UNITED STATES PATENT AND TRADEMARK OFFICE

APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
14/511,360	10/10/2014	John Howard Mendenhall	32060/48529	1099

116886	7590	05/31/2019

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ART UNIT	PAPER NUMBER
3693	

NOTIFICATION DATE	DELIVERY MODE
05/31/2019	ELECTRONIC

Please find below and/or attached an Office communication concerning this application or proceeding.

The time period for reply, if any, is set in the attached communication.

Notice of the Office communication was sent electronically on above-indicated "Notification Date" to the following e-mail address(es):

mgbdocket@marshallip.com

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --

Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE <u>3</u> MONTHS FROM THE MAILING DATE OF THIS COMMUNICATION.
- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133).
  Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

Status

1)☑ Responsive to communication(s) filed on <u>04/18/2019</u>.
  ☐ A declaration(s)/affidavit(s) under **37 CFR 1.130(b)** was/were filed on _____.

2a)☐ This action is **FINAL.**   2b) ☑ This action is non-final.

3)☐ An election was made by the applicant in response to a restriction requirement set forth during the interview on _____; the restriction requirement and election have been incorporated into this action.

4)☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

Disposition of Claims*

5) ☑ Claim(s) <u>22-30</u> is/are pending in the application.
  5a) Of the above claim(s) _____ is/are withdrawn from consideration.

6) ☐ Claim(s) _____ is/are allowed.

7) ☑ Claim(s) <u>22-30</u> is/are rejected.

8) ☐ Claim(s) _____ is/are objected to.

9) ☐ Claim(s) _____ are subject to restriction and/or election requirement

* If any claims have been determined <u>allowable</u>, you may be eligible to benefit from the **Patent Prosecution Highway** program at a participating intellectual property office for the corresponding application. For more information, please see http://www.uspto.gov/patents/init_events/pph/index.jsp or send an inquiry to **PPHfeedback@uspto.gov.**

Application Papers

10)☐ The specification is objected to by the Examiner.

11)☐ The drawing(s) filed on _____ is/are: a)☐ accepted or b)☐ objected to by the Examiner.
  Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).
  Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).

Priority under 35 U.S.C. § 119

12)☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
  Certified copies:
    a)☐ All   b)☐ Some**   c)☐ None of the:
      1.☐ Certified copies of the priority documents have been received.
      2.☐ Certified copies of the priority documents have been received in Application No. _____.
      3.☐ Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).

** See the attached detailed Office action for a list of the certified copies not received.

Attachment(s)

1) ☑ Notice of References Cited (PTO-892)

2) ☐ Information Disclosure Statement(s) (PTO/SB/08a and/or PTO/SB/08b)
  Paper No(s)/Mail Date _____.

3) ☐ Interview Summary (PTO-413)
  Paper No(s)/Mail Date _____.

4) ☐ Other: _____.

DETAILED ACTION

Continued Examination Under 37 CFR 1.114

A request for continued examination under 37 CFR 1.114, including the fee set forth in 37 CFR

1.17(e), was filed in this application after final rejection. Since this application is eligible for continued

examination under 37 CFR 1.114, and the fee set forth in 37 CFR 1.17(e) has been timely paid, the

finality of the previous Office action has been withdrawn pursuant to 37 CFR 1.114. Applicant's

submission filed on April 18, 2019 has been entered.

Status of Claims

1.   This action is in reply to Applicant's Request for Continued Examination dated April 18, 2019.

2.   **Claims 22-30** are currently pending and have been examined.

3.   **Claims 1-21** have been canceled.

4.   **Claims 22-30** are newly added.

Notice of Pre-AIA or AIA Status

5.   The present application, filed on or after March 16, 2013, is being examined under the first

inventor to file provisions of the AIA.

Claim Rejections - 35 USC § 101

35 U.S.C. 101 reads as follows:
Whoever invents or discovers any new and useful process, machine, manufacture, or composition of
matter, or any new and useful improvement thereof, may obtain a patent therefor, subject to the
conditions and requirements of this title.

6.   **Claims 22-30** are rejected under 35 U.S.C. 101 because the claimed invention is directed to an

abstract idea without significantly more.

Claim 22 recites a method for generation of dynamic insurance policy quotes based on image

data and user-specific data where the method comprises implementing a dynamic policy module as

software as a service with a back-end API portion and a client portion of a dynamic policy module

accessed through a computer network; generating a GUI on a display, receiving customer data, receiving

a customer login and password, determining that the customer login and password correspond to saved

data, transmitting user responses to demographic or lifestyle questions from the client portion to the

API portion, transmitting an image of a vehicle information sticker of a vehicle to be insured to the API

portion, executing instructions via the dynamic policy module for a transaction for editing a particular

insurance policy by processing the image of the vehicle information sticker, extracting information from

the image and transforming the information using OCR, bar code scanning or QR code scanning,

identifying a particular vehicle based on the extracted information, retrieving data corresponding to the

particular vehicle from a vehicle database, creating one or more insurance policy quotes based at least

in part on user responses to demographic or lifestyle questions and retrieved vehicle data where each

insurance policy quote includes a premium and one or more of a deductible amount, a liability amount,

an uninsured motorist amount or a damage coverage amount; sending the one or more insurance policy

quotes to be presented via the GUI; receiving an indication to edit the particular insurance policy;

presenting via the GUI an editing interface configured to receive user input to modify data; receiving the

user input for editing the particular insurance policy; calculating a new premium for the particular

insurance policy based on the user input; and presenting via the GUI the particular insurance policy with

the new premium for purchase. **Independent Claims 25 and 28** recite substantially similar limitations as

to a system and non-transitory computer readable medium claims.

The series of steps recited in the independent claims describe gathering data for use in

preparing one or more insurance policy quotes based on customer data, vehicle information sticker data

for a vehicle to be insured and retrieved responses to demographic or lifestyle questions, which is then

sent to a GUI, edited by a user and recalculated using the user input and presenting a new premium for

a particular insurance policy on a GUI which is a commercial or legal interaction and a fundamental

economic practice and thus grouped as certain methods of organizing human activity which is an

abstract idea.

ANALYSIS:

STEP 1:
Does the claimed invention fall within one of the four statutory categories of invention (process,
machine, manufacture or composition matter?

Yes and no. The independent claims disclose a method, system and computer readable medium

claim for preparing insurance policies as more fully described above, via a series of steps. Currently the

computer readable medium claim has a separate rejection as being non-statutory (as shown below)

but Examiner assumes that Applicant will rectify the claim to properly claim the invention as within

statutory categories.

