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indication of a trigger event which would result in a surcharge or discount during an insurance billing process. Therefore, and in light of MPEP 2258, the steps of this claim are additionally unclear (e.g. Does the claim language at its broadest reasonable interpretation require the steps of the instant claim to comprise steps in addition to the steps of claim 6, e.g. the extracting step or the analyzing step, or not? Does the claim language at its broadest reasonable interpretation require a “trigger event”, i.e. which would result in a surcharge or discount during an insurance billing process, which is determined from a data element to cause the transmitting step as a response or not?) Accordingly, for purposes of examination, the steps of this claim will either be considered in addition to the steps of claim 6 or the extracting step and/or the analyzing step(s) of claim 6 will be considered to comprise the analyzing of the data elements to determine whether at least one comprise a “trigger event” and the transmitting step in addition to the steps of claim 6.

Claim 56:

This claim also requires **in addition to the method of claim 6**, (i.e. “extracting one or more data elements from at least one sensor wherein the one or more elements are of at least one operating state of the vehicle and the at least one human'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 [sic] the data collection period” (emphasis added)), **the steps of detecting a non-use of turn signals**

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by a driver of the vehicle based on the one or more data elements, recording the detected non-use of the turn signals by the driver in computer memory and computing an insurance surcharge for the vehicle by a processor based on the detected non-use of the turn signals by the driver. Patent Owner relies upon, e.g., “col. 9, line 60 to col. 8, line 8” [sic], col. 6, lines 29-38, and col. 7, lines 35-38 of the ‘970 Patent for support, see pages 18-24 of the 1-26-11 amendment. Note again 37 CFR 530(e). See the discussion of similar using to compute or computing steps or similar recording steps supra with regard to claims 22 and 26. Such discussion also applies here. Such portions do describe safety equipment used such as turn signals being “data” which can be monitored and recorded, see col. 6, lines 29-38, raw data elements including a turn signal indicator electrical sensor, see col. 7, lines 35-38 and recorded trigger events including non-use of turn signals the low use of which could result in surcharge but do not describe such recording or resulting surcharge as steps in addition to steps of a method as claimed in claim 6, e.g. an extracting or analyzing step and a correlating and generating step as claimed in claim 6, nor use of the detected non-use to compute the surcharge by “a processor. Therefore, and in light of MPEP 2258 and the reasons discussed with regard to claims 22 and 26, the steps of this claim are additionally unclear (e.g. Does the claim language at its broadest reasonable interpretation require the steps of the instant claim to comprise steps in addition to the steps of claim 6, e.g. the extracting step or the analyzing step and the correlating and generating step, respectively, or not? Does the claim language at its broadest reasonable interpretation require the detected non-use be identified as a “trigger event”? See also discussion of clarity of the terminology “a processor” supra again.). Accordingly, for purposes of examination, the steps of this claim will either be considered to comprise steps in addition to the

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steps of claim 6 or the extracting step and the analyzing step of claim 6 will be considered to comprise the detecting and recording of non-use steps of this claim regardless of a determination of it being a “trigger event” and a computer memory which can be the first memory and the correlating and generating step of claim 6 will be considered to comprise the computing step of this claim. See also discussion of clarity of the terminology “a processor” supra again.

Claim 57:

This claim also requires **in addition to the method of claim 6**, (i.e. “extracting one or more data elements from at least one sensor wherein the one or more elements are of at least one operating state of the vehicle and the at least one human'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 [sic] the data collection period” (emphasis added)), **the steps of detecting an application of an anti-lock braking system of the vehicle **a non-use of turn signals by a driver of the vehicle** based on the one or more data elements extracted from the at least one sensor, recording the detected anti-lock braking system application *in computer memory* and computing an insurance surcharge for the vehicle by a **processor** based on the detected anti-lock braking system application.. Patent Owner relies upon, e.g., col. 9, line 60 to col. 10, line 8 and col. 7, lines 47-49 of the ‘970 Patent for support, see pages 18-24 of the 1-26-11 amendment. Note again 37 CFR 530(e). See the discussion of similar using to compute or computing steps or similar**

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recording steps supra with regard to claims 22 and 26. Such discussion also applies here. Such portions do describe raw data elements including a ABS application body sensor, see col. 7, lines 47-49 and recorded trigger events including ABS application without an accident wherein high use of which could result in surcharge but do not describe such recording or resulting surcharge as steps in addition to steps of a method as claimed in claim 6, e.g. an extracting or analyzing step and a correlating and generating step as claimed in claim 6, nor use of the detected application to compute the surcharge by “a processor. Therefore, and in light of MPEP 2258 and the reasons discussed with regard to claims 22 and 26, the steps of this claim are additionally unclear (e.g. Does the claim language at its broadest reasonable interpretation require the steps of the instant claim to comprise steps in addition to the steps of claim 6, e.g. the extracting step or the analyzing step and the correlating and generating step, respectively, or not? Does the claim language at its broadest reasonable interpretation require the detected application be identified as a “trigger event”? See also discussion of clarity of the terminology “a processor” supra again.). Accordingly, for purposes of examination, the steps of this claim will either be considered to comprise steps in addition to the steps of claim 6 or the extracting step and the analyzing step of claim 6 will be considered to comprise the detecting and recording of brake system application steps of this claim regardless of a determination of it being a “trigger event” and a computer memory which can be the first memory and the correlating and generating step of claim 6 will be considered to comprise the computing step of this claim. See also discussion of clarity of the terminology “a processor” supra again.

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Claim 58:

This claim requires **in addition to the method of claim 6**, (i.e. “extracting one or more data elements from at least one sensor wherein the one or more elements are of at least one operating state of the vehicle and the at least one human'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 [sic] the data collection period” (emphasis added)), **the steps of monitoring the** one or more data elements for a predetermined incident condition, remaining in a data collection loop in response to determining that the one or more data elements fail to meet the predetermined incident condition and recording a snapshot of the one or more data elements *in response to determining that the one or more data elements meet the predetermined incident condition.*

Patent Owner relies upon, e.g., col. 10, line 65 to col. 11, line 3 and figure 5 of the '970 Patent for support, see pages 18-24 of the 1-26-11 amendment. Note again 37 CFR 530(e). Such portions do describe a process for data collection/acquiring and recording vehicle insurance related data including collecting raw data from the sensors and database information, generating calculated and derived data elements and storing a sample of all such data elements which additionally, if a certain incident, for example collision, occurs, generates a snapshot of the relevant data elements at the time of the incident or if no such incident occurs, continues to/remains in data collection loop **but do not** describe monitoring the data acquired and recorded for occurrence of the certain incidence **nor** such remaining in a data collection, loop and snapshot generating steps in addition

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