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18 *Attorneys for Plaintiff Audatex North*
19 *America, Inc.*

20 UNITED STATES DISTRICT COURT
21 SOUTHERN DISTRICT OF CALIFORNIA

22 AUDATEX NORTH AMERICA, INC.,) Case No. 13cv1523-BEN (BLM)

23 Plaintiff,) **JURY TRIAL DEMANDED**

24 v.)

25 MITCHELL INTERNATIONAL, INC.,) **SUPPLEMENTED FIRST**
AMENDED COMPLAINT FOR

26 Defendant.) **PATENT INFRINGEMENT**

1 Plaintiff Audatex North America, Inc. (“Audatex”) for its Supplemented First
2 Amended Complaint against Mitchell International, Inc. (“Mitchell”) alleges as
3 follows:

4 **THE PARTIES**

5 1. Audatex is a corporation duly organized and existing under the laws of
6 the State of Delaware, which transacts business in Delaware and throughout the
7 United States, and has its principal place of business at 15030 Avenue of Science,
8 Suite 100, San Diego, California 92128.

9 2. On information and belief, Mitchell is a corporation duly organized and
10 existing under the laws of the State of Delaware, which transacts business in
11 Delaware and throughout the United States, and has a principal place of business at
12 6220 Greenwich Drive, San Diego, California, 92122.

13 **JURISDICTION AND VENUE**

14 3. This Court has subject matter jurisdiction pursuant to 28 U.S.C. §§
15 1331 and 1338(a) because this is an action for patent infringement under the patent
16 laws of the United States, 35 U.S.C. §§ 100 et seq., including 35 U.S.C. § 271.

17 4. This Court has personal jurisdiction over Defendant Mitchell because,
18 among other reasons, Mitchell’s headquarters and principal place of business is in
19 San Diego, California.

20 5. Venue is proper in this judicial district pursuant to 28 U.S.C. §§
21 1391(b)-(d) and 1400(b), because, among other reasons, Defendant Mitchell does
22 business in this district and is subject to personal jurisdiction in this judicial district.

23 **GENERAL ALLEGATIONS**

24 6. Audatex and Mitchell are two of the largest competitors in the
25 insurance estimation and loss valuation industry. The major customers of the
26 products offered by Audatex and Mitchell include insurance companies and
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1 collision repair facilities. Audatex and Mitchell compete with each other for these
2 customers.

3 7. One of Mitchell’s primary products is its “WorkCenter” software.
4 Mitchell advertises its “WorkCenter” software to insurance companies, collision
5 repair facilities, and other customers via various media, including its website, paper
6 marketing materials, trade shows and/or presentations to its potential and actual
7 customers. Mitchell’s marketing materials contain, among other things, information
8 about the features of its products, instructions about how to use the products, and
9 demonstrations of how the products are intended to work.

10 **CLAIM 1**

11 **(Infringement of U.S. Patent No. 7,912,740 B2)**

12 8. The allegations in paragraphs 1 through 7 above are incorporated as
13 though set forth fully herein.

14 9. On March 22, 2011, United States Patent No. 7,912,740 B2 (“the ‘740
15 Patent”) was duly and legally issued for an invention entitled: “System and Method
16 for Processing Work Products for Vehicles Via the World Wide Web.”

17 10. The ‘740 Patent was initially assigned to Claims Services Group, Inc.,
18 which subsequently assigned the ‘740 Patent to Audatex. Audatex currently holds
19 all rights, title, and interest in the ‘740 Patent. A true and correct copy of the ‘740
20 Patent is attached hereto as Exhibit A.

21 11. Audatex uses and sells an embodiment of the ‘740 Patent in
22 conjunction with its Audatex Estimating system and Autosource product which
23 generates valuation reports. Audatex marks by denoting the patent number on the
24 valuation reports. In other words, each time that an Audatex Autosource valuation
25 report is generated, the report contains a reference to the ‘740 Patent.

26 12. On February 6, 2012, Audatex filed its original complaint for patent
27 infringement against Mitchell, which contained a claim for infringement of the ‘740
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1 Patent. Mitchell has acknowledged in press releases that it thus has been on notice
2 of the ‘740 Patent at least since February of 2012.

3 13. On information and belief, Mitchell also had actual knowledge of the
4 ‘740 Patent before Audatex filed its original complaint. Because Mitchell and
5 Audatex are two of the largest competitors in the insurance estimation and loss
6 valuation industry, and regularly compete for the same customers, Mitchell closely
7 monitors Audatex’s technology, and Audatex’s products, which are marked with the
8 ‘740 patent. For example, on information and belief, Mitchell has obtained one or
9 more Audatex Autosource valuation reports. Indeed, hard copies of the Audatex
10 Autosource reports identifying the ‘740 patent are typically provided to each of the
11 hundreds of thousands of claimants for whom such reports are generated.
12 Additionally, customers of Audatex and Mitchell routinely perform competitive
13 analysis and frequently share the results of such analysis with Audatex and Mitchell.
14 Thus, on information and belief, Mitchell became aware of the ‘740 Patent through
15 its competitive monitoring of Audatex. Mitchell therefore knew or should have
16 known that there was an objectively high risk that its “WorkCenter” software was
17 infringing the claims of the ‘740 Patent.

18 14. Mitchell has infringed and is currently infringing the ‘740 Patent in
19 violation of 35 U.S.C. § 271, by making, using, selling and/or offering for sale
20 products that infringe the ‘740 Patent, including Mitchell’s “WorkCenter” software
21 and related services.

22 15. Mitchell also has actively induced, and continues to actively induce,
23 infringement of the ‘740 Patent by, among other things, using its marketing
24 materials to instruct its customers to operate the accused products in a manner that
25 infringes the claims of the ‘740 Patent. Mitchell intends that its customers will use
26 its “WorkCenter” software in a manner that infringes the ‘740 Patent and knows that
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1 its customers are using its “WorkCenter” software in a manner that infringes the
2 ‘740 Patent.

3 16. Mitchell also has contributorily infringed and continues to
4 contributorily infringe the ‘740 Patent by offering to sell and/or selling within the
5 United States to its customers one or more components of a machine, manufacture,
6 or combination covered by the ‘740 Patent that constitute a material part of the
7 invention, which is not a staple article or commodity of commerce suitable for
8 substantial non-infringing use. On information and belief, Mitchell knows that its
9 “WorkCenter” software is especially made or especially adapted for use in
10 infringing the ‘740 Patent.

11 17. Mitchell’s acts of infringement have caused damage to Audatex, and
12 Audatex is entitled to recover from Mitchell the damages sustained by Audatex as a
13 result of its individual wrongful acts in an amount subject to proof at trial.
14 Mitchell’s infringement of Audatex’s exclusive rights under the ‘740 Patent will
15 continue to damage Audatex, causing irreparable harm, for which there is no
16 adequate remedy at law, unless it is enjoined by this Court.