STEP 2A:

Prong One: ***Does the Claim Recite A Judicial Exception (An Abstract Idea, Law of Nature or Natural Phenomenon)?*** (If Yes, Proceed to Prong Two, If No, the claim is not directed to a judicial exception and qualifies as subject matter patent eligible material)

As more fully recited above, the series of steps recited in the independent claims describe gathering data for use in preparing one or more insurance policy quotes based on customer data, vehicle information sticker data for a vehicle to be insured and retrieved responses to demographic or lifestyle questions, which is then sent to a GUI, edited by a user and recalculated using the user input and presenting a new premium for a particular insurance policy on a GUI which is a commercial or legal interaction and a fundamental economic practice and thus grouped as certain methods of organizing human activity which is an abstract idea.

The claims recite a back-end server, a smart phone, a dynamic policy module with back-end APIs and a client portion executing on the smart phone, a GUI on a display of a smartphone, a computer network and a vehicle database. The recited dynamic policy module on the back-end and client portion as well as the GUI appear to be software. (*Step 2A – Prong 1: YES, the claims are abstract*)

Prong Two: ***Does the Claim Recite Additional Elements That Integrate The Judicial Exception Into A Practical Application of the Exception?*** (If Yes, the claim is not directed to a judicial exception and qualifies as subject matter patent eligible material. If No, Proceed to Step 2B)

The claims do not include additional elements that integrate the judicial exception into a practical application of the exception because the claims do not provide improvements to another technology or technical field, improvements to the functioning of the computer itself, are not applying or using a judicial exception to effect a particular treatment or prophylaxis for a disease or medical condition, are not applying the judicial exception with, or by use of a particular machine, are not effecting a transformation or reduction of a particular article to a different state or thing, and are not applying the judicial exception in some other meaningful way beyond generally linking the use of the judicial exception to a particular technological environment.

The Applicant's specification does not disclose improvements to the functioning of a computer or any other technology or technical field. The specification describes a system and method for using a dynamic policy module and interfaces to implement a dynamic insurance creation methodology to better service, retain and expand a business' potential customer base. (See Applicant Specification paragraph 47) By implementing the dynamic creation policies by the module 112, potential customers may have access to auto insurance coverage that is simple and quick. (See Applicant Specification

paragraph 47) In an insurance business, this instant creation of policies may help cater to the needs of potential customers while also providing a new avenue for sales. (See Applicant Specification paragraph 47) For example, the cost of auto insurance can be an important factor for a customer shopping for a new car. (See Applicant Specification paragraph 47) By providing the customer with a tool that can easily and accurately calculate insurance policy quotes, the insurance provider can help the customer make a decision for both the car purchase and the insurance coverage. (See Applicant Specification paragraph 47)

The claim recites a back-end server and a smart phone with a camera that has portions of a dynamic insurance module (software) operating upon them that communicate data through a computer network and generate GUIs on the smartphone reflecting insurance policy quotes and premiums as well as a vehicle database from which data is retrieved by the back-end server. These components are recited at a high level of generality (i.e., as a generic processor performing generic computer functions) such that it amounts to no more than mere instructions to apply the exception using generic computer components. Accordingly, these additional elements, when considered separately and as an ordered combination, do not integrate the abstract idea into a practical application because they do not impose any meaningful limits on practicing the abstract idea. Claims 22, 25 and 28 are directed to an abstract idea without a practical application. (*Step 2A – Prong 2: No the additional claimed elements are not integrated into a practical application*)

STEP 2B: If there is an exception, determine if the claim as a whole recites significantly more than the judicial exception itself.

The courts have recognized the following computer functions as well-understood, routine, and conventional functions when they are claimed in a merely generic manner (*e.g.,* at a high level of generality) or as insignificant extra-solution activity: i) receiving or transmitting data over a network, ii) performing repetitive calculations, iii) electronic recordkeeping, iv) storing and retrieving information in memory, v) electronically scanning or extracting data from a physical document, vi) a web browser's back and forward button functionality (MPEP §2106.05(d)(II))

This listing is not meant to imply that all computer functions are well-understood, routine, conventional activities, or that a claim reciting a generic computer component performing a generic computer function is necessarily ineligible. Courts have held computer-implemented processes not to be significantly more than an abstract idea (and thus ineligible) where the claim as a whole amounts to nothing more than generic computer functions merely used to implement an abstract idea, such as an

idea that could be done by a human analog (i.e., by hand or by merely thinking). On the other hand, courts have held computer-implemented processes to be significantly more than an abstract idea (and thus eligible), where generic computer components are able in combination to perform functions that are not merely generic. (MPEP §2106.05(d)(II) – emphasis added)

Below are examples of other types of activity that the courts have found to be well-understood, routine, conventional activity when they are claimed in a merely generic manner (*e.g.,* at a high level of generality) or as insignificant extra-solution activity: recording a customer's order; shuffling and dealing a standard deck of cards; restricting public access to media by requiring a consumer to view an advertisement; identifying undeliverable mail items, decoding data on those mail items, and creating output data; presenting offers and gathering statistics; determining an estimated outcome and setting a price; and arranging a hierarchy of groups, sorting information, eliminating less restrictive pricing information and determining the price (MPEP 2106.05(d))

Here, the steps are receiving or transmitting data, storing and retrieving information and electronically scanning or extracting data from a physical document – all of which have been recognized by the courts as well-understood, routine and conventional functions.

The claims are directed to an abstract idea with additional generic computer elements that do not add meaningful limitations to the abstract idea because they require no more than a generic computer to perform generic computer functions that are well-understood, routine, and conventional activities previously known in the industry.

For the next step of the analysis, it must be determined whether the limitations present in the claims represent a patent-eligible application of the abstract idea. A claim directed to a judicial exception must be analyzed to determine whether the elements of the claim, considered both individually and as an ordered combination are sufficient to ensure that the claim as a whole amounts to significantly more than the exception itself.

 For the role of a computer in a computer implemented invention to be deemed meaningful in the context of this analysis, it must involve more than performance of "well-understood, routine, [and] conventional activities previously known to the industry." Further, "the mere recitation of a generic computer cannot transform a patent ineligible abstract idea into a patent-eligible invention."

Applicant's specification discloses the following:

"In other embodiments, a computer device may be implemented to automatically create insurance policy quotes. The computer device may comprise one or more processors and one or more memories coupled to the one or more processors. The one or more memories may include computer executable instructions stored therein that, when executed by the one or

more processors, cause the one or more processors to perform a plurality of functions. For example, the functions may cause the one or more processors to receive customer data corresponding to a customer to be insured. The functions may then cause the one or more processors to receive an image of a vehicle information sticker corresponding to a vehicle to be insured. Further, the functions may cause one or more processors to process the image of the vehicle information sticker to identify a particular vehicle. The functions may then cause the one or more processors to retrieve vehicle data corresponding to the particular vehicle from one or more databases. Still further, the functions may cause the one or more processors to create one or more insurance policy quotes based at least in part on the received customer data and vehicle data." (See Applicant Specification paragraph 6)

