

## DETAILED ACTION

### *Election/Restrictions*

Restriction to one of the following inventions is required under 35 U.S.C. 121:

I. Claims 1-20, drawn to:

an automotive device that provides an interface that filters data that is sent and received across an in-vehicle bus by selectively acquiring vehicle data related to a level of insurable risk or safety of operation, the interface acquires the selected vehicle data from one or more in-vehicle sensors;

a memory that stores the selected vehicle data with relationship data within the vehicle that establishes a connection between the selected vehicle data and one or more risk factors, safety standards, or operating characteristics, together with a unique identifier and a user account; and a wireless service provider interface that provides access to the selected vehicle data and relationship data retained in the memory, where the wireless service provider interface is responsive to a wireless request from a remote user to transfer the selected vehicle data and selected relationship data retained in the memory to a remote server when a wireless service provider indicates a capacity to transfer the vehicle data and relationship data across a wireless network, classified in class 705, subclass 4.

II. Claims 21-39, drawn to:

a vehicle bus that sends and receives data between two or more in-vehicle controllers;

an in-vehicle monitor that filters the data that is sent and received across the vehicle bus by selectively polling one or more of the in-vehicle controllers to transmit vehicle data related to a level of risk in operating the vehicle, the selected vehicle data is acquired at a predetermined interval or upon an event;

a processor programmed to store the selected vehicle data in an in-vehicle memory inaccessible to the two or more in-vehicle controllers, the memory retains relationship data that links the selected vehicle data to a vehicle identifier and a wireless network;

a wireless transceiver configured to encrypt and encode the relationship data and the selectively acquired vehicle data and transmit the encoded data through a mobile communication network that provides access to a distributed network, classified in class 705, subclass 4.

III. Claims 40-57, drawn to:

a processor that collects vehicle data from a vehicle bus that represents aspects of operating the vehicle;

a memory that stores selected vehicle data related to a level of safety or an insurable risk in operating a vehicle;

a wireless transmitter configured to transfer the selected vehicle data retained within the memory to a distributed network when a wireless network indicates a capacity to receive the selected vehicle data; and

a monitor to display the selected vehicle data that represents one or more aspects of operating the vehicle with data that reflects how the selected vehicle data affects a premium of an insurance policy, safety or level of risk, classified in class 705, subclass 4.

IV. Claims 58-69, drawn to:

a data monitor that monitors a vehicle bus that transfers data among electronic components within a vehicle;

a storage device that receives vehicle data from the vehicle bus to a first memory within the vehicle, the storage device retains content when not connected to an external power source;

a second memory within the storage device that receives metadata that is logically linked to the vehicle data written to the storage device within the vehicle each time the vehicle data is written to the storage device;

a first processor programmed to link the storage device to a network of computers associated with an identifying number on a publicly accessible distributed network and is accessible through software retained in a computer readable storage medium that allows a user to access insurance files related to an existing insurance policy or a

renewal of an insurance policy and allows the user to access other software related to the insurance files;

a database operatively linked to the storage device to store the vehicle data and the metadata written to the storage device, the database comprising a storage system comprising records; and a second processor programmed to generate a rating factor based on the vehicle data and metadata written to the database;

where the second processor is programmed to calculate a premium of an insurance policy, or a surcharge or a discount on the premium of the insurance policy, based on the vehicle data and the metadata stored in the database, classified in class 705, subclass 4.

V. Claim 70, drawn to:

a storage device comprising a first memory portion that may be read from and is written to in a vehicle and a second memory portion that may be read from and is written to in the vehicle, the second memory portion retains attributes of datum or data logically associated with the data stored in the first memory portion;

a processor that reads data from an in-vehicle automotive bus that transfers data from vehicle sensors to other automotive components, the processor writes data that reflect a level of safety to the first memory portion and the second memory portion; and

a communication device that links the storage device to a network of computers associated with a publicly accessible distributed network, the communication device is accessible through software retained on a computer readable storage medium that al-

allows a user to access insurance files related to an insurance policy and allows the user to access other software related to the insurance files where the first memory portion and the second memory portion retain data when an external power source is not coupled to the first memory portion and the second memory portion, respectively, and are inaccessible to an in-vehicle OEM system or an automotive scan tool, classified in class 705, subclass 4.

VI. Claims 71-73, drawn to:

a first storage device comprising a first memory portion that may be read from and is written to in a vehicle;

a second storage device comprising a second memory portion that may be read from and is written to in the vehicle that retains attributes of data logically associated with one or more data elements stored in the first storage device;

a central processing unit that reads data from an automotive bus that transfers data from vehicle sensors to other automotive components and writes data to the first memory portion;

a circuit that generates a steady stream of pulses that synchronizes the transfer of data from the automotive bus to the first memory portion; and

a communication device that links the storage device to a network of computers associated with an identifying number on a publicly accessible distributed network and is accessible through software that allows a user to access insurance files related to an existing insurance policy or a renewal of an insurance policy and allows the user to ac-

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