17 18. Despite its knowledge of the ‘740 Patent and its knowledge that there is
18 an objectively high likelihood that its actions constitute infringement of the ‘740
19 Patent, Mitchell has infringed and continues to infringe the ‘740 patent with its
20 “WorkCenter” software. Accordingly, Mitchell’s infringement has been and
21 continues to be willful.

22 **CLAIM 2**

23 **(Infringement of U.S. Patent No. 8,200,513 B2)**

24 19. The allegations in paragraphs 1 through 18 above are incorporated as
25 though set forth fully herein.

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1 20. On June 12, 2012, United States Patent No. 8,200,513 B2 (“the ‘513
2 Patent”) was duly and legally issued for an invention entitled: “System and Method
3 for Processing Work Products for Vehicles Via the World Wide Web.”

4 21. Audatex is the assignee of the ‘513 Patent and currently holds all rights,
5 title, and interest in the ‘513 Patent. A true and correct copy of the ‘513 Patent is
6 attached hereto as Exhibit B.

7 22. Audatex uses and sells an embodiment of the ‘513 Patent in
8 conjunction with its Audatex Estimating system and Autosource product that
9 generate valuation reports. Audatex marks by denoting the patent number on the
10 valuation reports. In other words, each time that an Audatex Autosource valuation
11 report is generated, the report contains a reference to the ‘513 Patent.

12 23. On information and belief, Mitchell had actual knowledge of the ‘513
13 Patent before Audatex filed its first amended complaint. Because Mitchell and
14 Audatex are two of the largest competitors in the insurance estimation and loss
15 valuation industry, and regularly compete for the same customers, Mitchell closely
16 monitors Audatex’s technology, and Audatex’s products, which are marked with the
17 ‘513 patent. For example, on information and belief, Mitchell has obtained one or
18 more Audatex Autosource valuation reports. Indeed, hard copies of the Audatex
19 Autosource reports identifying the ‘513 patent are typically provided to each
20 claimant for whom such reports are generated. Additionally, customers of Audatex
21 and Mitchell routinely perform competitive analysis and frequently share the results
22 of such analysis with Audatex and Mitchell. Thus, on information and belief,
23 Mitchell became aware of the ‘513 Patent through its competitive monitoring of
24 Audatex.

25 24. Moreover, the ‘513 Patent is a direct continuation of the ‘740 Patent’s
26 application. At the time that the ‘513 Patent issued, Mitchell had issued press
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1 releases regarding the ‘740 Patent and Audatex’s claims for infringement of the ‘740
2 Patent.

3 25. Mitchell therefore knew or should have known that there was an
4 objectively high risk that its “WorkCenter” software was infringing the claims of the
5 ‘513 Patent.

6 26. Moreover, and independent of Mitchell’s previous knowledge of the
7 ‘513 Patent, Mitchell also has knowledge of the ‘513 Patent based on its first
8 amended complaint.

9 27. Mitchell has infringed and is currently infringing the ‘513 Patent in
10 violation of 35 U.S.C. § 271, by making, using, selling and/or offering for sale
11 products that infringe the ‘513 Patent, including Mitchell’s “WorkCenter” software
12 and related services.

13 28. Mitchell also has actively induced, and continues to actively induce,
14 infringement of the ‘513 Patent by, among other things, using its marketing
15 materials to instruct its customers to operate the accused products in a manner that
16 infringes the claims of the ‘513 Patent. Mitchell intends that its customers will use
17 its “WorkCenter” software in a manner that infringes the ‘513 Patent and knows that
18 its customers are using its “WorkCenter” software in a manner that infringes the
19 ‘513 Patent.

20 29. Mitchell also has contributorily infringed and continues to
21 contributorily infringe the ‘513 Patent by offering to sell and/or selling within the
22 United States to its customers one or more components of a machine, manufacture,
23 or combination covered by the ‘513 Patent that constitute a material part of the
24 invention, which is not a staple article or commodity of commerce suitable for
25 substantial non-infringing use. On information and belief, Mitchell knows that its
26 “WorkCenter” software is especially made or especially adapted for use in
27 infringing the ‘513 Patent.

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1 30. Mitchell's acts of infringement have caused damage to Audatex, and
2 Audatex is entitled to recover from Mitchell the damages sustained by Audatex as a
3 result of its individual wrongful acts in an amount subject to proof at trial.
4 Mitchell's infringement of Audatex's exclusive rights under the '513 Patent will
5 continue to damage Audatex, causing irreparable harm, for which there is no
6 adequate remedy at law, unless it is enjoined by this Court.

7 31. Despite its knowledge of the '513 Patent and its knowledge that there is
8 an objectively high likelihood that its actions constitute infringement of the '513
9 Patent, Mitchell has infringed and continues to infringe the '513 patent with its
10 "WorkCenter" software. Accordingly, Mitchell's infringement has been and
11 continues to be willful.

12 **CLAIM 3**

13 **(Infringement of U.S. Patent No. 8,468,038 B2)**

14 32. The allegations in paragraphs 1 through 31 above are incorporated as
15 though set forth fully herein.

16 33. On June 18, 2013, United States Patent No. 8,468,038 B2 ("the '038
17 Patent") was duly and legally issued for an invention entitled: "System and Method
18 for Processing Work Products for Vehicles Via the World Wide Web."

19 34. Audatex is the assignee of the '038 Patent and currently holds all rights,
20 title, and interest in the '038 Patent. A true and correct copy of the '038 Patent is
21 attached hereto as Exhibit C.

22 35. Audatex uses and sells an embodiment of the '038 Patent in
23 conjunction with its Audatex Estimating system and Autosource product that
24 generate valuation reports. Audatex marks by denoting the patent number on the
25 valuation reports. In other words, each time that an Audatex Autosource valuation
26 report is generated, the report contains a reference to the '038 Patent.

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1 36. On information and belief, Mitchell had actual knowledge of the ‘038
2 Patent before Audatex filed this supplemented complaint. Because Mitchell and
3 Audatex are two of the largest competitors in the insurance estimation and loss
4 valuation industry, and regularly compete for the same customers, Mitchell closely
5 monitors Audatex’s technology, and Audatex’s products, which are marked with the
6 ‘038 patent. For example, on information and belief, Mitchell has obtained one or
7 more Audatex Autosource valuation reports. Indeed, hard copies of the Audatex
8 Autosource reports identifying the ‘038 patent are typically provided to each
9 claimant for whom such reports are generated. Additionally, customers of Audatex
10 and Mitchell routinely perform competitive analysis and frequently share the results
11 of such analysis with Audatex and Mitchell. Thus, on information and belief,
12 Mitchell became aware of the ‘038 Patent through its competitive monitoring of
13 Audatex.

