Appendix 3 Hypothetical Claim Sets (Group2)

3.1 Business Claim Set 1

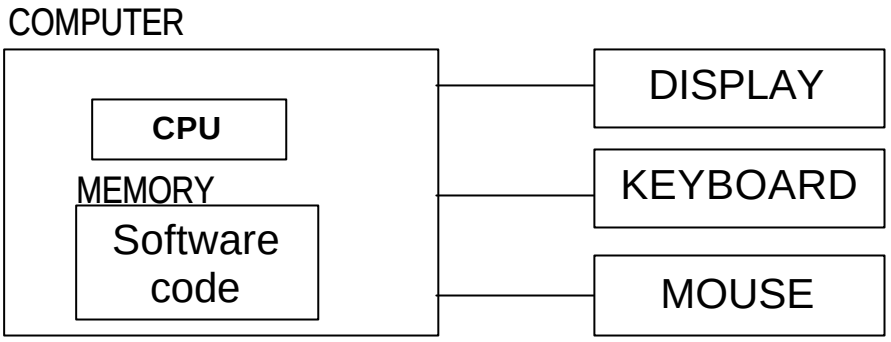
Brief Description

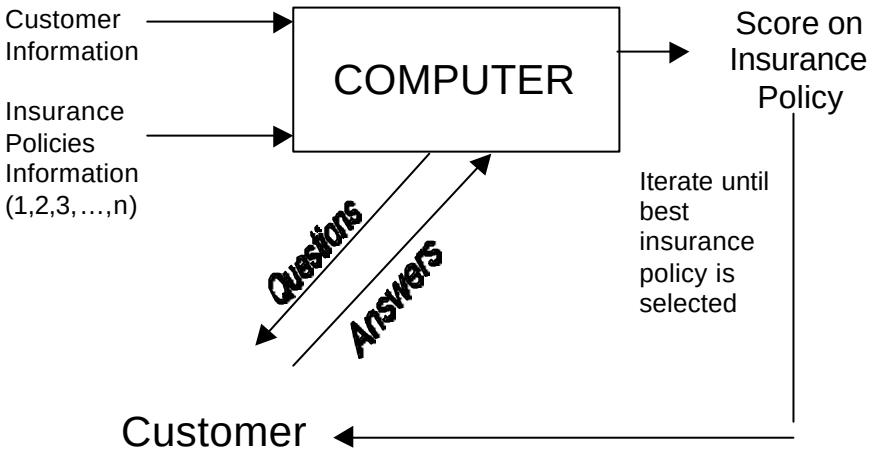
The economy has made the business of selling insurance more competitive than ever. Insurance company's that do not maximize customer satisfaction and profitability will not survive in today's markets. Therefore these businesses demand tools and methods to provide a competitive edge. This system enables an Insurance Seller to maximize profits and customer satisfaction on every insurance policy sold while eliminating the frequent guesswork and human error. The present invention includes a data processing unit having a memory storing software code, a keyboard, mouse and display. The software code when executed on the data processing unit enables the unit to: retrieve unique information from a customer and an insurance policy; retrieve one or more questions for the customer; receive a customer answer, indicative of the customer's responsive to each of the questions; and automatically score the insurance policy based upon the unique information and the answers. The software will run the unit several times with different policies until a best insurance policy is selected.

Additionally, in order that a salesman may sell insurance at a customer's home, an altern ate embodiment of the invention includes accessing the central database installed in the home office from the mobile terminal which contains the wireless communications unit. By installing the central database at the company, it is unnecessary to carry the huge file of customer and insurance data on the mobile terminal. Furthermore, where as the mob ile terminal can perform the evaluation of insurance needs of customer locally, communic ation costs and response times to the customer are both reduced.

Appendix 3

Drawing Figure





Appendix 3

Claims

1. A method of selecting an insurance policy comprising the steps of:

(1) retrieving unique information from a customer and an insurance policy;

(2) retrieving one or more questions for the customer;

(3) receiving a customer answer, indicative of the customer's responsive to each of the questions;

(4) automatically scoring the insurance policy based upon the unique information and the answers; and

(5) iterating steps (1) through (4) multiple times with different policies until a best insurance policy is selected.

