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

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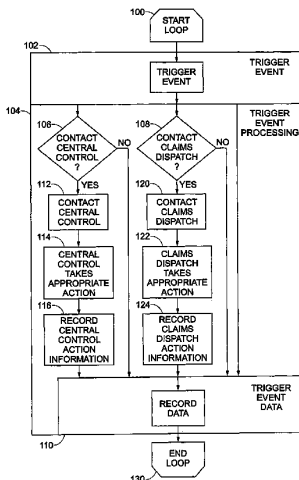
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(57) **ABSTRACT**

Means are provided for recording, storing, calculating, communicating and reviewing one or more operational aspects of a machine. Insurance costs are based, in part, on activities of the machine operator. A discount may be provided in exchange for recording the operational aspects and providing the recorded information to the insurer. The party may review information and decide whether to provide it to the insurer. The means for reviewing may present comparative information. Information that causes insurance costs to vary may be highlighted. Provided data may be used to verify insurance application information, generate actuarial information or determine insurance rates. Operating data may be reviewed on a computer, a Web site or other display medium so a party can observe how his operating behavior compares to that of other operators of similar machines and may be manipulated so a party can understand how changes in operating behavior can affect his insurance rates.

78 Claims, 18 Drawing Sheets



Liberty Mutual
Exhibit 1013

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