the claim language with the specification language, Applicant notes that "[t]here is no requirement that the words in the claim must match those used in the specification disclosure." M.P.E.P. § 2173.05(e). The Office Action also highlights the use in the claim of "assigning," "predetermined," and "processor," but these terms are not recited in amended claim 46. Therefore, in view of the amendment of claim 46, Applicants respectfully request the withdrawal of this rejection.

- **Claim 47**

Claim 47 supplements the method steps of claim 6 by reciting the additional steps of (1) processing speed data associated with the vehicle based on the one or more data elements, and (2) determining an insurance actuarial class based on the speed data. The content of claim 47 is clear from the claim language itself and the portions of the specification cited as support for this claim in Applicants' Preliminary Amendment filed January 26, 2011. Regarding the Office Action's comparison of the claim language with the specification language, Applicant notes that "[t]here is no requirement that the words in the claim must match those used in the specification disclosure." M.P.E.P. § 2173.05(e). The Office Action also highlights the use in the claim of "the at least one," "assigning," "predetermined," and "processor," but these terms are not recited in amended claim 47. Therefore, in view of the amendment of claim 47, Applicants respectfully request the withdrawal of this rejection.

- **Claim 48**

Claim 48 supplements the method steps of claim 6 by reciting the additional steps of (1) determining speed limit observation data associated with the vehicle based on at least one of the

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one or more data elements, and (2) determining an insurance actuarial class based on the speed limit observation data. The content of claim 48 is clear from the claim language itself and the portions of the specification cited as support for this claim in Applicants' Preliminary Amendment filed January 26, 2011. Regarding the Office Action's comparison of the claim language with the specification language, Applicant notes that "[t]here is no requirement that the words in the claim must match those used in the specification disclosure." M.P.E.P. § 2173.05(c). The Office Action also highlights the use in the claim of "assigning" and "processor," but these terms are not recited in amended claim 48. Therefore, in view of the amendment of claim 48, Applicants respectfully request the withdrawal of this rejection.

- **Claim 49**

Claim 49 supplements the method steps of claim 6 by reciting the additional steps of (1) determining acceleration data associated with the vehicle based on at least one of the one or more data elements, and (2) determining an insurance actuarial class based on the acceleration data. The content of claim 49 is clear from the claim language itself and the portions of the specification cited as support for this claim in Applicants' Preliminary Amendment filed January 26, 2011. Regarding the Office Action's comparison of the claim language with the specification language, Applicant notes that "[t]here is no requirement that the words in the claim must match those used in the specification disclosure." M.P.E.P. § 2173.05(e). The Office Action also highlights the use in the claim of "calculating a rate," "assigning" and "processor," but these terms are not recited in amended claim 49. Therefore, in view of the amendment of claim 49, Applicants respectfully request the withdrawal of this rejection.

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- **Claim 50**

   Claim 50 supplements the method steps of claim 6 by reciting the additional steps of (1) determining braking data associated with the vehicle based on at least one of the one or more data elements, and (2) determining an insurance actuarial class based on the braking data. The content of claim 50 is clear from the claim language itself and the portions of the specification cited as support for this claim in Applicants' Preliminary Amendment filed January 26, 2011. Regarding the Office Action's comparison of the claim language with the specification language, Applicant notes that "[t]here is no requirement that the words in the claim must match those used in the specification disclosure." M.P.E.P. § 2173.05(e). The Office Action also highlights the use in the claim of "calculating a rate," "assigning" and "processor," but these terms are not recited in amended claim 50. Therefore, in view of the amendment of claim 50, Applicants respectfully request the withdrawal of this rejection.

- **Claim 51**

   Claim 51 further defines the "extracting" step of claim 6. Claim 6 recites that the one or more data elements are extracted from at least one sensor. Claim 51 adds that the "extracting" described in claim 6 is performed by an on-board computer, as is clear from the claim language itself and the portions of the specification cited as support for this claim in Applicants' Preliminary Amendment filed January 26, 2011. Regarding the Office Action's comparison of the claim language with the specification language, Applicant notes that "[t]here is no requirement that the words in the claim must match those used in the specification disclosure." M.P.E.P. § 2173.05(e). Therefore, in view of the amendment of claim 51, Applicants respectfully request the withdrawal of this rejection.

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- **Claim 52**

Claim 52 has been amended to recite that the step of extracting of claim 6 comprises communicating one or more raw data elements to a computer through an on-board diagnostics (OBD) connector of the vehicle, as suggested by the Office Action. Therefore, in view of the amendment of claim 52, Applicants respectfully request the withdrawal of this rejection.

- **Claim 53**

Claim 53 has been amended to clarify that the at least one sensor of claim 6 comprises the in-vehicle sensor described in claim 53. The Office Action also highlights the use in the claim of "a physical operation," but this term is not recited in amended claim 53. Therefore, in view of the amendment of claim 53, Applicants respectfully request the withdrawal of this rejection.

- **Claim 54**

Claim 54 has been amended to clarify that the at least one sensor of claim 6 (which may be one sensor or more than one sensor) comprises the power train sensor, the in-vehicle electrical sensor, and the in-vehicle body sensor described in claim 54. Claim 54 has also been amended to clarify that the one or more data elements of claim 6 (which may be one data element or more than one data element) comprises the first data element, the second data element, and the third data element described in claim 54. Therefore, in view of the amendment of claim 54, Applicants respectfully request the withdrawal of this rejection.

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▪ **Claim 55**

Claim 55 supplements the method steps of claim 6 by reciting the additional steps of (1) analyzing the one or more data elements to identify a trigger event requiring additional action, and (2) transmitting a location of the vehicle by an on-board computer to a remote control center in response to determining that the one or more data elements comprise the trigger event. The content of claim 55 is clear from the claim language itself and the portions of the specification cited as support for this claim in Applicants' Preliminary Amendment filed January 26, 2011. Regarding the Office Action's comparison of the claim language with the specification language, Applicant notes that "[t]here is no requirement that the words in the claim must match those used in the specification disclosure." M.P.E.P. § 2173.05(e). The Office Action also highlights the use in the claim of "to determine whether," but this term is not recited in amended claim 55. Therefore, in view of the amendment of claim 55, Applicants respectfully request the withdrawal of this rejection.

▪ **Claim 56**

Claim 56 supplements the method steps of claim 6 by reciting the additional steps of (1) detecting a non-use of turn signals by a driver of the vehicle based on the one or more data elements, (2) recording the detected non-use of the turn signals by the driver in computer memory, and (3) computing an insurance surcharge for the vehicle based on the detected non-use of the turn signals by the driver. The content of claim 56 is clear from the claim language itself and the portions of the specification cited as support for this claim in Applicants' Preliminary Amendment filed January 26, 2011. Regarding the Office Action's comparison of the claim language with the specification language, Applicant notes that "[t]here is no requirement that the

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