2. A method for processing data on the mobile terminal which has a wireless access to the central database, comprising the steps of:

(1) retrieving unique information from a customer and an insurance policy, by a mobile terminal, from the central database through wireless communications unit;

(2) retrieving one or more questions for the customer, by a mobile terminal, from the central database through wireless communications unit;

(3) receiving a customer answer, indicative of the customer's responsive to each of the questions;

(4) automatically scoring and displaying the insurance policy based upon the unique information and the answers by a scoring unit of the mobile terminal; and

(5) iterating steps (1) through (4) multiple times with different policies until a best insurance policy is selected.

Appendix 3

3.2 Business Claim Set 2

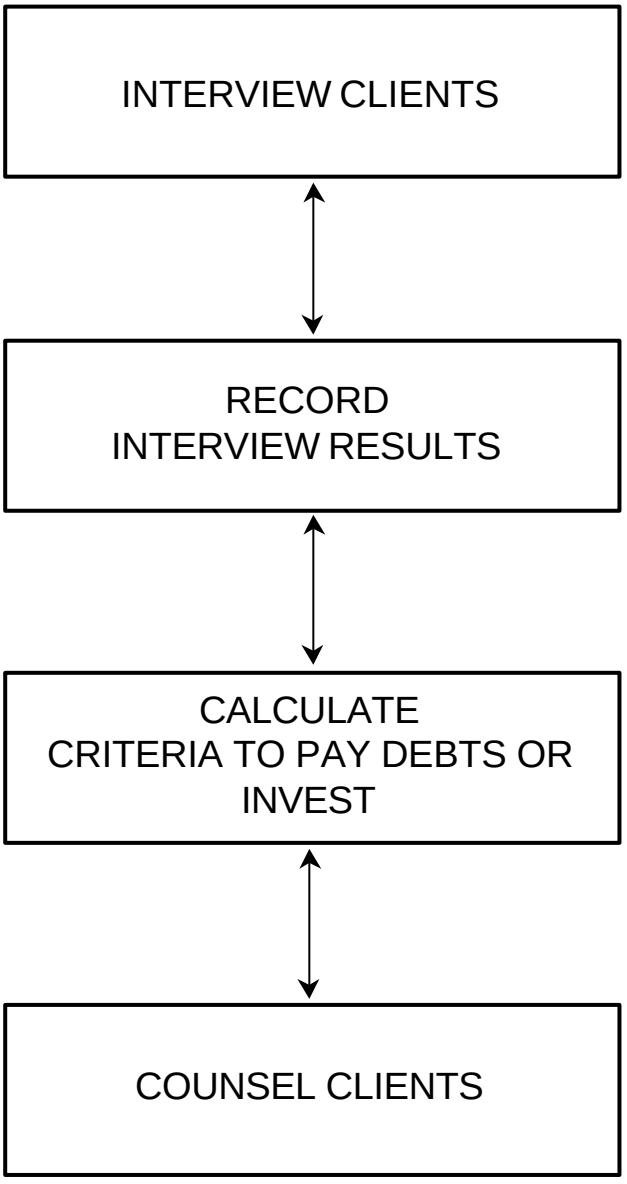
Brief Description

The invention is directed to the use of an algorithm to establish criteria for the most efficient use of a client's income. Based upon these criteria, an account manager can decide whether it is better for the client to use his income to reduce debt obligations or to increase investments.

Again two scenarios could be imagined for this claim, one in which the computer does everything from interviewing the clients to counseling the clients on what actions to take. The other scenario would be one in which a computer is used only to make the calculations necessary to determine which action should be taken.

There is one embodiment, which corresponds to the claim 2, where a computer performs all the steps of the claim 2.

Drawing Figure



Appendix 3

Claims

1. A method of managing client accounts comprising steps of:

interviewing said client to determine associated assets, liabilities, and obligations and to determine said client's financial objectives;

recording information obtained as a result of said interviews on a client interview form;

mathematically determining if it is more advantageous for the client to use incoming funds to reduce obligations and liabilities or to invest in additional assets;

counseling said client based on the results of said determining means.

