- 14. The system as described in claim 13 further including means for immodiately communicating to the control station via an uplink information representative of a trigger event associated with the run of the raw data elements.
- 15. The system as described in claim 13 further including means for generating extensisted data elements from said raw data elements.
- 16. The system as described in cision 15 further including generating derived data elements from said raw data elements.
- 1.7. A method of generating an actuarial class system for descrimining vehicle insurance costs for retrospectively adjusting and prospectively setting premiums based on data derived from motor vehicle operational characteristics and driver behavior, comprising:

monitoring a plurality of raw data elements representing vehicle operating states and driver actions;

record files when said ones are identified as having a relationship material to determination of a cost of insurance;

setting a plansity of actuarial classes associated with corresponding degrees of safety of operation of the vehicle wherein said actuarial classes are derived from aggregating selected ones of the raw data elements; and,

consolidating said vehicle record files with selected actuarial classes for determining a corresponding cost of insurance for the vehicle in correspondence with a one of the actuarial classes.

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CERTIFICATE OF EFS FILING UNDER 37 CFR §1.8

I hereby certify that this correspondence is being electronically transmitted to the United States Patent and Trademark Office, Commissioner for Patents, via the EFS pursuant to 37 CFR §1.8 on the below date:

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BRINKS HOFER GILSON &LIONE

Examiner: Karin M. Reichle

3992

Art Unit:

Conf. No.: 4116

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Ex Parte

Reexam of: Robert John McMillan et al.

Reexam Appln.

No.: 90/011,252

Filed: September 22, 2010

For: MOTOR VEHICLE MONITORING SYSTEM

FOR DETERMINING A COST OF INSURANCE

Attorney Docket No.: 12741-32

2

CERTIFICATE OF SERVICE

Mail Stop *Ex Parte* Reexam Commissioner for Patents PO Box 1450 Alexandria, VA 22313-1450

Dear Sir:

I hereby certify that a true copy of the foregoing INTERVIEW SUMMARY and RESPONSE TO OFFICE ACTION was served this August 12, 2011 by First Class United States Mail, postage prepaid, on:

J. Steven Baughman Ropes & Gray LLP One International Place Boston, MA 02110

Res	pectfull	lv su	bm	itted	١.

August 12, 2011 /James A. Collins/

Date James A. Collins (Reg. No. 43,557)



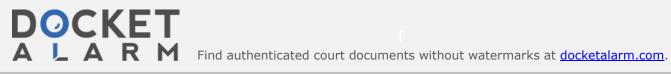


Electronic Acknowledgement Receipt				
EFS ID:	10731278			
Application Number:	90011252			
International Application Number:				
Confirmation Number:	4116			
Title of Invention:	MOTOR VEHICLE MONITORING SYSTEM FOR DETERMINING A COST OF INSURANCE			
First Named Inventor/Applicant Name:	6,064,970			
Customer Number:	10999			
Filer:	James A. Collins/Claire B. Briggs			
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Attorney Docket Number:	12741-32			
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Document Number	Document Description	File Name	File Size(Bytes)/ Message Digest	Multi Part /.zip	Pages (if appl.)
1	Miscellaneous Incoming Letter	12741-32_Trans.pdf	21815	no	1
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Warnings:					
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	Applicant Arguments/Remarks Made in an Amendment		2	12	
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3	Applicant summary of interview with	12741-32_InterviewSummary.	29945	no	2
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4	Applicant Arguments/Remarks Made in	Attachment 1.pdf	1948057	no	5
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