14 37. Moreover, the ‘038 Patent is a continuation of the ‘740 Patent’s
15 application. At the time that the ‘038 Patent issued, Mitchell had issued press
16 releases regarding the ‘740 Patent and Audatex’s claims for infringement of the ‘740
17 Patent.

18 38. Mitchell therefore knew or should have known that there was an
19 objectively high risk that its “WorkCenter” software was infringing the claims of the
20 ‘038 Patent.

21 39. Moreover, and independent of Mitchell’s previous knowledge of the
22 ‘038 Patent, Mitchell also has knowledge of the ‘038 Patent based on this complaint.

23 40. Mitchell has infringed and is currently infringing the ‘038 Patent in
24 violation of 35 U.S.C. § 271, by making, using, selling and/or offering for sale
25 products that infringe the ‘513 Patent, including Mitchell’s “WorkCenter” software
26 and related services.

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1 41. Mitchell also has actively induced, and continues to actively induce,
2 infringement of the '038 Patent by, among other things, using its marketing
3 materials to instruct its customers to operate the accused products in a manner that
4 infringes the claims of the '038 Patent. Mitchell intends that its customers will use
5 its "WorkCenter" software in a manner that infringes the '038 Patent and knows that
6 its customers are using its "WorkCenter" software in a manner that infringes the
7 '038 Patent.

8 42. Mitchell also has contributorily infringed and continues to
9 contributorily infringe the '038 Patent by offering to sell and/or selling within the
10 United States to its customers one or more components of a machine, manufacture,
11 or combination covered by the '038 Patent that constitute a material part of the
12 invention, which is not a staple article or commodity of commerce suitable for
13 substantial non-infringing use. On information and belief, Mitchell knows that its
14 "WorkCenter" software is especially made or especially adapted for use in
15 infringing the '038 Patent.

16 43. Mitchell's acts of infringement have caused damage to Audatex, and
17 Audatex is entitled to recover from Mitchell the damages sustained by Audatex as a
18 result of its individual wrongful acts in an amount subject to proof at trial.
19 Mitchell's infringement of Audatex's exclusive rights under the '038 Patent will
20 continue to damage Audatex, causing irreparable harm, for which there is no
21 adequate remedy at law, unless it is enjoined by this Court.

22 44. Despite its knowledge of the '038 Patent and its knowledge that there is
23 an objectively high likelihood that its actions constitute infringement of the '038
24 Patent, Mitchell has infringed and continues to infringe the '038 patent with its
25 "WorkCenter" software. Accordingly, Mitchell's infringement has been and
26 continues to be willful.

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PRAYER FOR RELIEF

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WHEREFORE, Audatex prays for judgment and seeks relief against Mitchell as follows:

1. That Mitchell has infringed, induced infringement of, and/or contributorily infringed one or more of the claims of each of the patents-in-suit;
2. That Mitchell and its affiliates, subsidiaries, directors, officers, employees, attorneys, agents, and all persons in active concert or participation with any of them be preliminarily and permanently enjoined from further acts of infringement, inducing infringement, and/or contributory infringement of the patents-in-suit;
3. That Mitchell pay Audatex damages which in no event shall be less than a reasonable royalty, together with interest and costs under 35 U.S.C. § 284;
4. That Mitchell be ordered to provide an accounting;
5. That this be adjudged an exceptional case and that Audatex be awarded its reasonable attorneys’ fees under 35 U.S.C. § 285;
6. That Mitchell’s infringement has been willful and that the damages will be increased under 35 U.S.C. § 284 to three times the amount found or measured;
7. That Mitchell be required to pay pre- and post-judgment interest on the assessed damages; and
8. That Audatex be awarded any other and further relief as this Court deems just and proper.

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DEMAND FOR JURY TRIAL

Audatex hereby demands a trial by jury on all issues so triable.

IRELL & MANELLA LLP

By: /s/ Patrick McGill

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*Attorneys for Plaintiff Audatex North
America, Inc.*

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PROOF OF SERVICE

I am employed in the County of Orange, State of California. I am over the age of 18 and not a party to the within action. My business address is 840 Newport Center Drive, Suite 400, Newport Beach, California 92660-6324. I declare that I am a member of the bar of this Court.

On April 23, 2014, I served the foregoing document described as **SUPPLEMENTED FIRST AMENDED COMPLAINT FOR PATENT INFRINGEMENT** on each interested party, as follows:

(BY E-FILE): I caused such documents to be transmitted by e-file with the Clerk of the Court by using the CM/ECF system, which will send a notice of electronic filing to the following:

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Attorneys for Defendant Mitchell International, Inc.

Executed on April 23, 2014, at Newport Beach, California.

I declare under penalty of perjury under the laws of the United States of America that the foregoing is true and correct.

Patrick McGill (pmcgill@irell.com)
(Type or print name)

/s/ Patrick McGill
(Signature)

EXHIBIT A



US007912740B2

(12) **United States Patent**
Vahidi et al.

(10) **Patent No.:** **US 7,912,740 B2**
(45) **Date of Patent:** **Mar. 22, 2011**

(54) **SYSTEM AND METHOD FOR PROCESSING WORK PRODUCTS FOR VEHICLES VIA THE WORLD WIDE WEB**

(75) Inventors: **Reza-Seyed Vahidi**, Pleaseanton, CA (US); **Stan Griffin**, Livermore, CA (US); **Pankaj Desai**, Walnut Creek, CA (US); **Sonja Larson**, Benicia, CA (US); **Robert Cooperrider**, Canby, OR (US); **John W. Fitzpatrick**, West Linn, OR (US); **Sergey Gorelov**, Clackamas, OR (US)

(73) Assignee: **Claims Services Group, Inc.**, San Ramon, CA (US)

(*) Notice: Subject to any disclaimer, the term of this patent is extended or adjusted under 35 U.S.C. 154(b) by 1212 days.

(21) Appl. No.: **10/979,926**

(22) Filed: **Nov. 1, 2004**

(65) **Prior Publication Data**

US 2006/0095302 A1 May 4, 2006

(51) **Int. Cl.**
G06Q 40/00 (2006.01)

(52) **U.S. Cl.** **705/4; 705/14; 705/1; 705/35; 705/26**

(58) **Field of Classification Search** **705/4, 35**
 See application file for complete search history.