(Limitation to the execution by computer)

2. A method for processing data to manage client accounts comprising steps of:

interviewing a client by displaying an interview form on the display screen of a portable computer showing the interview form, to the client and having the answers to these questions entered on the interview form by a voice recognition unit to determine associated assets, liabilities, and obligations of the client and to determine said client's financial objectives;

printing information obtained as a result of said interviews on a client interview form;

mathematically determining if it is more advantageous for the client to use incoming funds to reduce obligations and liabilities or to invest in additional assets;

counseling said client based on the results of said determining means by displaying counseling form on the display screen.

Appendix 3

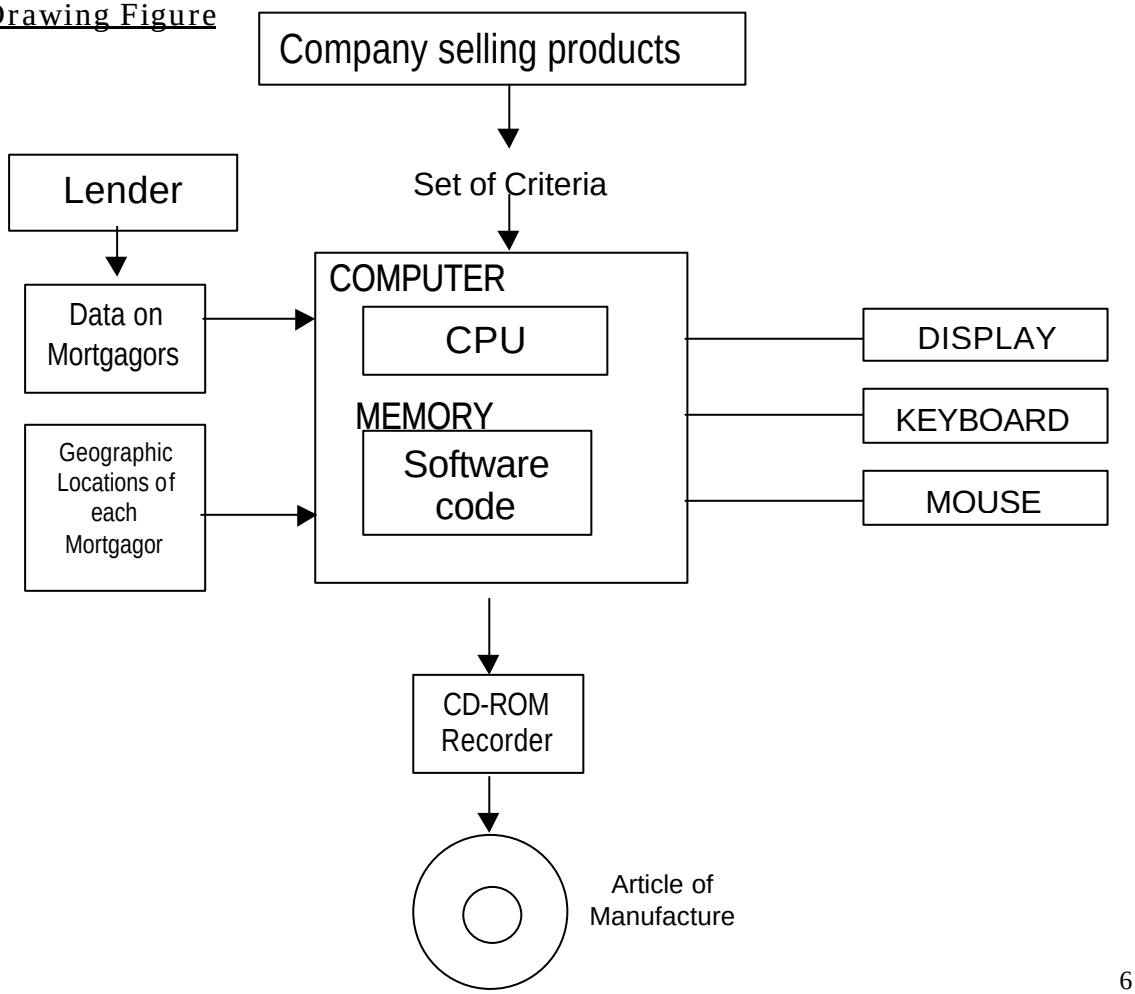
3.3 Business Claim Set 3

Brief Description

The economy has made the business of selling expensive household products more competitive than ever. Companies that do not maximize the best fit of potential customer with geographic locations, standard of living, and credit risks will not survive in today's markets. Therefore these businesses demand data that will provide a competitive edge. While the benefits of coordinating customer identification data with customer geographic location data for the purpose of ranking potential customers has been known, prior attempts to rank customers using both identification and geographic location data have failed. Mortgage companies have provided a good source for obtaining identification data for potential customers as well as for obtaining geographic location data for such customers. However, data relating to mortgagor identification is normally stored separately from mortgagor geographic location data. Prior systems have processed customer (mortgagor) identification data separately from customer (mortgagor) geographic location data and have thus involved considerable use of processing time and resources.

The present invention involves use of a data structure to associate mortgage identification data with mortgage geographic location data in individual data items. This structure allows for faster evaluation of mortgagor in items of pre-established criteria by simultaneously evaluating both identification and geographic location data.