"In still other embodiments, a tangible computer-readable medium may include non-transitory computer readable instructions stored thereon to automatically create insurance policy quotes. For example, the instructions may include receiving customer data corresponding to a customer to be insured. Further, the instructions may include receiving an image of a vehicle information sticker corresponding to a vehicle to be insured. The instructions may then comprise processing the image of the vehicle information sticker to identify a particular vehicle. Still further, the instructions may include retrieving vehicle data corresponding to the particular vehicle from one or more databases. The instructions may then comprise creating one or more insurance policy quotes based at least in part on the received customer data and vehicle data." (See Applicant Specification paragraph 7)

"Fig. 1 generally illustrates one embodiment for a system 100 to create and present an auto insurance policy to a potential customer using information obtained from an image of a vehicle information sticker. The system 100 includes hardware and software applications, as well as various data communication channels for facilitating data communications between the various hardware and software components. The system 100 may include a client 102 as a front end component and backend components 104 in communication with each other via a communication link 106 (e.g., computer network, internet connection, etc.). Fig. 1 illustrates a block diagram of a high-level architecture of dynamic auto insurance policy creation and presentation system 100 including various software or computer-executable instructions and hardware components or modules that may employ the software and instructions to create insurance policies based on information obtained from an image of a vehicle information sticker. The various modules may be implemented as computer-readable storage memories containing computer-readable instructions (i.e., software) for execution by a processor of the computer system 100. The modules may perform the various tasks associated with creating and presenting auto insurance policies and obtaining information from an image of a vehicle information sticker, as herein described. The computer system 100 also includes both hardware and software applications, as well as various data communications channels for communicating data between the various hardware and software components." (See Applicant Specification paragraph 17)

"The client 102 may receive an image of a vehicle information sticker and send the image to the backend components 104 to complete insurance policy creation and presentation.

For example, the client 102 may be a computing device including a CPU 103 and one or more computer readable memories 105. The client 102 may be capable of executing a graphical user interface (GUI) 110 for a dynamic policy module 112 within a web browser 114. In some embodiments, the client 102 executes instructions of a network-based data system 116 to receive potential customer data 118a, other data 118b, and vehicle data 118c via the computer network 106 for display in the GUI 110. The backend components 104 may receive the data 118a, 118b, 118c from the client 102 via the computer network 106 upon execution of a dynamic policy module 112 by a system processor." (See Applicant Specification paragraph 18)

"The client 102 may be a smart phone, tablet computer, personal computer or other suitable computing device. While only one client 102 is illustrated in Fig. 1 to simplify and clarify the description, it will be understood that any number of client devices are supported and may be in communication with the backend components 104. Further, while only one CPU 103, Memory 105, and GUI 114 is illustrated in the client 102, the client 102 may support any number of these components." (See Applicant Specification paragraph 20)

"The client may contain a GUI 110 which may communicate with the system 116 through the Internet 106 or other type of suitable network (local area network (LAN), a metropolitan area network (MAN), a wide area network (WAN), a mobile, a wired or wireless network, a private network, a virtual private network, etc.). A system server 120 may send and receive information and data 118a, 118b, 118c for the system 100 such as computer-executable instructions and data associated with applications executing on the client 102 (e.g., the dynamic policy module 112). The applications executing within the system 100 may include cloud-based applications, web-based interfaces to the data system 116, software applications executing on the client 102, or applications including instructions that are executed and/or stored within any component of the system 100. The applications, GUI 110, browser 114, and module 112 may be stored in various locations including separate repositories and physical locations." (See Applicant Specification paragraph 21)

"In some embodiments, the data system 116 in general and the server 120 in particular may include computer-executable instructions 122 stored within a memory 124 of the server 120 and executed using a processor 126. The instructions 122 may instantiate a policy creation tool 112 or send instructions to the client 102 to instantiate a GUI 110 for the tool 112 using a web browser application 114 of a client 102. In some embodiments, the browser application 114, GUI 110, dynamic policy module 112, and elements of the data system 116 may be implemented at least partially on the server 120 or the client 102. The data system 116 and processor 126 may execute instructions 122 to display the GUI 110 including the data 118a, 118b, 118c within a display of the client 102 or server 120 (not shown)." (See Applicant Specification paragraph 22)

"The dynamic policy module 112 may include the functionality of a camera, or have access to camera functionality of the client device 102. Thus, the module 112 may be able to take a digital photo or digital video of a vehicle information sticker to obtain data for creating insurance policy quotes. The module 112 may also receive an image of a vehicle information

sticker from the memory 105 of the client device 102." (See Applicant Specification paragraph 23)

"In an aspect, the module 112 may be a client application that may be implemented as a series of machine-readable instructions for performing the various tasks associated with implementing the dynamic policy creation system 100 as well as receiving information, displaying information, and/or transmitting information between device 102 and server 120." (See Applicant Specification paragraph 26)

"In various aspects, the module 112 may be implemented as a stand-alone system or as a system wherein the front-end components 102 communicate with back-end components 104 as described herein. Additionally, the module 112 may include machine-readable instruction for implementing a user interface to allow a user to input commands to and receive information from the dynamic policy creation system 100 in accordance with the functionality supported by the module 112." (See Applicant Specification paragraph 27)

"The module 112 may be a native web browser, such as Apple's Safari®, Google Android TM mobile web browser, Microsoft Internet Explorer® for Mobile, Opera Mobile TM, that may be implemented as a series of machine-readable instructions for receiving, interpreting, and displaying web page information from the server 120 or other back-end components 104 while also receiving inputs from the user. The module 112 may include an embedded web browser that may be implemented as a series of machine-readable instructions for receiving, interpreting, and displaying web page information from the servers 120 or other back-end components 104 within client device 102." (See Applicant Specification paragraph 28)

"In an aspect, module 112 may be an application that is installed on device 102. For example, the dynamic policy module 112 may be downloaded and installed to device 102 by a user. In an aspect, module 112 may include instructions for implementing a user interface to allow a user to input commands and/or respond to prompts. For example, module may allow a user to input customer data (name, address, etc.) or a user login, take and submit pictures of vehicle information stickers, receive insurance policy purchases, etc." (See Applicant Specification paragraph 29)

"With reference to Fig. 2, the system 100 described herein may be employed in a method 200 to create insurance policy quotes based on data obtained through an image of a vehicle information sticker. The method 200 may include one or more functions or routines in the form of non-transitory computer-executable instructions that are stored in a tangible computer-readable storage medium and executed using a processor of a computing device (e.g., the client 102, the server 120, or any combination of computing devices within the system 100). The routines may be included as part of any of the modules described in relation to Fig. 1 above, or Fig. 7, below, or as part of a module that is external to the system illustrated by Figs. 1 and 7. For example, the method 200 may be part of a browser application or another application running on the client 102 as a plugin or other module of the browser application. Further, the method 200 may be employed as "software-as-a-service" to provide a client 102 with access to the data system." (See Applicant Specification paragraph 30)