(56) **References Cited**

U.S. PATENT DOCUMENTS

5,950,169	A *	9/1999	Borghesi et al.	705/4
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2002/0035488	A1	3/2002	Aquila et al.	
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2003/0093302	A1 *	5/2003	Quido et al.	705/4
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2006/0004612	A1 *	1/2006	Chewning et al.	705/4
2006/0129423	A1 *	6/2006	Sheinson et al.	705/1

* cited by examiner

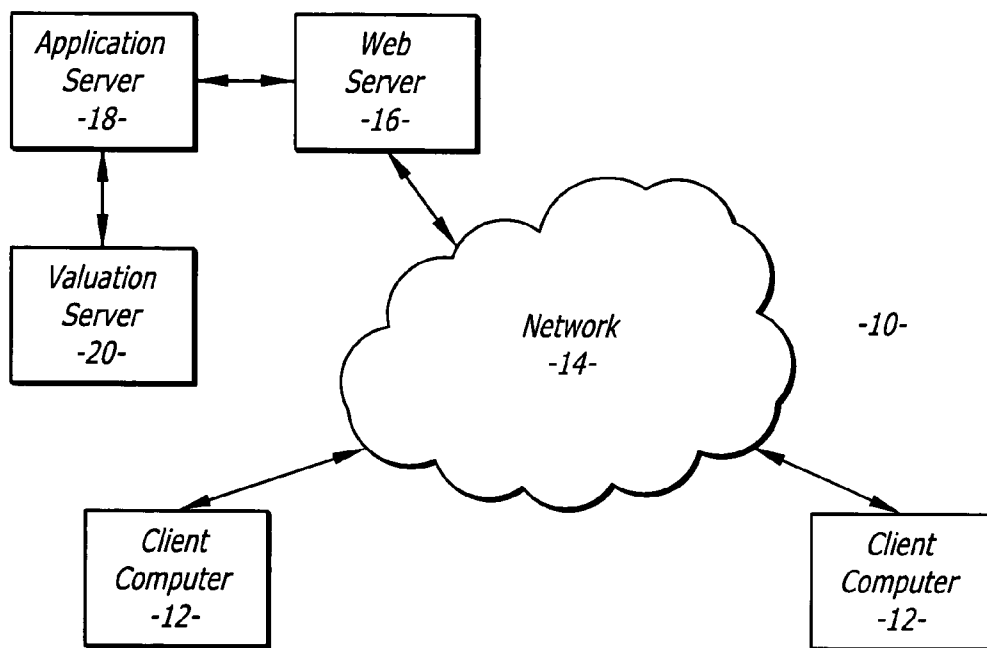
Primary Examiner — Vanel Frenel

(74) *Attorney, Agent, or Firm* — Ben J. Yorks; Irell & Manella LLP

(57) **ABSTRACT**

A method and system for receiving data relating to an insurance claim for a damaged vehicle and transmitting a valuation report for the damaged vehicle over the world wide web. The system includes a client computer and a web server that are coupled through an electronic communication network such as the internet. The web server contains a web site that contains a plurality of web pages. Each web page allows an operator to enter the insurance claim data. The data can be processed into a valuation report by a separate valuation server. The valuation report can be transmitted to the client computer through the web server. A claims adjuster can access the web server by merely entering a uniform resource locator ("URL") into a web browser. The adjuster does not have to dial directly into the valuation server.

