Progressive's Oral Argument

CBM2012-00003

CBM2013-00009

U.S. Patent No. 8,140,358

Vehicle Monitoring System

Oral Hearing: October 15, 2013, 1:00 p.m.

PROGRESSIVE
EXHIBIT
2012-00003: 2021;
2013-00009: 2034
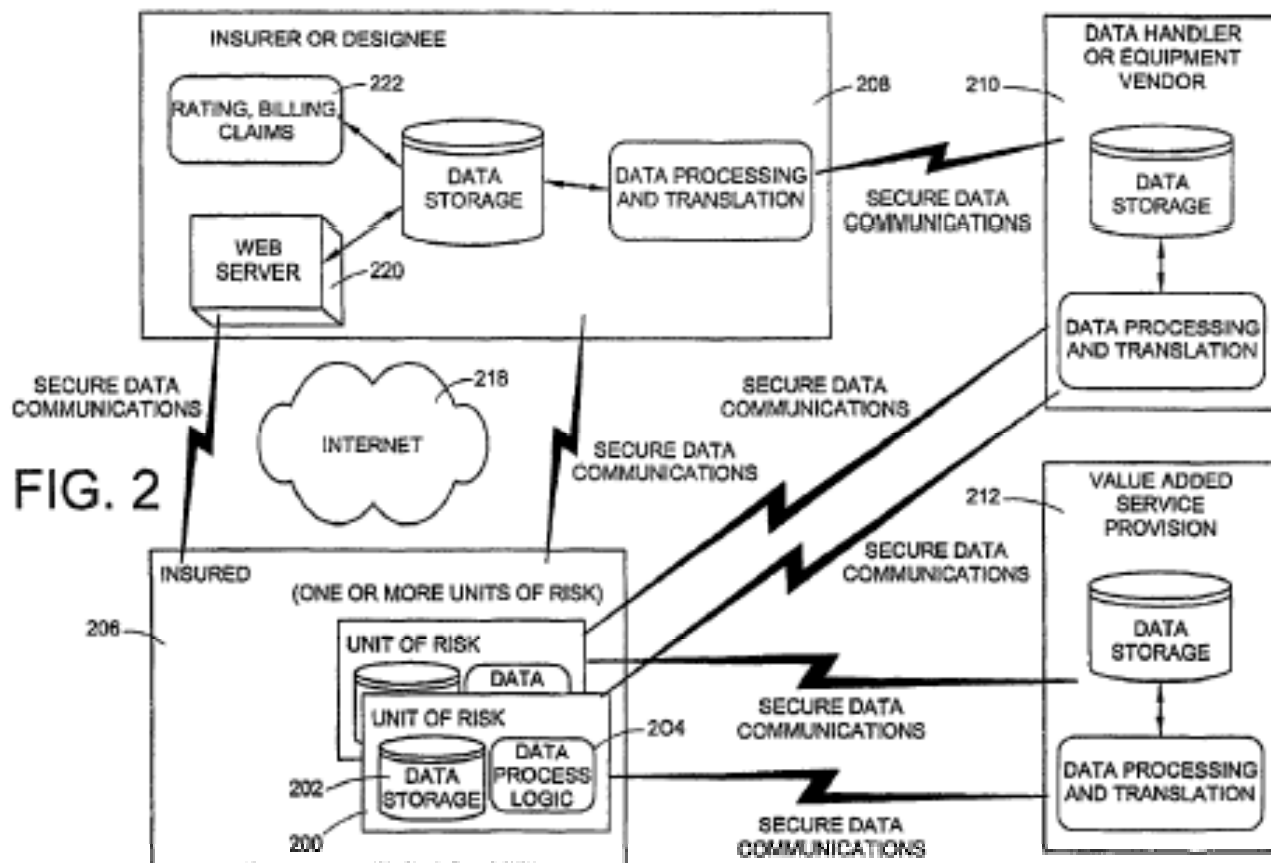
PrDX-1

Claim 1 – Vehicle Data

Claim 1:

1. A system that monitors and facilitates a review of data collected from a vehicle that is used to determine a level of safety or cost of insurance comprising:

- a processor that <mark>collects vehicle data from a vehicle bus that represents aspects of operating the vehicle;</mark>

- a memory that <mark>stores selected vehicle data related to a level of safety or an insurable risk</mark> in operating a vehicle;

- a wireless transmitter configured <mark>to transfer the selected vehicle data</mark> retained within the memory to a distributed network and a server;

- a database operatively linked to the server <mark>to store the selected vehicle data transmitted</mark> by the wireless transmitter, the database comprising a storage system remote from the wireless transmitter and the memory comprising records with operations for searching the records and other functions;

- where the <mark>server is configured to process selected vehicle data</mark> 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; and

