

14. The system as described in claim 13 further including means for immediately communicating to the central 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 calculated data elements from said raw data elements.

16. The system as described in claim 15 further including generating derived data elements from said raw data elements.

17. A method of generating an actuarial class system for determining vehicle insurance costs for retrospectively adjusting and prospectively setting premiums based on data derived from motor vehicle operational characteristics and driver behavior, comprising:

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

recording selected ones of the raw data elements in a vehicle record files when said ones are identified as having a relationship material to determination of a cost of insurance;

10 setting a plurality 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,

15 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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Date: August 12, 2011 Name: James A. Collins Signature: /James A. Collins/

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In re Ex Parte		
Reexam of:	Robert John McMillan et al.	
Reexam Appln. No.:	90/011,252	Examiner: Karin M. Reichle
Filed:	September 22, 2010	Art Unit: 3992
For:	MOTOR VEHICLE MONITORING SYSTEM FOR DETERMINING A COST OF INSURANCE	Conf. No.: 4116
Attorney Docket No.:	12741-32	

CERTIFICATE OF SERVICE

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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

Respectfully submitted,

August 12, 2011
Date

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

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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
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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 <small>29e21a9ea3d0e73ed6055b5f6bd6e814009f8d35</small>	no	1

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2		RespExParteOA_12741-32_081 12011.pdf	186627 92b196becbc2840b4346bccd46f5df00414 bee32	yes	42
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		Trans Letter filing of a response in a reexam	1	1	
		Applicant Arguments/Remarks Made in an Amendment	2	12	
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3	Applicant summary of interview with examiner	12741-32_InterviewSummary. pdf	29945 49fc9ab68af63ff4c78d78cfc4292b537586b 49c	no	2
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Warnings:					
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