29 Claims, 7 Drawing Sheets



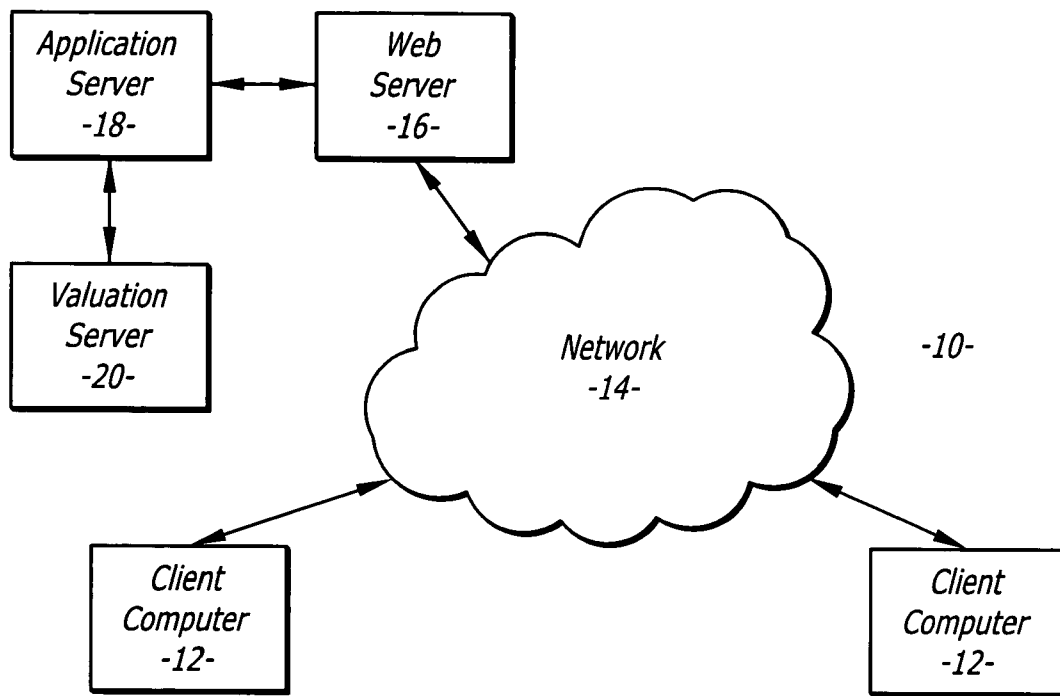


FIG. 1

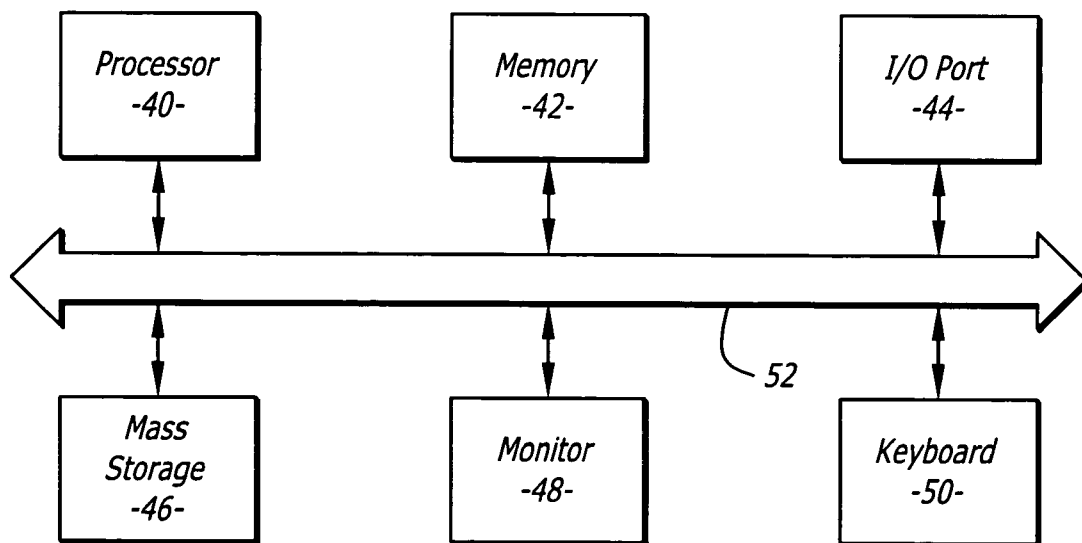


FIG. 2

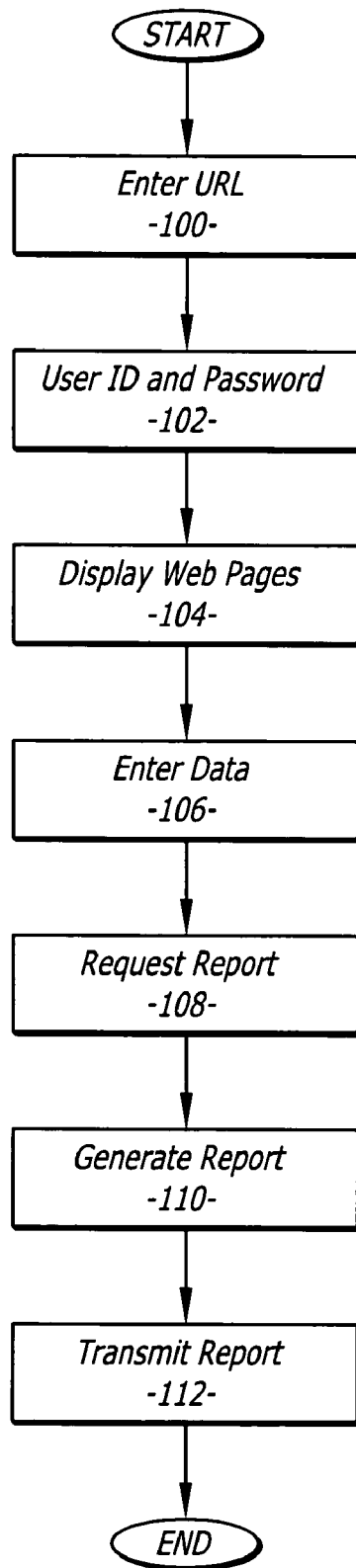


FIG. 3

Admin Page - Microsoft Internet Explorer
 File Edit View Favorites Tools Help
 Stop Refresh Home Search Favorites Media History Mail Print Word
 Address: https://sys-falcon5-w2s/falcon/Admin.asp

ADP Automatic Data Processing, Inc. Where solutions are no accident. ~

Autosource User - Adjusters Home Logout Show Me Help

Claims List
 Claim #: Desc: - Valuation curbster no NICB Status: In Progress Req. Ready

Claim Information

Claim #: [] Insured Policy #: []
 Loss Date/Time: [] / [] / [] 00:00 AM Loss Type: []
 File #: [] *Accounting #: []

Last Name: [] First Name: []
 Claim Rep: []
 Company: []
 Agent: []
 Insured: []
 Claimant: []
 Loss Party: []
 Second Party: []

Deductible
 Deductible Amount: []
 Reason for no deductible: None

Messages / Remarks
 Assignment Message: []
 Estimate Remarks: []

Done Intranet
 Start

FIG. 4

Admin Page - Microsoft Internet Explorer
 File Edit View Favorites Tools Help
 Stop Refresh Home Search Favorites Media History Mail Print Word
 Address: https://sys-falcon5-w2s/falcon/Admin.asp

ADP Automatic Data Processing, Inc. Where solutions are no accident. ~

Autosource User - Adjusters Home Logout Show Me Help

Claims List
 Claim #: Desc: - Valuation curbster no NICB Status: In Progress Req. Ready

Owner

Person Company
 Last Name: [] First Name: [] M.I.: []
 Address 1: [] Address 2: []
 Zip: [] City: [] State: []
 Phone 1: () - x [] Work/Day
 Phone 2: () - x [] Home/Evening
 Phone 3: () - x [] FAX
 Email: []

Done Intranet
 Start

FIG. 5

Admin Page - Microsoft Internet Explorer

File Edit View Favorites Tools Help

Address: https://sys-falcon5-w2s/falcon/Admin.asp

ADP Automatic Data Processing, Inc. Where solutions are no accident.™

Autosource User - Adjusters Home Logout Show Me Help

Claims List

Claim #: Desc: - Valuation curbsider no NICB Status: In Progress Req. Ready

Appraiser

Last Name: First Name:

Inspection

Inspection Date/Time: 09/06/2007 04:07 PM Inspection Type:

Inspection Location: Inspection Zip: Inspection State:

Inspection City: Driveable: Rental Assisted:

Assigned Date/Time: Received Date/Time:

First Contact Date/Time: Second Contact Date/Time:

Appointment Date/Time:

Calendar Days to Repair: Target Complete Date/Time:

Vehicle Drop Off Date/Time: Repair Start Date/Time:

Vehicle Pick Up Date/Time: Repair Complete Date/Time:

Done Intranet

Start

120

FIG. 6

Admin Page - Microsoft Internet Explorer

File Edit View Favorites Tools Help

Address: https://sys-falcon5-w2s/falcon/Admin.asp

ADP Automatic Data Processing, Inc. Where solutions are no accident.™

Autosource User - Adjusters Home Logout Show Me Help

Claims List

Claim #: Desc: - Valuation curbsider no NICB Status: In Progress Req. Ready

VIN Selection

Assignment VIN: Inspection VIN: Reason For No VIN:

Copy >> -126- Decode Pre 81

Vehicle Information

Origin: Make: Year: Model:

Style: Engine: Transmission: Mileage: Actual:

Other Vehicle Information

Lic Plate: Lic State: Lic Expires: Condition: Lic State: Prod Date:

Paint Code: Refinish: Color:

Exterior: Interior:

Done Intranet

Start

-126-

FIG. 7

Admin Page - Microsoft Internet Explorer
 File Edit View Favorites Tools Help
 Stop Refresh Home Search Favorites Media History Mail Print Word
 Address: https://sys-falcon5-w2s/falcon/Admin.asp

ADP Automatic Data Processing, Inc. Where solutions are no accident.™

Autosource User - Adjusters Home Logout Show Me Help

Claims List
 Claim #: 2002 Ford F-250 Desc: - Valuation curbsider no NICB Status: In Progress Req. Ready