"Fig. 7 illustrates an exemplary computing environment for implementing the system 100 and method 200, as described herein. As shown in Fig. 7, the computing device 701 includes a processor 702 that is coupled to an interconnection bus 704. The processor 702 includes a register set or register space 706, which is depicted in Fig. 7 as being entirely on-chip, but which could alternatively be located entirely or partially off-chip and directly coupled to the processor 702 via dedicated electrical connections and/or via the interconnection bus 704. The processor 702 may be any suitable processor, processing unit or microprocessor. Although not shown in Fig. 7, the computing device 701 may be a multi-processor device and, thus, may include one or more additional processors that are identical or similar to the processor 702 and that are communicatively coupled to the interconnection bus 704." (See Applicant Specification paragraph 42)

"The processor 702 of Fig. 7 is coupled to a chipset 708, which includes a memory controller 712 and a peripheral input/output (I/O) controller 710. As is well known, a chipset typically provides I/O and memory management functions as well as a plurality of general purpose and/or special purpose registers, timers, etc. that are accessible or used by one or more processors coupled to the chipset 708. The memory controller 712 performs functions that enable the processor 702 (or processors if there are multiple processors) to access a system memory 714 and a mass storage memory 716." (See Applicant Specification paragraph 43)

"The system memory 714 may include any desired type of volatile and/or non-volatile memory such as, for example, static random access memory (SRAM), dynamic random access memory (DRAM), flash memory, read-only memory (ROM), etc. The mass storage memory 716 may include any desired type of mass storage device. For example, if the computing device 701 is used to implement a dynamic policy application 718 having an API 719 (including functions and instructions as described by the method 200 of Fig. 2), and user interface 110 to receive user input, the mass storage memory 716 may include a hard disk drive, an optical drive, a tape storage device, a solid-state memory (a flash memory, a RAM memory, etc.), a magnetic memory (e.g., a hard drive), or any other memory suitable for mass storage. In one embodiment, non-transitory program functions, modules and routines (an application 718, an API 719, and the user interface 110, etc.) are stored in mass storage memory 716, loaded into system memory 714, and executed by a processor 702 or can be provided from computer program products that are stored in tangible computer-readable storage mediums (RAM, hard disk, optical/magnetic media, etc.). Mass storage 716 may also include a cache memory 721 storing application data, user profile data, and timestamp data corresponding to the application data, and other data for use by the application 718." (See Applicant Specification paragraph 44)

"While the memory controller 712 and the I/O controller 710 are depicted in Fig. 7 as separate functional blocks within the chipset 708, the functions performed by these blocks may be integrated within a single integrated circuit or may be implemented using two or more separate integrated circuits. The system 700 may also implement the user interfaces 300, 500 and 600 and dynamic policy module 112 on remote computing devices 730 and 732. The remote computing devices 730 and 732 may communicate with the computing device 701 over a network link 734. For example, the computing device 701 may receive an image of a vehicle

information sticker from an application executing on a remote computing device 730, 732. In some embodiments, the application 718 including the user interfaces 300, 500 and 600 and module 112 may be retrieved by the computing device 701 from a cloud computing server 736 via the Internet 738. When using the cloud computing server 736, the retrieved application 718 may be programmatically linked with the computing device 701. The dynamic policy module application 718 may be a Java® applet executing within a Java® Virtual Machine (JVM) environment resident in the computing device 701 or the remote computing devices 730, 732. The application 718 may also be "plug-ins" adapted to execute in a web-browser located on the computing devices 701,730, and 732. In some embodiments, the application 718 may communicate with backend components such as the data system 104 via the Internet 738 or other type of network." (See Applicant Specification paragraph 46)

Generic computer components recited as performing generic computer functions that are well-understood, routine and conventional activities amount to no more than implementing the abstract idea with a computerized system.

Looking at the limitations as an ordered combination adds nothing that is not already present when looking at the elements taken individually. There is no indication that the combination of elements improves the functioning of a computer or improves any other technology. The collective functions appear to be, at best, implemented using conventional computer systemization.

The claim(s) does/do not include additional elements that are sufficient to amount to significantly more than the judicial exception. Upon reconsideration of the indicia noted under Step 2A in concert with the Step 2B considerations, the additional claim element(s) amounts to no more than mere instructions to apply the exception using generic computer components. The same analysis applies in Step 2B, i.e., mere instructions to apply an exception using a generic computer component cannot integrate a judicial exception into a practical application at Step 2A or provide an inventive concept in Step 2B. The claim does not provide an inventive concept significantly more than the abstract idea.

Accordingly, these additional elements, when considered separately and as an ordered combination, do not integrate the abstract idea into a practical application because they do not impose any meaningful limits on practicing the abstract idea.

The **independent claims 22, 25 and 28** are not patent eligible. (St*ep 2B: NO. The claims do not provide significantly more*)

Dependent Claims 23-24, 26-27 and 29-30 further define the abstract idea that is presented in the respective **independent claims 22, 25 and 28** and are further grouped as certain methods of organizing human activity and are abstract for the same reasons and basis as presented above. The

dependent claims do not include any additional elements that integrate the abstract idea into a practical application of the exception or are sufficient to amount to significantly more than the judicial exception when considered both individually and as an ordered combination.

Therefore, the dependent claims are also directed to an abstract idea.

Thus, **Claims 22-30** are rejected under 35 U.S.C. 101 as being directed to non-statutory subject matter.

Claims 28-30 are further rejected under 35 U.S.C. §101 because in order to comply with §101, a computer program product claim must recite that the computer program product comprises a non-transitory computer readable medium having program instructions (or code) embodied thereon and said instructions are configured to control a computer to perform specific functional steps. The claim must then recite the specific functional steps performed by execution of the instructions contained on the computer-readable medium by the computer, rather than reciting the code or software itself (i.e. software per se is not patentable). A computer program product, when properly claimed, describes the method steps performed when executed by a computer system, not the code or software itself.

Here, while Applicant has included that there is a non-transitory computer-readable medium storing instructions – the instructions are specifically configuring one or more processors such that when executed by one or more processors the instructions cause the computer system to perform specific functional steps. When properly claimed, the claim must recite that the specific functional steps are performed by the execution of the instructions – not that some sort of software is programming a processor which then in turn, when executed performs specific functional steps. As currently claimed, the computer program product is claiming the programming itself, which runs afoul of 101 considerations.

Claim Rejections - 35 USC § 112

The following is a quotation of 35 U.S.C. 112(b):
(b) CONCLUSION.—The specification shall conclude with one or more claims particularly pointing out and distinctly claiming the subject matter which the inventor or a joint inventor regards as the invention.

The following is a quotation of 35 U.S.C. 112 (pre-AIA), second paragraph:
The specification shall conclude with one or more claims particularly pointing out and distinctly claiming the subject matter which the applicant regards as his invention.