Drawing Figure



Appendix 3

Claims

1. A computer program product including a computer readable medium for storing computer program code, said program code comprising:
   (1) means for causing the retrieval of:
      (a) a first group of data from a Lender regarding a plurality of mortgagors;
      (b) a second group of data identifying the geographic locations of each mortgagor, and
      (c) a third group of data having a set of criteria;
   (2) means for arranging said first and second group of data structure suuh that geographic location data from said second group of data is associated with a corresponding mortgagor from said first group of data to create a plurality of data items, said data structure allowing for a more rapid evaluation of said criteria for each of said data items;
   (3) means for evaluationg each of said data items on the basis of said set of criteria by using said data structure;
   (4) means for re-arranging data items, which meet said set of criteria, in a ranked oeder and storing in a second data structure comprising ranked data items.

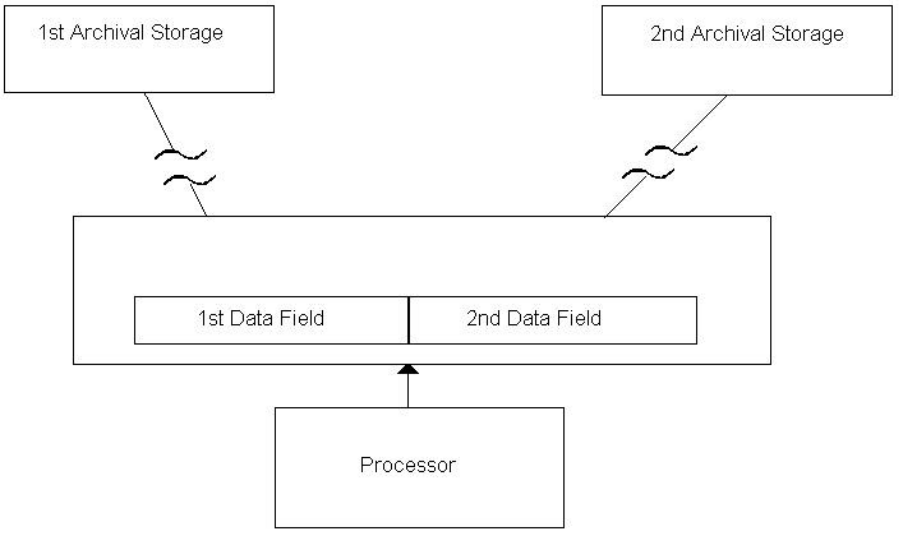
Appendix 3

3.4 Database Claim Set

Brief Description

The invention relates to a system and method for retrieving data from a plurality of archival databases. The preferred embodiment is in a local environment, in which the archival storage units are available to a plurality of users. At times during access of these units the unit may not be available because it is servicing a request from another user or process. Hence, the need arises for a system of keeping track of the availability of the archival storage units and also optimizing access to these units as a function of their physical location. This location is critical if the devices are located in a large network, such as the Internet. The preferred embodiment is implemented using a data structure, which maintains information regarding the routing of requests to the storage units and information regarding the availability of the units as a function of the requests. The data structure also maintains the relationships between the physical location of the storage unit and the requestor of the data in the unit. The system optimizes the retrieval of the data from the archival unit taking into consideration all these factors.