Available Packages
 Auxiliary Idle Control
 Heavy Service Suspension
 Power Telescopic Mirrors

Selected Packages
 Lariat Package (S)

Available Options
 California Emissions
 Camper/Towing Package (T)
 Clearance Lights
 Compact Disc W/Am/tape (T)
 Dual Rear Wheels (T)

Selected Options
 AM/FM Stereo Tape (S)
 Air Conditioning (S)
 Aluminum/Alloy Wheels (S)
 Anti-lock Brakes (S)
 Chrome Step Bumper (S)

Available Aftermarket Options
 10 Inch or More Lift Kit
 10ft. Aluminum Flatbed
 10ft High Cube
 10ft Service/Utility Bed
 10ft Stake Bed

Selected Aftermarket Cost Age

None (S) - Standard (T) - Typical (P) - Package (A) - Aftermarket

Done Intranet
 Start

FIG. 8

Admin Page - Microsoft Internet Explorer
 File Edit View Favorites Tools Help
 Stop Refresh Home Search Favorites Media History Mail Print Word
 Address: https://sys-falcon5-w2s/falcon/Admin.asp

ADP Automatic Data Processing, Inc. Where solutions are no accident.™

Autosource User - Adjusters Home Logout Show Me Help

Claims List
 Claim #: 2002 Ford F-350 Desc: 2002 Ford F-350 - Valuation curbsider no NICB Status: In Progress Req. Ready

Condition Summary

Interior Condition
 Overall: _____
 Seats: Good
 Carpets: Good
 Interior Trim: Good
 Glass: Good
 Headliner: Good

Exterior Condition
 Overall: _____
 Body: Good
 Paint: Good
 Trim: Good

Mechanical Condition
 Overall: _____
 Engine: Well Maintained
 Transmission: Well Maintained

Tire Condition
 Overall: _____
 Front Tires: Good (50-70% of tread)
 Rear Tires: Good (50-70% of tread)

Receipts Cost Date

Valuation Notes (Prints on Report)

Done Intranet
 Start

FIG. 9

ADP Automatic Data Processing, Inc. Where solutions are no accident.™

Autosource User - Adjusters Home Logout Show Me Help

Claims List

Claim #: Desc: 2002 Ford F-350 - Valuation curbholder no NICB Status: In Progress Req. Ready

Interior Condition

	Rating	Prior Damage	Description
Overall:		30	
Seats:	Good (T)	30	Slight wear. Soil removed with detail. No fading/dyeing.
Carpets:	Good (T)	30	No damage. Soil removed with detail. No fading. No discoloring.
Interior Trim:	Good (T)	30	No obvious damage. Very slight wear on close inspection.
Glass:	Good (T)	30	1-3 very small pits. Light scratches on close inspection.
Headliner:	Good (T)	30	Soil removed with detail. No fading/dyeing. No tears.

Exterior Condition

	Rating	Prior Damage	Description
Overall:		30	
Body:	Good (T)	30	No obvious damage. 1-3 small dings on close inspection.
Paint:	Good (T)	30	1-3 small chips/scratches. Swirl marks can be buffed out.
Trim:	Good (T)	30	1-3 marks/scratches. Shiny chrome/brightwork/color-key parts.

(T) - Typical

140 → 142

Done Intranet

Start

FIG. 10

ADP Automatic Data Processing, Inc. Where solutions are no accident.™

Autosource User - Adjusters Home Logout Show Me Help

Claims List

Claim #: Desc: - Valuation curbholder no NICB Status: In Progress Req. Ready

Available Destinations

Name	Branch	Device	Email Addresses	Email Type	Fax
-144-					

Add Destination Remove Destination

Available Destinations

Name	Branch	Device	Email Addresses	Fax	Priority
Department, Claims	Falcon Testing	DIRECT	Email Addresses	(555)576-1234x	Priority

Done Intranet

Start

FIG. 11

ADP		Autosource Valuation	
Administrative Data		1998 Honda Accord LX 4D Sedan	
Claims Department ADP/Autosource Falcon Testing Branch 2010 Crow Canyon Place San Ramon CA 94583	Claimant 01-Qctest-Mark-Last, 01- Insured 01-Qctest-Mark-Last, 01-Qcte Claim 01-QCTEST-MARK Loss Date 08/19/2003 Loss Type Collision Policy 01-QCTEST-MARK Other	-156-	
VINSOURCE Analysis		1998 Honda Accord LX 4D Sedan	
No VIN entered		-158-	
Reported Phone Number Analysis		1998 Honda Accord LX 4D Sedan	
The following vehicles have been advertised recently at the insured phone number reported. Detailed information is shown for a vehicle of the same year, make and model as the loss vehicle.			
(925) 866-1100			
Publication	Advertised Vehicle	Date Listed	Price
Cars.com	89 Porsche 92854	First 03/02/03 Last 03/29/03	\$25,000 \$25,000
Cars.com	99 Ford Explorer	First 05/27/03	\$13,900
Valuation Summary		1998 Honda Accord LX 4D Sedan	
	Typical Vehicle	Loss Vehicle	Adjustment
Price	\$9,700		\$9,700
Engine	4 Cylinder 2.3 VTEC	4 Cylinder 2.3 VTEC	
Transmission	4 Speed Automatic	4 Speed Automatic	
Odometer	83,230 Mi (Typical)	85,000 Mi (Actual)	-60
	Equipment/Package Adjustment (See Valuation Detail)		0
	Autosource Value Before Condition Adjustments		9,640
	Total Condition Adjustments (See Condition Adjustment Detail)		0
Total Condition Adjusted Market Value			\$9,640
	Applicable Tax 8.25%		795.30
	Title Fee	<input style="width: 100px;" type="text"/>	
	Transfer Fee	<input style="width: 100px;" type="text"/>	
	Deductible	-500.00	
	Net Adjusted Value	<input style="width: 100px;" type="text"/>	
	Salvage/Other	<input style="width: 100px;" type="text"/>	
Vehicle Valuation Detail		1998 Honda Accord LX 4D Sedan	
The TYPICAL VEHICLE represents the average mileage, condition, equipment level and estimated selling price of a vehicle of the same year, make, model, doors, edition, body and fuel type as the LOSS VEHICLE and is representative of the market area.			

FIG. 12

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SYSTEM AND METHOD FOR PROCESSING WORK PRODUCTS FOR VEHICLES VIA THE WORLD WIDE WEB

BACKGROUND OF THE INVENTION

1. Field of the Invention

The subject matter disclosed generally relates to a method and system for entering data relating to an insurance claim for a damaged vehicle. The data is processed into a valuation report that is transmitted through the world wide web.