7.   **Claim 26-27** are rejected under 35 U.S.C. 112(b) or 35 U.S.C. 112 (pre-AIA), second paragraph, as being indefinite for failing to particularly point out and distinctly claim the subject matter which the inventor or a joint inventor, or for pre-AIA the applicant regards as the invention.

Claims 26-27 recite the limitation "the UI and server based system of Claim 25" in the preamble. There is insufficient antecedent basis for this limitation because in independent claim 25 the preamble recites a "GUI and server based system...". It is unclear if Applicant is intending to claim two distinct items as currently presented. Appropriate correction is required.

Response to Arguments

Applicant's arguments filed April 18, 2019 have been fully reviewed and found persuasive in part as follows:

Regarding the 101 Rejection:

The 101 Rejection of Record has been rewritten to address the newly presented claims in view of the January 2019 PEG guidance on subject matter patent eligibility. The rejection in chief (above) fully addresses the new procedures for examination applicable to the 101 inquiry.

Applicant asserts that the instant claims do not fall within the categories of abstract ideas enumerated by the guidance. Examiner disagrees. The claims involve generation of insurance policy quotes based on data collected from photos taken by a smartphone, a user inputting data using a smartphone and data taken from vehicle database.

Applicant further argues that if the claims are found to fall within the enumerated categories of abstract ideas that the claims integrate the abstract idea into a practical application and have meaningful limits. Examiner further disagrees. Here, the transmission of user responses are incident to the user providing or having previously provided responses of demographic or lifestyle questions. The data being transferred from a smartphone is a camera phone photo that has data culled from the image. The GUI presents data and then allows for the editing of data and again processes the data. The process disclosed in the instant claims is not a new process, it is not using technology in a new manner, and Is not providing an improvement to the computer itself. Rather, the process of getting an insurance quote and revising the insurance quote is being done using known systemization.

Prior to the advent of the instant invention, one would call an insurance agent with a VIN number of a vehicle that they intended to either insure or get an estimate to insure and receive an estimate based on the insurance agent looking up the corresponding vehicle data from a vehicle database and in concert with demographic and/or lifestyle information of the user, create an insurance

estimate. If the user (driver) wished to alter coverage, specify a different vehicle or location, the estimate (and resultant premium) would be altered and sent back out to the user. The process has not changed, rather the known technology being used to process these requests has changed – but it is no more than using the technology to perform an abstract idea.

An agent could call, or fax quotes or revise quotes. Then an agent could email those quotes or revised quotes or a user would log into their insurance portal on a computer and perform the same actions. In more recent times with smaller palm sized computers (smartphones with internet capability), the process has become more quickly accessible, but not because the core process has changed or been improved, rather it is because the generic computer components are being told what to do and are following established rules and processes as to what information is gathered to create an insurance quote.

Applicant refers to two PTAB cases in their response. Examiner notes that each case turns on its own facts and disclosures thus PTAB decisions are not universally applicable.

The claims do not integrate the abstract idea into a practical application.

Regarding Step 2B, Applicant argues that the claims are eligible under Step 2B because they possess an inventive concept by adding a specific limitation or combination of limitations that are not well-understood, routine, conventional activity in the field. In particular, Applicant appears to argue that the claims recite a specific element or combination of elements by reciting a specific sequence for generation of dynamic insurance policy quotes based on camera image data and user-specific data that does not constitute well-understood, routine and conventional activity. Examiner further disagrees. The claims represent an abstract idea being performed on known technology.

Applicant then asserts that Examiner has not shown any evidence demonstrating how the claims as a whole are well-understood, routine and conventional. This is not correct. As seen in the rejection in chief, Examiner has referred to Applicant's own specification and the MPEP in support of the rejection of the claims as not subject matter patent eligible under Step 2B.

As to 35 U.S.C. 103:

In light of the new claims, which mimic previously canceled claims, there is no prior art rejection being applied at this time.

Conclusion

Any inquiry concerning this communication or earlier communications from the examiner should be directed to AMBREEN A ALLADIN whose telephone number is (571)270-3533. The examiner can normally be reached on Monday - Friday 9-5.

Examiner interviews are available via telephone, in-person, and video conferencing using a USPTO supplied web-based collaboration tool. To schedule an interview, applicant is encouraged to use the USPTO Automated Interview Request (AIR) at http://www.uspto.gov/interviewpractice.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Shahid R. Merchant can be reached on 571-270-01360. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see http://pair-direct.uspto.gov. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free). If you would like assistance from a USPTO Customer Service Representative or access to the automated information system, call 800-786-9199 (IN USA OR CANADA) or 571-272-1000.

/AAA/

/Jason Borlinghaus/
Primary Examiner, Art Unit 3693
May 20, 2019

REMARKS

Each of claims 22-30 remains pending and at issue in this application, with claims 22, 25, and 28 being independent claims. With this Response, Applicant amends claims 22, 25, and 26 to 28. Each of the amendments finds support in the application as originally filed, including, by way of non-limiting example, at paragraphs [0018], [0025], [0032], [0035], [0036], [0040], and [0047]. Accordingly, the amendments add no new matter. In view of the amendments above and the remarks below, Applicant respectfully requests reconsideration and favorable action in this case.

Applicant acknowledges with appreciation the withdrawal of the rejections regarding 35 U.S.C. § 103.

Claim Rejections Under 35 U.S.C. § 112

Claims 26-27 were rejected under 35 U.S.C. §112 as allegedly being indefinite for failing to particularly point out and claim the subject matter which the applicant regards as the invention. In particular, on page 13, the Office Action rejected claims 26 and 27 under 35 U.S.C. §112 for reciting: "the UI and server based system of Claim 25." Applicant respectfully submits that each of claims 26 and 27 have been amended in a manner consistent with the preamble of claim 25. Accordingly, Applicant respectfully requests the Office to withdraw the 35 U.S.C. §112 rejections of claims 26 and 27.

Claim Rejections Under 35 U.S.C. § 101

On pages 3 and 12, the Office Action alleges that claim 28 is "non-statutory," and requests that claim 28 be amended to recite "that the computer program product comprises a non-transitory computer readable medium having program instructions (or code) embodied thereon and said instructions are configured to control a computer to perform specific functional steps." Office Action at 12. Solely for the purpose of advancing prosecution, Applicant has amended the preamble of claim 28 as provided herein above. Applicant respectfully requests that claim 28 properly recites patent eligible subject matter under Step 1 of the USPTO's January 2019 PEG Guidance on subject matter patent eligibility.

Claims 22-30 were rejected under 35 U.S.C. §101 because the claimed invention is allegedly directed to an abstract idea without significantly more.

In particular, on page 3, the Office Action identifies the alleged abstract idea as a commercial or legal interaction and a fundamental economic practice. The Office Action groups the claims as certain methods of organizing human activity. Office Action at 3.

The Applicant respectfully traverses the rejection. In particular, solely for the purpose of clarity, applicant has amended each of independent claims 22, 25, and 28.

