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Henderson et al.

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(54) **MONITORING SYSTEM FOR DETERMINING AND COMMUNICATING A COST OF INSURANCE**

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(73) Assignee: **Progressive Casualty Insurance Company**, Mayfield Village, OH (US)

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(*) Notice: Subject to any disclaimer, the term of this patent is extended or adjusted under 35 U.S.C. 154(b) by 0 days.

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This patent is subject to a terminal disclaimer.

(21) Appl. No.: **09/571,650**

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Related U.S. Application Data

(63) Continuation-in-part of application No. 09/135,034, filed on Aug. 17, 1998, now Pat. No. 6,064,970, which is a continuation of application No. 08/592,958, filed on Jan. 29, 1996, now Pat. No. 5,797,134.

(57) **ABSTRACT**

(51) **Int. Cl.**⁷ **G06F 17/60**
(52) **U.S. Cl.** **705/4; 340/439; 705/400**
(58) **Field of Search** **340/439, 870.01; 360/5; 705/4, 400**

A method and system for communicating insurance related services between an insured and an insurer through an Internet communication scheme includes a processing system for processing acquired event and sensed data to compute the cost of insurance for the same period as the data is acquired. An enhanced Internet communication scheme provides an insured access to the acquired data and its processing through enhanced presentation systems (e.g., maps with usage, service or special event processing or even automobile service diagnostics.) In addition, communication packages can provide estimates based upon user-supplied information identifying projected usages.

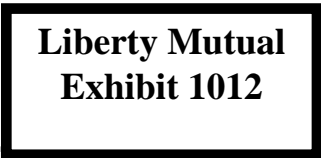
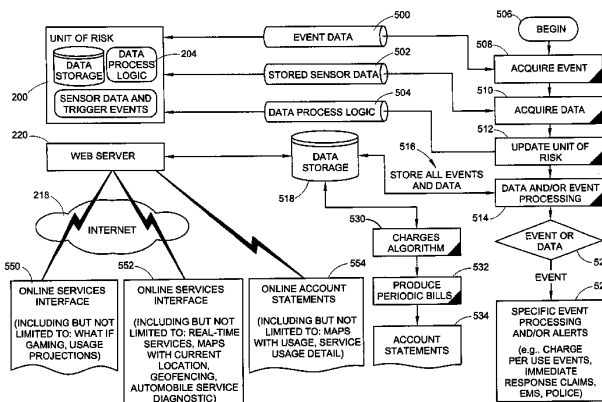
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17 Claims, 6 Drawing Sheets



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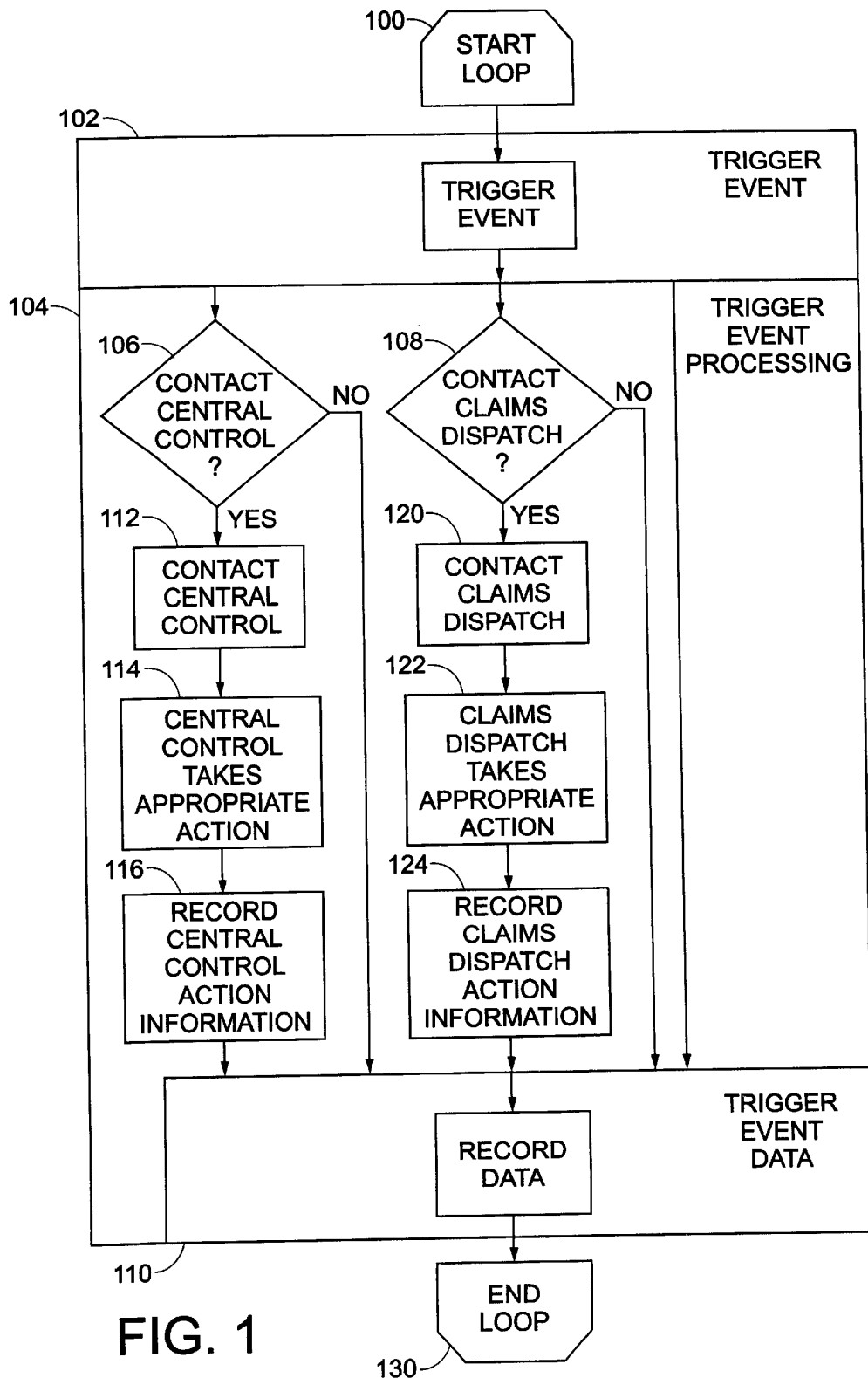


