# Covered Business Method Review CBM2012-00003 & CBM2013-00009

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

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



#### U.S. Pat. No. 8,140,358

- 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.



### '650 App Not Enough for PTO

- Both times the PTO has considered the issue for the '358 patent—the '650 application was not enough to prevent application of later prior art
  - Original examination
    - See Ex. 1002 (FH) at 000147; 000026
  - PTAB Institution Decision
    - See ID (Paper 15) at 17-21



# '650 App Not Enough for Parent '598

- Both times the PTO has considered the issue for the '598 patent (parent to the '358)—the '650 application was not enough to prevent application of later prior art
  - Original examination
    - See, e.g., Ex. 1002 (FH) at 1166-84; 1568-83; 1226; 74-76
  - PTAB Institution Decision
    - See ID (Paper 11) at 22-30



# Application leading to Parent '598

- Added to '650 application
  - 13 columns of text
  - 12 Figures



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