- where the <mark>server is further configured to generate a rating factor based on the selected vehicle data</mark> stored in the database.
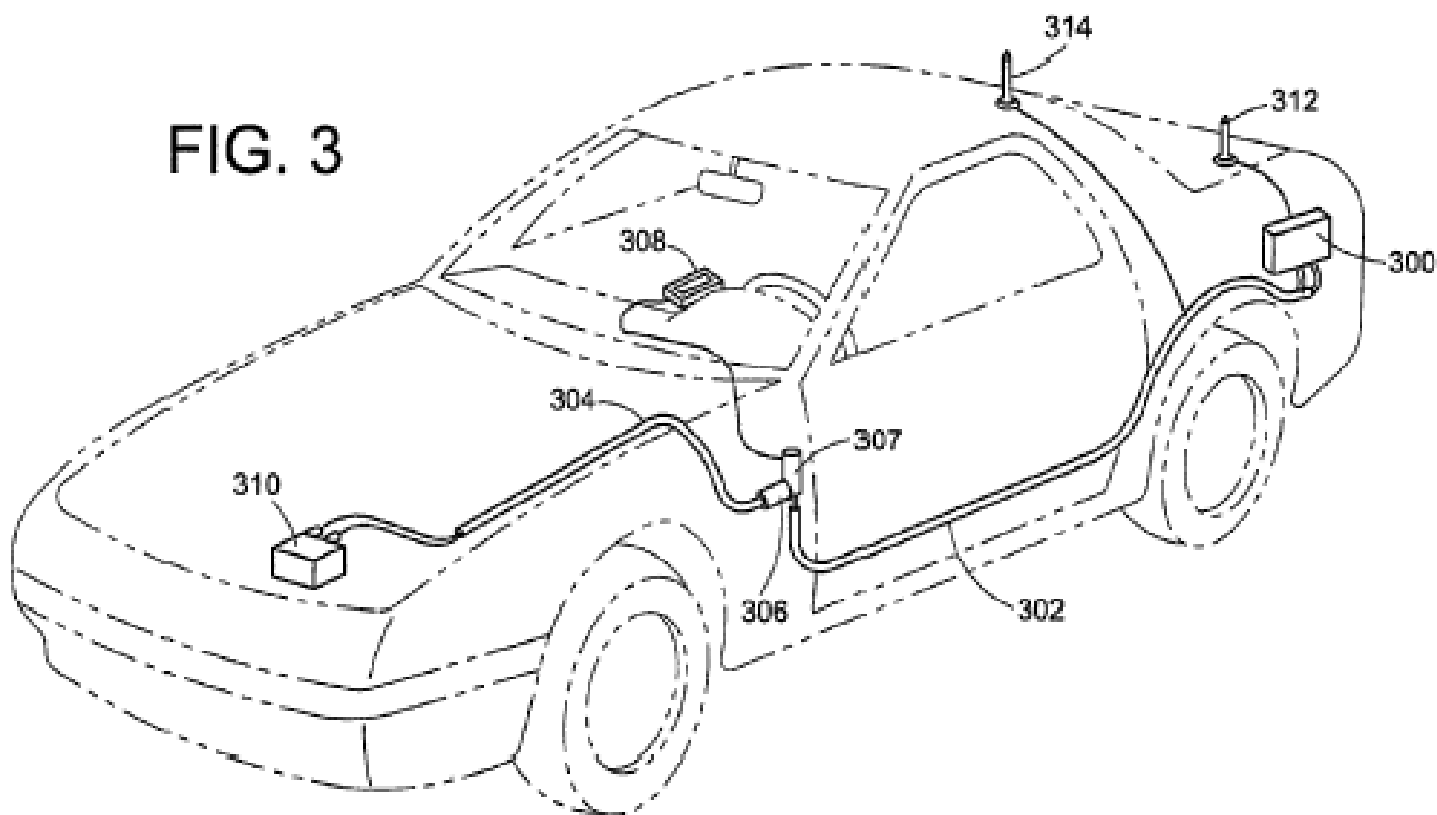
PrDX-2

Claim 1 – Rating Factor

<u>Claim 1:</u>

1. A system that monitors and facilitates a review of data collected from a vehicle that is used to determine a level of safety or cost of insurance comprising:

- 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 and a server;

- a database operatively linked to the server to store the selected vehicle data transmitted by the wireless transmitter, the database comprising a storage system remote from the wireless transmitter and the memory comprising records with operations for searching the records and other functions;

- where the server is configured to process 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; and

- where the server is further configured to generate a ==rating factor== based on the selected vehicle data stored in the database.

PrDX-3

'358 Figure 2 – Server and Rating/Billing Calculations

FIG. 2

PrDX-4

'358 Figure 3 – Vehicle Data Collection And Wireless Transmission

FIG. 3

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