At least as amended, applicant respectfully submits that each of the independent claims 22, 25, and 28, are patent eligible at least because each claim (1) recites additional elements that integrate the judicial exception into a practical application of the exception under Step 2A, Prong Two of the USPTO's 2019 PEG Guidance on Subject matter Patent Eligibility ("2019 PEG Guidance"), and (2) recite additional elements that add a specific limitation or combination of limitations that are not well-understood, routine, conventional activity in the field, indicating a patent eligible "inventive concept" under Step 2B of the 2019 PEG Guidance.

First, under **Step 2A**, Applicant respectfully submits that the claims integrate any judicial exception into a practical application at least in view of the following Step 2A, Prong Two considerations. Applicant respectfully submits that the 2019 PEG Guidance states that "[i]t **is critical** that examiners consider the claim **as a whole** when evaluating whether the judicial exception is meaningfully limited by integration into a practical application of the exception." 2019 PEG Guidance at 55.

- **Improvements to the functioning of a computer or to any other technology or technical field** (for example, claim 1 improves the functioning of the smart phone, e.g., where the smart executes **only a portion** of a dynamic policy module implemented as software as a service (SaaS), thereby reducing the processing and memory resources required by the smart phone in capturing images vehicle information sticker image data as claimed) (*see* MPEP 2106.05(a)).

- **Applying the judicial exception with, or by use of, a particular machine** (for example, where the Office Action alleges the judicial exception is a "commercial or legal interaction and a fundamental economic practice," (see above) and assuming *arguendo* that the such judicial exception is applicable, the claims of the present application apply the judicial exception with, or by use of, a particular machine, e.g., the claimed "smart phone" as adapted with the "*dynamic policy module as software*

as a service (SaaS)" as *"implemented at least partially on a back-end server and at least partially on [the] smart phone,"* as recited by claim 1) (*see* MPEP 2106.05(b)).

- **Effecting a transformation or reduction of a particular article to a different state or thing** (for example, claim 1 recites the transformation or reduction of a particular article to a different state or thing, e.g., where the a vehicle information sticker is a particular article that is captured and transformed or reduced to the different state or thing, e.g., a profile associating a new vehicle, previously unassociated with a user, and related to a set of technical specifications of a particular vehicle) (*see* MPEP 2106.05(c)).

- **An additional element or a combination of additional elements in the claim to apply, rely on, or use the judicial exception in a manner that imposes a meaningful limit on the judicial exception, such that the claim is more than a drafting effort designed to monopolize the exception** (for example, where the Office Action alleges the judicial exception is a "commercial or legal interaction and a fundamental economic practice," (see above) and assuming *arguendo* that the judicial exception is applicable, the claims of the present application add additional elements or a combination of additional elements to apply, rely on, or use the judicial exception in a manner that imposes a meaningful limit on the judicial exception, e.g., where the claims add additional element or a combination of additional elements including that the *"dynamic policy module"* is implemented *"as software as a service (SaaS)"* and is implemented *"at least partially on a back-end server and at least partially on a smart phone,"* where the *dynamic policy module* is configured for capturing *"an image comprising a vehicle information sticker of a new vehicle unassociated with the user"* and *"determining, based on the image of the vehicle information sticker by the API portion of the dynamic policy module, that the new vehicle corresponds to a particular vehicle, the particular vehicle having a set of technical specifications,"* where the GUI provides *"an editing interface for editing a dynamic policy quote in real-time."* When fairly considered **as a whole**, such claim elements impose a meaningful limit on the judicial exception at least because there is no evidence that the claim elements, as recited, comprise "a **fundamental**

economic practice" or are simply a "commercial or legal interaction") (*see* MPEP 2106.05(e) and Vanda memo).

Second, under **Step 2B**, Applicant respectfully submits that, for at least the same reasons above, when properly considered **as a whole**, the claims recite additional elements that add a specific limitation or combination of limitations that are **not** well-understood, routine, conventional activity in the field, indicating a patent eligible "inventive concept."

CONCLUSION

The Applicant thanks the Examiner for his consideration and review. For the foregoing reasons, Applicant respectfully submits that the amended claims clarify the present invention and are in a condition for allowance. Favorable action is respectfully requested.

Although the Applicant believes that no fees or petitions are due, the Commissioner is hereby authorized to charge any fees or credit any overpayments to Deposit Account No. 13-2855 of Marshall, Gerstein & Borun LLP under Order No. 32060/48529. Should Examiner wish to discuss any of the foregoing comments or any claim amendments deemed needed to result in allowance, the Applicant kindly requests the Examiner to contact the undersigned by telephone at the number given below.

Dated: September 3, 2019

Respectfully submitted,

Electronic signature:
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AMENDMENTS TO THE CLAIMS

1-21.   (Canceled)

22.   (Currently Amended) A GUI and server based method for <u>real-time</u> generation <u>and editing</u> of dynamic insurance policy quotes based on camera image data <u>of new vehicles</u> and user-specific data, the method comprising:

implementing a dynamic policy module as software as a service (SaaS) on a back-end server, the dynamic policy module implemented at least partially on the back-end server and at least partially on a smart phone, the dynamic policy module including an application programming interface (API) portion executing on the back-end server, and the dynamic policy module further including a client portion executing on the smart phone, wherein the client portion accesses the back-end server via the API portion through a computer network;

generating, with the client portion of the dynamic policy module, a graphical user interface (GUI) on a display of the smart phone<u>, the smart phone associated with a user</u>;

~~receiving, via the GUI of the smart phone, customer data from a customer to be insured, wherein the customer data includes a user name, a user password, and user responses to demographic or lifestyle questions;~~

~~receiving, via the GUI of the smart phone, a customer login, wherein the customer login includes a login name and a login password;~~

~~determining, with the back-end server, that the login name and the login password correspond to the user name and the user password;~~

~~transmitting, via the computer network, the user responses to the demographic or lifestyle questions, from the client portion to the API portion;~~

<u>capturing, by a camera of the smart phone, an image comprising a vehicle information sticker of a new vehicle unassociated with the user;</u>

transmitting, via the computer network ~~and from a camera of the smart phone~~<u>, the image of the vehicle information sticker</u> to the API portion <u>of the dynamic policy module</u> ~~an image of a vehicle information sticker corresponding to a vehicle to be insured~~ <u>,the image of the vehicle information sticker comprising at least one of a make, a model, a year, a color, a manufacturer's suggested retail price (MSRP), a fuel economy, a quick response (QR) code, a standard equipment list, an optional equipment list, or a safety rating corresponding to the new vehicle;</u>

determining, based on the image of the vehicle information sticker by the API portion of

the dynamic policy module, that the new vehicle corresponds to a particular vehicle, the

particular vehicle having a set of technical specifications;

generating automatically, by the back-end server, a dynamic policy quote based on the

set of technical specifications of the particular vehicle, the dynamic policy quote associated with

one or more editable fields;

executing ~~instructions~~, via the client portion of the dynamic policy module, the GUI on

the display of the smart phone, the GUI providing an editing interface ~~for a transaction~~ for

editing ~~a particular insurance policy~~ the dynamic policy quote in real-time, ~~the transaction~~

