surcharge or discount during an insurance billing process, associated with the one or more data elements to a central control station remote from the vehicle via a communications uplink."

See discussion of claims supra, esp. claims 7 and 8.

Therefore the prior art combination contemplates the method of claim 43.

Claim 44:

44. The method according to claim 6, further comprising assigning the vehicle to an insurance actuarial class by a processor based on a measured total driving time of the vehicle during the data collection period.

See the discussion of claim 44 in paragraph 7 supra, e.g. "Accordingly, for purposes of examination, the step of this claim will be considered either in addition to the steps of claim 6 or at least one of the one or more data elements of the extracting step of claim 6 will be considered to be total driving time and the analyzing, grouping and storing step according to claim 6 will be considered to have a group for data values stored wherein the group is related to loss/risk/safety characteristics including total driving time. Note the discussion of the terminology "actuarial class" with regard to the discussion of claim 41 infra. Note again the discussion of the interpretation of the terminology "a processor" supra. "

See discussion of claims supra, esp. claims 6, 10-11, 13-14, 16, 30, 41, and 70-72 noting especially discussion with respect to the terminology "actuarial class" and "safety or other actuarial standard values", and "preselected relationship to the safety standard" and what is considered related to loss/risk/safety and monitoring time of day. See also the portions of '079 cited, e.g., cols. 30-32 and Figures 18-19, esp. col. 30, lines 21-22, i.e. "trip length", and col. 6, lines 1-3, i.e. trip recorder, col. 26, lines 49-49, and claim 7.

Therefore the prior art combination contemplates the method of claim 44.

Claim 45:

45. The method according to claim 6, further comprising assigning the vehicle to an insurance actuarial class by a processor based on a measured driving time of the vehicle in predetermined high risk locations during the data collection period.

See the discussion of claim 45 in paragraph 7 supra, e.g. "Accordingly, for purposes of examination, the step of this claim will be considered either in addition to the steps of claim 6 or at least one of <u>the</u> one or more data elements of the extracting step of claim 6 will be considered to be driving time in high risk locations and the analyzing, grouping and storing step according to claim 6 will be considered to have a group for data values stored wherein the group is related to loss/risk/safety characteristics including driving time in high risk locations. Note the discussion of the terminology "actuarial class" with regard to the discussion of claim 41 infra. Note again the discussion of the interpretation of the terminology "a processor" supra."

See discussion of claims supra, esp. claim 44. Furthermore see the discussion of claims 30-33 supra and '079 at col. 30, lines 7-18, the Table in Figure 19, esp. titles in of columns.

Therefore the prior art combination contemplates the method of claim 45.

Claim 46:

46. **The method according to claim 6, further comprising assigning the vehicle to an insurance actuarial class by a processor based on a measured driving time of the vehicle at predetermined high risk times during the data collection period.**

See the discussion of claim 46 in paragraph 7 supra, e.g. "Accordingly, for purposes of examination, the step of this claim will be considered either in addition to the steps of claim 6 or at least one of <u>the</u> one or more data elements of the extracting step of claim 6 will be considered to be driving time at high risk times and the analyzing, grouping and storing step according to claim 6 will be considered to have a group for data values stored wherein the group is related to loss/risk/safety characteristics including driving time at high risk times. Note the discussion of the terminology "actuarial class" with regard to the discussion of claim 41 infra. Note again the discussion of the interpretation of the terminology "a processor" supra."

See discussion of claims supra, esp. claims 44-45. Furthermore see '079 at col. 30, lines 19-28, the Table in Figure 19, esp. titles in of columns.

Therefore the prior art combination contemplates the method of claim 46.

Claim 47:

47. The method according to claim 6, further comprising:
processing speed data associated with the vehicle based on the one or more data elements extracted from the at least one in-vehicle sensor; and

assigning the vehicle to an insurance actuarial class by a processor based on the speed data.

See the discussion of claim 47 in paragraph 7 supra, e.g. "Accordingly, for purposes of examination, the step of this claim will be considered either in addition to the steps of claim 6 or at least one of the one or more data elements of the extracting step of claim 6 will be considered to be speed data and the analyzing, grouping and storing step according to claim 6 will be considered to have a group for data values stored wherein the group is related to loss/risk/safety characteristics including speed data. Note the discussion of the terminology "actuarial class" with regard to the discussion of claim 41 infra. Note again the discussion of the interpretation of the terminology "a processor" supra."

See discussion of claims supra, esp. claims 44-46. Furthermore see the discussion of claims 27-29 supra and '079 at col. 30, lines 7-18 and 29-35, the Table in Figure 19, esp. titles of columns and rows.

Therefore the prior art combination contemplates the method of claim 47.

Claim 48:

48. The method according to claim 6, further comprising:

   determining speed limit observation data associated with the vehicle based on the one or more data elements extracted from the at least one sensor; and

   assigning the vehicle to an insurance actuarial class by a processor based on the speed limit observation data.

  See the discussion of claim 48 in paragraph 7 supra, e.g. "Accordingly, for purposes of examination, the step of this claim will be considered either in addition to the steps of claim 6 or at least one of the one or more data elements of the extracting step of claim 6 will be considered to be speed limit observation data and the analyzing, grouping and storing step according to claim 6 will be considered to have a group for data values stored wherein the group is related to loss/risk/safety characteristics including speed limit observation data. Note the discussion of the terminology "actuarial class" with regard to the discussion of claim 41 infra. Note again the discussion of the interpretation of the terminology "a processor" supra."

  See discussion of claims supra, esp. claims 44-47. Furthermore see the discussion of claims 30-33 and '079 at col. 30, lines 7-18, the Table in Figure 19, esp. titles in of columns.

  Therefore the prior art combination contemplates the method of claim 48.

Claim 49:

49. **The method according to claim 6, further comprising:**

   calculating a rate of acceleration of the vehicle based on the one or more data elements extracted from the at least one sensor; and

   assigning the vehicle to an insurance actuarial class by a processor based on the rate of acceleration.

  See the discussion of claim 49 in paragraph 7 supra, e.g. "Accordingly, for purposes of examination, the step of this claim will be considered either in addition to the steps of claim 6 or

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