FIG. 1

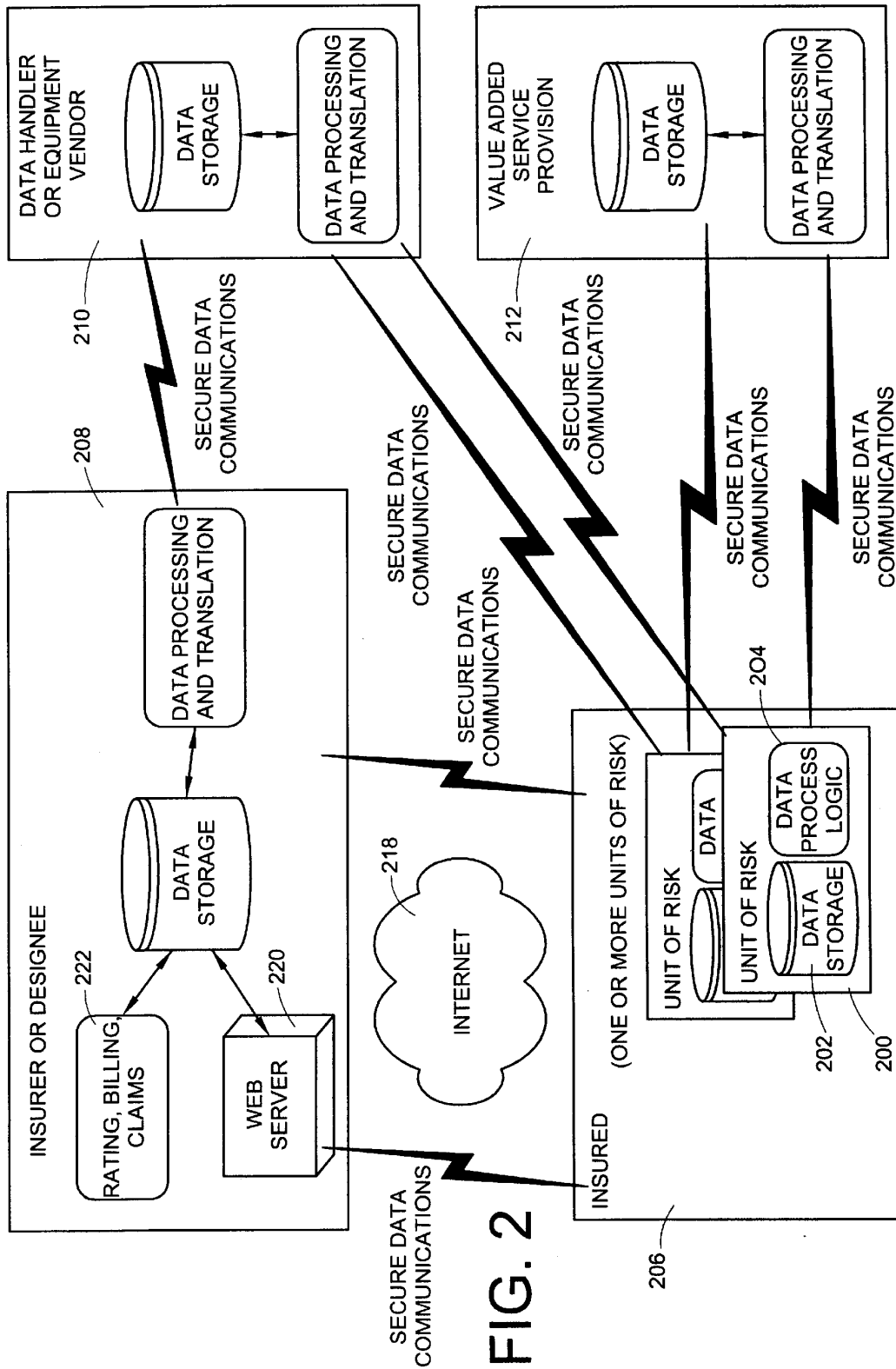
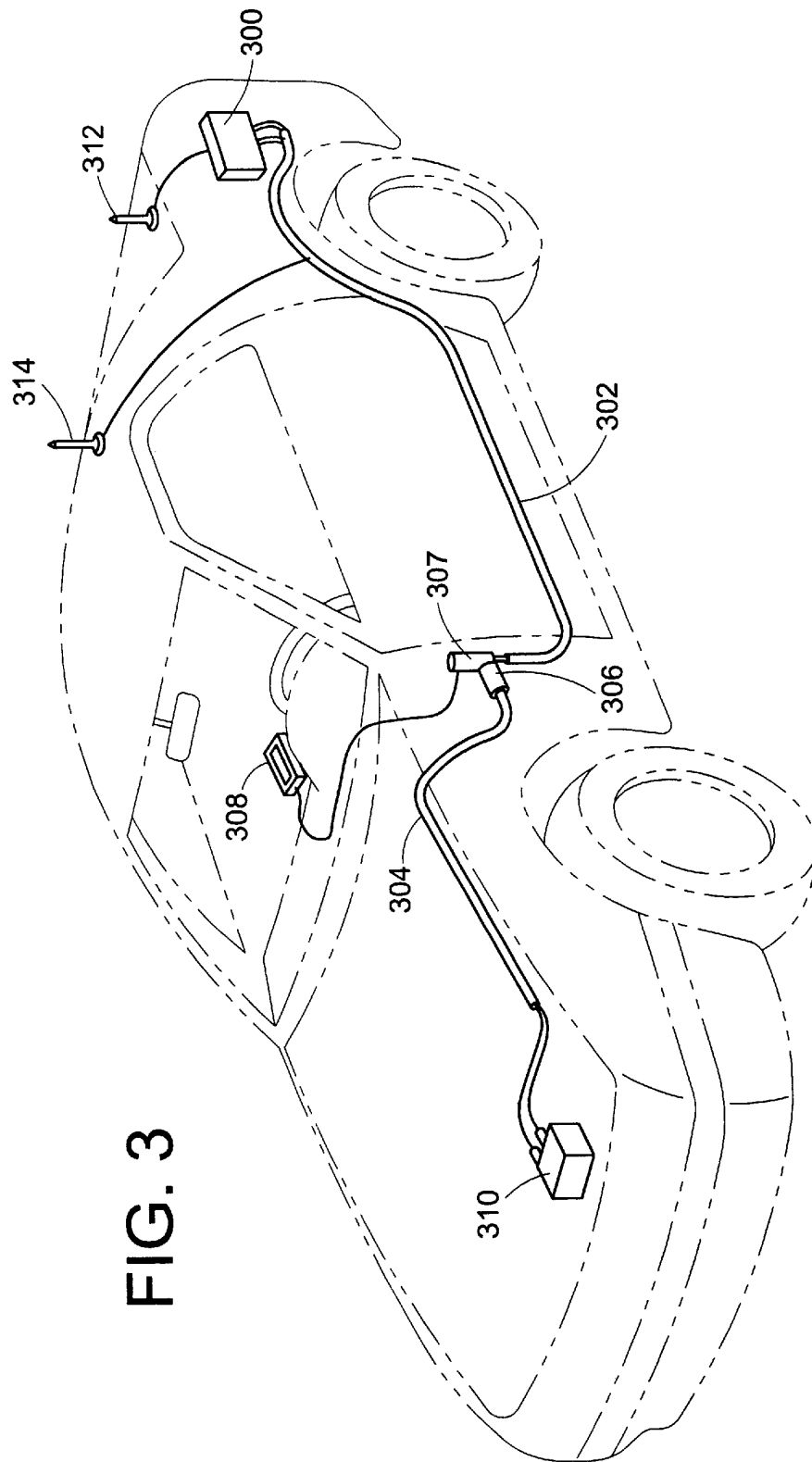


FIG. 2



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