~~including each of~~, wherein editing the dynamic policy quote in real-time comprises:

(a) receiving, by the API portion executing on the back-end server, edited policy

information corresponding to the one or more of the editable fields,

(b) receiving, by the API portion executing on the back-end server, user data

corresponding to demographic or lifestyle information of the user,

(c) updating, by the API portion executing on the back-end server, the dynamic

policy quote based on the edited policy information and the user data to generate a new

dynamic policy quote,

(d) transmitting, to the client portion of the dynamic policy module, the new

dynamic policy quote,

(e) receiving, from the client portion of the dynamic policy module, an indication

to purchase the new dynamic policy quote, and

(f) generating a profile of the user associating the dynamic policy quote with the

new vehicle

~~(a) processing, by the back-end server, the image of the vehicle information~~

~~sticker to:~~

~~(i) extract information from the image and transform the information into~~

~~computer-readable format by implementing one or more of optical character~~

~~recognition, bar-code scanning, or QR-code scanning,~~

~~(ii) identify a particular vehicle based on the extracted information,~~

~~wherein the vehicle information sticker includes one or more of a make, a model,~~

~~a year, a color, a manufacturer's suggested retail price (MSRP), a fuel economy,~~

a quick response (QR) code, a standard equipment list, an optional equipment list, or a safety rating corresponding to the particular vehicle;

(b) retrieving, via the computer network, vehicle data corresponding to the particular vehicle from a vehicle database operating separately from the back-end server;

(c) creating, by the back-end server, one or more insurance policy quotes based at least in part on the user responses to the demographic or lifestyle questions and retrieved vehicle data, wherein each insurance policy quote includes a premium and one or more of: (i) a deductible amount, (ii) a liability amount, (iii) an uninsured motorist amount, or (iv) a damage coverage amount;

(d) sending to the client portion on the smart phone, via the computer network, the one or more insurance policy quotes to be presented via the GUI of the smart phone;

(e) receiving, at the back-end server via the GUI of the smart phone and via the computer network, an indication to edit the particular insurance policy;

(f) presenting, via the GUI of the smart phone, an editing interface, wherein the editing interface is configured to receive a user input to modify one or more of (i) the deductible amount, (ii) a liability amount, (iii) an uninsured motorist amount, or (iv) a damage coverage amount of the particular insurance policy;

(g) receiving, at the back-end server from the client portion of the smart phone and via the computer network, the user input for editing the particular insurance policy;

(h) calculating, by the back-end server, a new premium for the particular insurance policy based on the user input; and

(i) presenting, via the GUI of the smart phone, the particular insurance policy with the new premium for purchase.

23.   (Previously Presented) The GUI and server based method of claim 22, wherein the vehicle information sticker further comprises one or more of: a vehicle identification number (VIN), a technical specification list, a fuel type, or an environmental impact rating.

24.   (Previously Presented) The GUI and server based method of claim 22, wherein the image of the vehicle information sticker is a digital photo or digital video.

25.   (Previously Presented) An GUI and server based system for generation of dynamic insurance policy quotes based on camera image data and user-specific data, the GUI and server based system comprising:

a back-end server; and

a dynamic policy module implemented as software as a service (SaaS) and configured to execute on the back-end server, the dynamic policy module configured to execute at least partially on the back-end server and at least partially on a smart phone, the dynamic policy module including an application programming interface (API) portion configured to execute on the back-end server, and the dynamic policy module further including a client portion configured to execute on the smart phone, wherein the client portion is configured to access the back-end server via the API portion through a computer network, and further wherein the client portion is configured to display a guided user interface (GUI) on a display of the smart phone, the smart phone associated with a user, and the dynamic policy module configured to:

receive a customer login, via the GUI of the smart phone, wherein the customer login includes a login name and a login password,

determine, with the back-end server, that the login name and the login password corresponds to the user name and the user password,

receive customer data from a customer to be insured, the customer data received via the GUI of the smart phone, wherein the customer data includes a user name, a user password, and user responses to demographic or lifestyle questions,

transmit, via a computer network, the user responses to the demographic or lifestyle questions, to the API portion;

capture, by a camera of the smart phone, an image comprising a vehicle information sticker of a new vehicle unassociated with the user,

transmit, via the computer network, from the camera of the smart phone to the API portion [[an]] the image of a vehicle information sticker comprising at least one of a make, a model, a year, a color, a manufacturer's suggested retail price (MSRP), a fuel economy, a quick response (QR) code, a standard equipment list, an optional equipment list, or a safety rating corresponding to the new vehicle corresponding to a vehicle to be insured,

<u>determine, based on the image of the vehicle information sticker by the API</u> <u>portion of the dynamic policy module, that the new vehicle corresponds to a particular</u> <u>vehicle, the particular vehicle having a set of technical specifications,</u>

<u>generate automatically, by the back-end server, a dynamic policy quote based on</u> <u>the set of technical specifications of the particular vehicle, the dynamic policy quote</u> <u>associated with one or more editable fields,</u>

~~the dynamic policy module further configured to~~ execute instructions<u>, via the</u> <u>client portion of the dynamic policy module, the GUI on the display of the smart phone,</u> <u>the GUI providing an editing interface</u> ~~for a transaction~~ for editing <u>the dynamic policy</u> <u>quote in real-time</u> ~~a particular insurance policy, the transaction including each of~~ <u>,</u> <u>wherein the dynamic policy module is configured to:</u>

<u>(a) receive, by the API portion executing on the back-end server, edited policy</u> <u>information corresponding to the one or more of the editable fields,</u>

<u>(b) receive, by the API portion executing on the back-end server, user data</u> <u>corresponding to demographic or lifestyle information of the user,</u>

<u>(c) update, by the API portion executing on the back-end server, the dynamic</u> <u>policy quote based on the edited policy information and the user data to generate a new</u> <u>dynamic policy quote,</u>

<u>(d) transmit, to the client portion of the dynamic policy module, the new dynamic</u> <u>policy quote,</u>

<u>(e) receive, from the client portion of the dynamic policy module, an indication to</u> <u>purchase the new dynamic policy quote, and</u>

<u>(f) generate a profile of the user associating the dynamic policy quote with the</u> <u>new vehicle</u>

~~(a) process the image of the vehicle information sticker to:~~

~~(i) extract information from the image and transform the information into~~ ~~computer-readable format by implementing one or more of optical character~~ ~~recognition, bar-code scanning or QR-code scanning,~~

~~(ii) identify a particular vehicle based on the extracted information,~~ ~~wherein the vehicle information sticker includes one or more of a make, a model,~~ ~~a year, a color, a manufacturer's suggested retail price (MSRP), a fuel economy,~~