Drawing Figure



Appendix 3

Claims

1. A computer readable memory having a data structure for optimizing the retrieval of data from a plurality of archival storage units comprising:

a first data field containing information regarding the availability of a first archival storage, and its location;

a second data field containing in information regarding the availability of an a second archival storage, and its location;

wherein data is accessed from one of the first or second archival storage as a function of ranked availability of the respective units and as a function of the location.

2. A data structure for optimizing the retrieval of data from a plurality of archival storage units comprising:

a first data field containing information regarding the availability of an archival storage, and its location ;

a second data field containing in information regarding the availability of an a second archival storage, and its location;

wherein data is accessed from one of the first or second archival storage as a function of ranked availability of the respective units and as a function of the location.

3. A system for optimizing the retrieval of data from a plurality of archival storage units, said system comprising:

first means for storing archival data at a first remote storage unit,

second means for storing archival data at a second remote storage unit,

processor means for retrieving data from one of said plurality of storage units based on a ranked availability of the respective units and based on the physical location of the storage unit.

4. A system as set forth in claim 3, further comprising:

a data structure containing first and second fields; wherein the fields characterize the availability of said first and second storage unit and the location of said storage unit.

5. A method using the system of claim 4, comprising:

retrieving data from a first field relating to the availability and location of a first remote data unit;

retrieving data from a second field relating to the availability of and location of a second remote data unit;

retrieving data from one of said plurality of storage units based on a ranked availability of the respective units and based on the physical location of the storage unit.