2. Background Information

When a vehicle such as an automobile is damaged the owner may file a claim with an insurance carrier. A claims adjuster typically inspects the vehicle to determine the amount of damage and the costs required to repair the automobile. If the repair costs exceed the value of the automobile, or a percentage of the car value, the adjuster may "total" the vehicle. The owner may then receive a check equal to the value of the automobile.

The repair costs and other information may be entered by the adjuster into an estimate report. After inspection the adjuster sends the estimate report to a home office for approval. To improve the efficiency of the claims process there have been developed computer systems and accompanying software that automate the estimate process. By way of example, the assignee of the present invention, Automatic Data Processing, Inc. ("ADP") provides a software product under the trademark PenPro that allows a claims adjuster to enter estimate data through a personal or laptop computer. The PenPro product maintains a running total of the cost to repair a damaged vehicle. When the running repair total reaches a percentage of an estimated value of the vehicle, the software provides a visual warning that the cost is approaching the vehicle value. This provides the adjuster with feedback that the vehicle may have to be totaled.

The vehicle valuation numbers contained by PenPro do not account for specific variations in vehicles such as vehicle condition or aftermarket equipment added to the vehicle. To obtain a more accurate valuation of the vehicle the adjuster can dial-in to a more extensive database. By way of example, ADP provides such a database under the trademark Autosource. Autosource provides the claims adjuster with a valuation report that contains a more accurate valuation of the damaged vehicle. Access to Autosource requires that the computer be specifically configured to dial the appropriate phone number(s) of the Autosource server. The claims adjuster's computer may not have this information. It would be desirable to provide a method and system that would allow a claims adjuster to more readily access a valuation database for damaged vehicles.

BRIEF SUMMARY OF THE INVENTION

A method and system for entering data relating to an insurance claim for a damaged vehicle and transmitting a valuation report for the damaged vehicle through the world wide web.

BRIEF DESCRIPTION OF THE DRAWINGS

FIG. 1 is a schematic of a network system that can be used to receive data relating to an insurance claim for a damaged vehicle and transmit a valuation report for the damaged vehicle through the world wide web;

FIG. 2 is a schematic of a computer of the system;

FIG. 3 is a flowchart showing a business transaction conducted through the system;

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FIGS. 4-11 are illustrations of web pages provided by the system; and,

FIG. 12 is an illustration of a valuation report.

DETAILED DESCRIPTION

Disclosed is a method and system for receiving data relating to an insurance claim for a damaged vehicle and transmitting a valuation report for the damaged vehicle over the world wide web. The system includes a client computer and a web server that are coupled through an electronic communication network such as the internet. The web server contains a web site that can display a plurality of web pages. Each web page allows an operator to enter the insurance claim data. The data can be processed into a valuation report by a separate valuation server. The valuation report can be transmitted to the client computer through the web server. A claims adjuster can access the web server by merely entering a uniform resource locator ("URL") into a web browser. The adjuster does not have to dial directly into the valuation server.

Referring to the drawings more particularly by reference numbers, FIG. 1 shows a system 10 that can be used to generate and transmit a valuation report that relates to an insurance claim of a damaged vehicle. The system 10 includes at least one client computer 12 that is connected to an electronic communication network 14. The electronic communication network 14 may be a wide area network (WAN) such as the internet. Accordingly, communication may be transmitted through the network 14 in TCP/IP format.

The system 10 may further include a web server 16 that is connected to the network 14 and an application server 18. The application server 18 may be coupled to a valuation server 20. The valuation server 20 may contain a database used to process and generate a valuation report. The web server 16 may provide a web based portal that interacts with the application server 18 to generate one or more insurance estimate web pages. By way of example, the web server 16 may contain active server page ("ASP") files that translate request from the client computer into calls to component object model ("COM") components resident in the application server 18. The COM components may include application programs that provide parts lists, calculate estimate data, etc. The ASP calls may also cause the generation of a valuation report in the valuation server. The valuation report can be transmitted to a client computer 12 through the web server 16.

FIG. 2 shows an embodiment of a computer 12 and the servers 16 and 18. The computer 12 includes a processor 40 connected to one or more memory devices 42. The memory device 42 may include both volatile and non-volatile memory such as read only memory (ROM) or random access memory (RAM). The processor 40 is capable of operating software programs in accordance with instructions and data stored within the memory device 42.

The processor 40 may be coupled to a communication port 44, a mass storage device 46, a monitor 48 and a keyboard 50 through a system bus 52. The communication port 44 may include an ETHERNET interface that allows data to be transmitted and received in TCP/IP format. The system bus 52 may be a PCI or other conventional computer bus. The mass storage device 46 may include one or more disk drives such as magnetic or optical drives. The mass storage device 46 may also contain software that is operated by the processor 40.

Without limiting the scope of the invention the term computer readable medium may include the memory device 42 and/or the mass storage device 46. The computer readable medium will contain software programs in binary form that can be read and interpreted by the computer. In addition to the

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memory device **42** and/or mass storage device **46**, computer readable medium may also include a diskette, a compact disc, an integrated circuit, a cartridge, or even a remote communication of the software program. In general the servers **16** and **18** may contain more memory, additional communication ports and greater processing power than the computer **12**.

The servers **18** and **20** may each contain a relational database(s) that correlates data with individual data fields and a relational database management system (RDBMS). The database(s) may include an original equipment guide database. By way of example, the database(s) of the processing server **20** may be the same or similar to Autosource provided by ADP of San Ramon, Calif.

Server **16** may include a website that can be accessed by the computers **12**. The website has a specific uniform resource locator (URL) that can be used to access the site through the network **14**. The URL can be entered through a web browser resident in the client computer **12**.

FIG. **3** shows a flowchart of a method for generating and transmitting a valuation report. In process block **100** an operator at the client computer may enter the URL into a network browser. The URL provides access to the web site at the web server. The web site may initially request a user ID and a password that are entered in block **102**. The web site then displays a web page that contains various fields for inputting data relating to an insurance claim and links to other pages in block **104**. The operator inputs the data in block **106**.

The web pages are displayed and the operator enters data until the process detects a request for a report in decision block **108**. The data is processed into a valuation report in block **110**. By way of example, the data can be processed into a valuation report by a product provided by ADP under the trademark Autosource. Autosource contains a large number of original equipment guides (OEGs). The OEGs provide vehicle values based on the vehicle year, model, make, engine size, geographic location, etc. The valuation report is transmitted to the client computer in block **112**.

FIGS. **4**, **5** and **6** show an embodiment of a number of web pages provided by the server **16**. The web pages may each contain data fields **120** that allow an operator to enter data. The data fields **120** may have adjacent pull down boxes **122** that allow the operator to select a predetermined data entry. By way of example, the data fields may request claim numbers, insurance policy numbers, information regarding the agent, the owner, etc. Each web page may also contain links **124** to other web pages.

