

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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