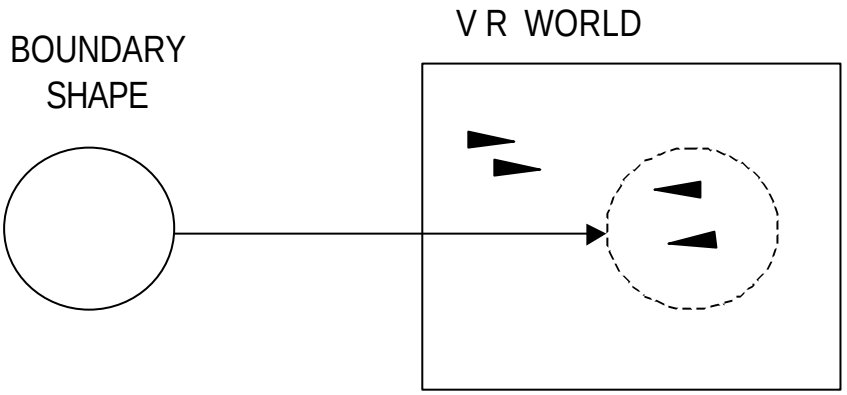
Appendix 3

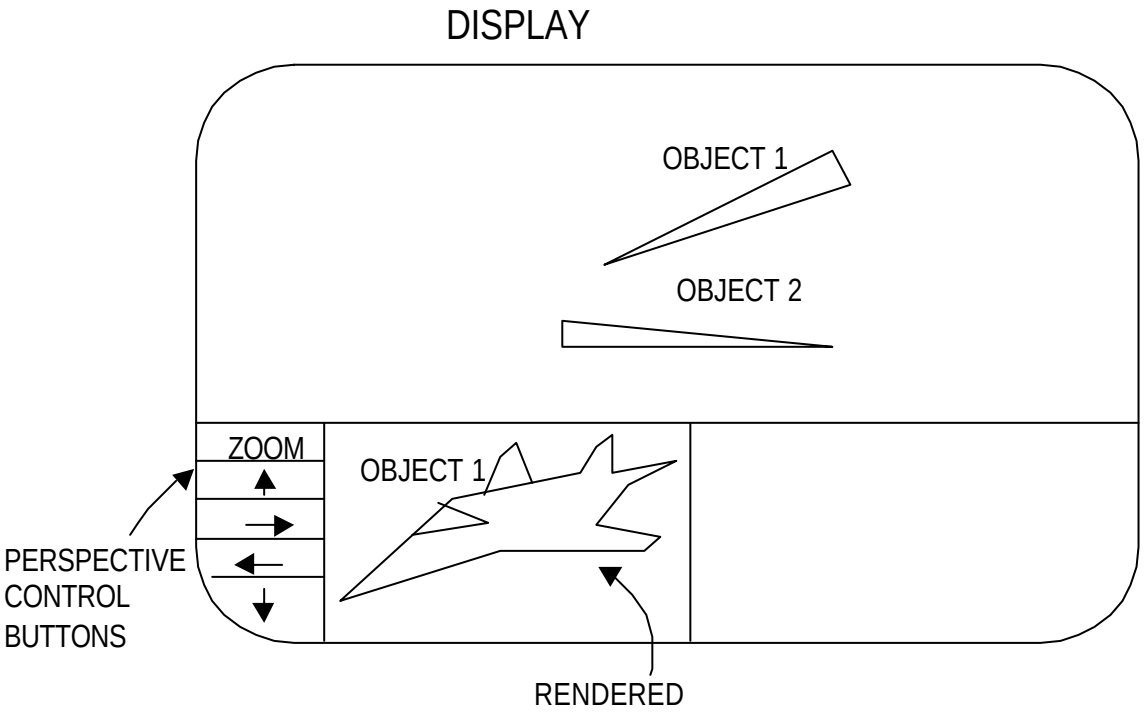
3.5 Graphics Claim Set

Brief Description

In a virtual reality computer simulation apparatus, boundary data for an arbitrary three-dimensional object, selected or drawn by a user, is generated. This may for example constitute a cubic, spherical or ovoid space, or may take the form of an irregular shape. The boundary data is superimposed within a virtual reality world containing other objects; for example, the world may contain aircraft or spacecraft within a 3-D region. Objects existing within the bounded region are rendered and made available in a separate portion of the display, and can be rotated and viewed in any perspective by the user. The separately displayed objects can thus be identified in greater detail.

Drawing Figures





Appendix 3

Claim

1. A computer-usable medium storing computer-usable instructions for a program-controlled data processing apparatus, said instructions causing the apparatus to:
   input boundary data among data indicative of an outline of a three-dimensional object;
   projecting the input boundary data into a virtual reality world, wherein portions of the virtual reality world are segregated by the boundary data;
   rendering all objects within boundary;
   providing a visual display of the rendered objects from multiple perspectives.

