

Progressive's Oral Argument

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CBM2012-00004

U.S. Patent No. 6,064,970

*MOTOR VEHICLE MONITORING SYSTEM
FOR DETERMINING A COST OF INSURANCE*

Oral Hearing: October 21, 2013, 1:00 p.m.

PROGRESSIVE EXHIBIT
2012-00002: 2025;
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Claim 1 – Actuarial Class

Claim 1:

1. A method of generating a database comprising data elements representative of operator or vehicle driving characteristics, the method comprising:
generating **actuarial classes of insurance**, which group operators or vehicles having a similar risk characteristic, from actual monitored driving characteristics during a selected time period as represented by recorded data elements representative of an operating state of the vehicles or an action of the operators; and
monitoring a plurality of the data elements representative of an operating state of a vehicle or an action of an operator during a latter selected time period; and,
recording selected ones of the plurality of data elements into the database when said ones are determined to be appropriate for recording relative to determining a cost of insurance for the vehicle during the latter selected time period, said ones including, a time and location of vehicle operation and a corresponding log of vehicle speed for the time and location.

Claim 4

4. A method of insuring a vehicle operator for a selected period based upon operator driving characteristics during the period, comprising, steps of:

generating an initial operator profile;

generating an insured profile for the vehicle operator prior to any monitoring of any of the vehicle operator's driving characteristics wherein the insured profile comprises coverage information, including limits and deductibles, for determining a base cost of vehicle insurance for the vehicle operator;

monitoring the vehicle operator's driving characteristics during the selected period; and deciding a total cost of vehicle insurance for the selected period based upon the vehicle operator's driving characteristics monitored in that selected period and the base cost of insurance.

Claim 5

5. A method of determining a cost of vehicle insurance for a selected period based upon monitoring, recording and communicating data representative of operator and vehicle driving characteristics during said period, whereby the cost is adjustable by relating the driving characteristics to predetermined safety standards that are related to a safe operation of a vehicle, the method comprising:

- determining an initial insured profile for the operator of the vehicle prior to any monitoring of any data elements representative of an operating state of the vehicle or an action of the operator of the vehicle and determining a base cost of the vehicle insurance based on said initial insured profile wherein the initial insured profile comprises coverage information, including limits and deductibles;
- monitoring a plurality of the data elements representative of the operating state of the vehicle or the action of the operator of the vehicle during the selected period;
- recording selected ones of the plurality of data elements when said ones are determined to have a preselected relationship to the safety standards;
- consolidating said selected ones for identifying a surcharge or discount to be applied to the base cost; and,
- producing a final cost of vehicle insurance for the selected period from the base cost and the surcharge or discount.

Claim 6

6. A method of monitoring a human operator controlled power source driven vehicle, the method comprising:

extracting one or more data elements by a computer programmed to monitor sensor data from at least one sensor wherein the one or more elements are actual driving characteristics of at least one operating state of the [vehicle] and at least one human operator's actions during a data collection period;

analyzing, grouping, and storing the one or more data elements as group data values in a first memory related to a predetermined group of elements; and,

correlating the group data values to preset values in a second memory and generating an output data value based on the correlation wherein the output data value is used to compute an insurance rating for the vehicle for the data collection period that is based on an **actuarial class of insurance** which groups other human operator controlled power source driven vehicles having a similar operator or vehicle risk characteristic and which also represents the actual driving characteristics of the vehicle monitored and recorded from the at least one sensor.

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