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a quick response (QR) code, a standard equipment list, an optional equipment

list, or a safety rating corresponding to the particular vehicle;

(b) retrieve vehicle data corresponding to the particular vehicle from a vehicle

database operating separately from the data system server;

(c) create one or more insurance policy quotes based at least in part on the

retrieved user responses to the demographic or lifestyle questions and retrieved vehicle

data, wherein each insurance policy quote includes a premium and one or more of: (i) a

deductible amount, (ii) a liability amount, (iii) an uninsured motorist amount, or (iv) a

damage coverage amount;

(d) send, to the client portion of the smart phone, the one or more insurance

policy quotes to be presented via the GUI of the smart phone;

(e) receive an indication to edit the particular insurance policy;

(f) present, via the GUI of the smart phone, an editing interface, wherein the

editing interface is configured to receive a user input to modify one or more of (i) the

deductible amount, (ii) a liability amount, (iii) an uninsured motorist amount, or (iv) a

damage coverage amount of the particular insurance policy;

(g) receive, via the GUI of the smart phone, the user input for editing the

particular insurance policy;

(h) calculate a new premium for the particular insurance policy based on the user

input; and

(i) present, via the GUI on the smart phone, the particular insurance policy with

the new premium for purchase.

26.   (Currently Amended) The [[UI]] GUI and server based system of claim 25,
wherein the vehicle information sticker further comprises one or more of: a vehicle identification
number (VIN), a technical specification list, a fuel type, or an environmental impact rating.

27.   (Currently Amended) The [[UI]] GUI and server based system of claim 25,
wherein the image of the vehicle information sticker is a digital photo or digital video.

28.   (Currently Amended) A non-transitory, computer-readable medium storing
instructions thereon that specifically configure one or more processors of a computer system

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~~such~~ that[[,]] when executed by one or more processors of a computing device, ~~the instructions~~ cause the ~~computer system~~ computing device to:

implement a dynamic policy module as software as a service (SaaS) on a back-end server, the dynamic policy module implemented at least partially on the back-end server and at least partially on a smart phone, the dynamic policy module including an application programming interface (API) portion executing on the back-end server, and the dynamic policy module further including a client portion executing on the smart phone, wherein the client portion accesses the back-end server via the API portion through a computer network;

generate, with the client portion of the dynamic policy module, a graphical user interface (GUI) on a display of the smart phone, the smart phone associated with a user;

~~receive via the GUI of the smart phone, customer data from a customer to be insured, wherein the customer data includes a user name, a user password, and user responses to demographic or lifestyle questions;~~

~~receive, via the GUI of the smart phone, a customer login, wherein the customer login includes a login name and a login password;~~

~~determine, with the back-end server, that the login name and the login password correspond to the user name and the user password;~~

~~transmit, via a computer network, the user responses to the demographic or lifestyle questions, from the client portion to the API portion;~~

capture, by a camera of the smart phone, an image comprising a vehicle information sticker of a new vehicle unassociated with the user;

transmit, via the computer network ~~and from a camera of the smart phone~~, the image of the vehicle information sticker to the API portion of the dynamic policy module ~~an image of a vehicle information sticker corresponding to a vehicle to be insured~~ ,the image of the vehicle information sticker comprising at least one of a make, a model, a year, a color, a manufacturer's suggested retail price (MSRP), a fuel economy, a quick response (QR) code, a standard equipment list, an optional equipment list, or a safety rating corresponding to the new vehicle; [[,]]

determine, based on the image of the vehicle information sticker by the API portion of the dynamic policy module, that the new vehicle corresponds to a particular vehicle, the particular vehicle having a set of technical specifications;

generate automatically, by the back-end server, a dynamic policy quote based on the set of technical specifications of the particular vehicle, the dynamic policy quote associated with one or more editable fields;

execute ~~the instructions further causing the computer system~~, via the client portion of the dynamic policy module, the GUI on the display of the smart phone, the GUI providing an editing interface ~~to execute a transaction~~ for editing the dynamic policy quote in real-time ~~a particular insurance policy, the transaction including each of~~ , wherein editing the dynamic policy quote in real-time comprises computing device executing the instructions to:

(a) receive, by the API portion executing on the back-end server, edited policy information corresponding to the one or more of the editable fields,

(b) receive, by the API portion executing on the back-end server, user data corresponding to demographic or lifestyle information of the user,

(c) update, by the API portion executing on the back-end server, the dynamic policy quote based on the edited policy information and the user data to generate a new dynamic policy quote,

(d) transmit, to the client portion of the dynamic policy module, the new dynamic policy quote,

(e) receive, from the client portion of the dynamic policy module, an indication to purchase the new dynamic policy quote, and

(f) generate a profile of the user associating the dynamic policy quote with the new vehicle

~~(a) process, by the back-end server, the image of the vehicle information sticker to:~~

~~(i) extract information from the image and transform the information into computer-readable format by implementing one or more of optical character recognition, bar-code scanning or QR-code scanning,~~

~~(ii) identify a particular vehicle based on the extracted information, wherein the vehicle information sticker includes one or more of a make, a model, a year, a color, a manufacturer's suggested retail price (MSRP), a fuel economy, a quick-response (QR) code, a standard equipment list, an optional equipment list, or a safety rating corresponding to the particular vehicle;~~

~~(b) retrieve vehicle data corresponding to the particular vehicle from a vehicle database operative separately from the computer system;~~

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~~(c) create, by the back-end server, one or more insurance policy quotes based at least in part on the retrieved responses to the demographic or lifestyle questions and retrieved vehicle data, wherein each insurance policy quote includes a premium and one or more of: (i) a deductible amount, (ii) a liability amount, (iii) an uninsured motorist amount, or (iv) a damage coverage amount;~~

~~(d) send the one or more insurance policy quotes to be presented via the GUI of the smart phone;~~

~~(e) receive, at the back-end server, an indication to edit the particular insurance policy;~~

~~(f) present, via the GUI of the smart phone, an editing interface, wherein the editing interface is configured to receive a user input to modify one or more of (i) the deductible amount, (ii) a liability amount, (iii) an uninsured motorist amount, or (iv) a damage coverage amount of the particular insurance policy;~~

~~(g) receive, at the back-end server, the user input for editing the particular insurance policy;~~

~~(h) calculate, by the back-end server, a new premium for the particular insurance policy based on the user input; and~~

~~(i) present, via the GUI of the smart phone, the particular insurance policy with the new premium for purchase.~~

29.   (Previously Presented) The non-transitory, computer-readable medium of claim 28, wherein the vehicle information sticker further comprises one or more of: a vehicle identification number (VIN), a technical specification list, a fuel type, or an environmental impact rating.

30.   (Previously Presented) The non-transitory, computer-readable medium of claim 28, wherein the image of the vehicle information sticker is a digital photo or digital video.