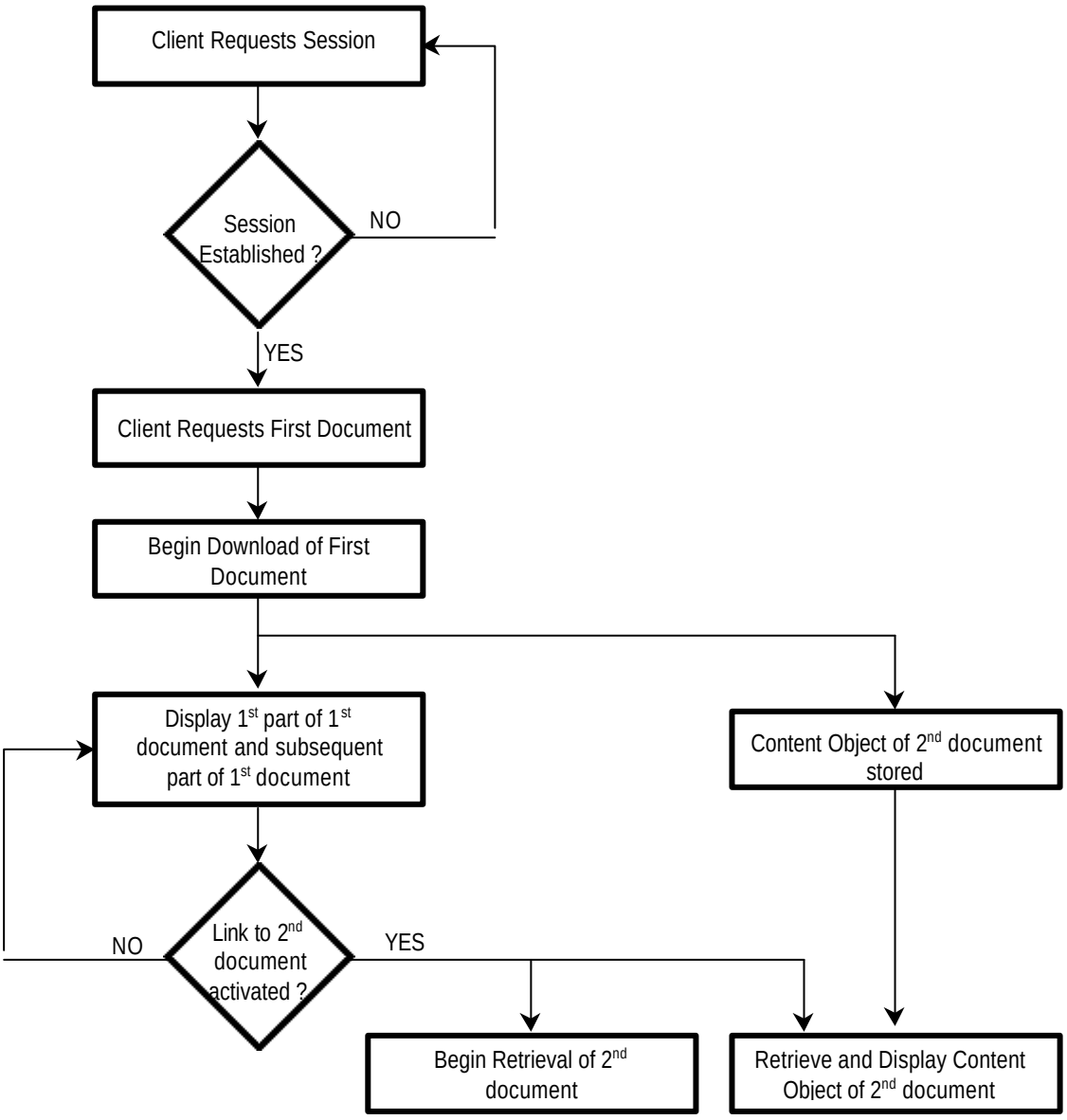
Appendix 3

3.6 Internet Claim Set

Brief Description

A method of browsing the internet wherein a client establishes an active session with an Internet Service Provider. The client user requests and begins to receive a download of a first document (i.e. html, sgml, xml, etc.) The first document contains a link to a second document. As a first part of the first document is being downloaded and displayed on the users browser, a background operation occurs wherein a content object (information associated with the second document, i.e. banners, other related documents of possible interest, etc.) is stored in the client cache. As the client user initiates the link to the second document by clicking on the icon or other means for launching the link to the second document, the client users browser will retrieve from cache and display the content object as the second object is being retrieved.

Drawing Figure



Appendix 3

Claim

1. A method of browsing the internet including a plurality of servers using a client machine having a browser, comprising the steps of:

establishing an active session in response to a client request between the client machine and a server via the Internet;

downloading and initiating a substantial portion of a first document on an interface of the client machine, the first document having a hyperlink identifying a second hypertext document;

as the substantial portion of the first document is being displayed on the interface and while the active session is idle, downloading a content object to the client machine as a background process;

storing but not displaying the content object in the client machine as the user browses the first document and before the user takes a redetermined action with respect to the hyperlink to initiate downloading of the second hypertext document;

and in response to the user taking the predetermined action with respect to the hyperlink, retrieving the content object from storage in the client machine and displaying the content object on the interface to provide information to a user of the client machine as the browser links from the first document to said second hypertext document.