FIG. **7** shows a web page that provides a VIN (vehicle identification code) field **126**. Upon entry of the VIN the process determines whether the same VIN has received a previous claim. If so, the valuation report may provide an indication that this vehicle has had a previous claim. This can be used by the operator to detect insurance fraud.

FIG. **8** shows a web page that provides an available packages field **128**, an available options field **130** and an available aftermarket options field **132**. Each field has a scroll down/up bar **134** that allows the operator to view packages, options and aftermarket options that are available for the specific vehicle in the claim. The operator can add or remove the packages and options present in the vehicle through the add **136** and remove **138** buttons. The process may utilize this data to generate the vehicle valuation.

FIGS. **9** and **10** show a web page that contains condition fields **140** that allow the operator to indicate the condition of the vehicle. Description fields **142** may be added to allow the operator to embellish the vehicle condition. The process may use the condition data to generate the vehicle valuation. For example, the operator at a client computer can enter their

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e-mail address in this field **144**. The valuation report is then sent to the entered e-mail address.

FIG. **11** shows a web page that contains destination fields **144**. The destination fields can be filled with information on the recipients of the valuation report. The report can be sent to more than one recipient through this page.

FIG. **12** shows a valuation report. The valuation report provides an adjusted market value for the vehicle in a value field **150**. The report may have a field for the source of the data **152** and a field **154** that provides a general description of the vehicle. Administrative data such as the claim number may be presented in field **156**. The report may also have a VIN field **158**. The VIN field **158** contains the VIN entered into the VIN field **126** shown in FIG. **7**. The report may also provide sample data and specific examples of similar vehicles and prices (not shown) that provides support for the market value. The market value may be adjusted based on mileage, condition of vehicle and other factors. The report is transmitted to the e-mail address(es) listed in the destination field **144** (see FIG. **11**).

While certain exemplary embodiments have been described and shown in the accompanying drawings, it is to be understood that such embodiments are merely illustrative of and not restrictive on the broad invention, and that this invention not be limited to the specific constructions and arrangements shown and described, since various other modifications may occur to those ordinarily skilled in the art.

What is claimed is:

1. A method for obtaining an automobile insurance claim valuation report, comprising:
 - transmitting a uniform resource locator over an electronic communication network from a client computer;
 - connecting with a web site that corresponds to the uniform resource locator, the web site provides a plurality of web pages that allow an operator to input data relating to an insurance claim for a damaged vehicle;
 - entering data relating to the insurance claim;
 - processing the entered data to generate a valuation report for the damaged vehicle, the valuation report provides a market value for the damaged vehicle; and,
 - transmitting the valuation report to the client computer over the electronic communication network.
2. The method of claim 1, wherein the data is processed with an original equipment guide database.
3. The method of claim 1, wherein the web pages allow for input of aftermarket equipment.
4. The method of claim 1, wherein the web pages allow for input of a vehicle option.
5. The method of claim 1, wherein the web pages allow for input of a vehicle condition.
6. The method of claim 1, wherein the web pages allow for input of a vehicle identification number that is included in the valuation report.
7. The method of claim 1, wherein the valuation report is transmitted to a plurality of client computers.
8. The method of claim 1, further comprising transmitting the valuation report from a valuation server to a web server before transmitting the valuation report to the client computer.
9. The method of claim 1, wherein the valuation report is transmitted in a TCP/IP protocol.
10. A system for obtaining an automobile insurance claim valuation report, comprising:
 - an electronic communication network;
 - a web server that is coupled to said electronic communication network, said web server provides access to a web site that has a plurality of web pages which allow for

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receipt of data relating to an insurance claim for a damaged vehicle and transmission of a valuation report for the damaged vehicle, the valuation report provides a market value for the damaged vehicle; and,

a client computer coupled to said electronic communication network, said client computer can allow for the input of data into said web pages, and receive the valuation report.

11. The system of claim 10, further comprising a valuation server coupled to said web server through said electronic communication network, said processing server processes the data and generates the valuation report.

12. The system of claim 11, wherein said valuation server contains an original equipment guide database that processes the data for the valuation report.

13. The system of claim 10, wherein said valuation server web pages allow for input of aftermarket equipment.

14. The system of claim 10, wherein said valuation server web pages allow for input of a vehicle option.

15. The system of claim 10, wherein said valuation server web pages allow for input of a vehicle condition.

16. The system of claim 10, wherein said valuation server web pages allow for input of a vehicle identification number that is included with the valuation report.

17. The system of claim 10, wherein the valuation report is transmitted in a TCP/IP protocol.

18. A server for receiving data relating to insurance claims for a damaged vehicle and for causing transmission of a valuation report for the damaged vehicle, comprising:
 a memory device;
 a communication port; and,
 a processor that is coupled to said memory device, and said communication port, said processor operates in accordance with instructions to provide access to a web site that has a plurality of web pages, the web pages allow for receipt of data relating to an insurance claim for a damaged vehicle and transmission of a valuation report for

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the damaged vehicle, the valuation report provides a market value for the damaged vehicle.

19. The server of claim 18, wherein said web pages allow for input of aftermarket equipment.

20. The server of claim 18, wherein said web pages allow for input of a vehicle option.

21. The server of claim 18, wherein said web pages allow for input of a vehicle condition.

22. The server of claim 18, wherein said web pages allow for input of a vehicle identification number that is included in the valuation report.

23. The server of claim 18, wherein the valuation report is transmitted in a TCP/IP protocol.

24. A computer program storage medium that can cause a computer to receive data relating to an insurance claim for a damaged vehicle and transmission of a valuation report for the damaged vehicle, comprising:
 a computer readable storage medium that contains a computer program which causes a server to provide access to a web site that has a plurality of web pages, the web pages allow for receipt of data relating to an insurance claim for a damaged vehicle and transmission of a valuation report for the damaged vehicle, the valuation report provides a market value for the damaged vehicle.

25. The storage medium of claim 24, wherein said web pages allow for input of aftermarket equipment.

26. The storage medium of claim 24, wherein said web pages allow for input of a vehicle option.

27. The storage medium of claim 24, wherein said web pages allow for input of a vehicle condition.

28. The storage medium of claim 24, wherein said web pages allow for input of a vehicle identification number that is included in the valuation report.

29. The storage medium of claim 24, wherein the valuation report is transmitted in a TCP/IP protocol.

* * * * *

EXHIBIT B



US008200513B2

(12) **United States Patent**
Vahidi et al.

(10) **Patent No.:** **US 8,200,513 B2**
 (45) **Date of Patent:** ***Jun. 12, 2012**

(54) **SYSTEM AND METHOD FOR PROCESSING WORK PRODUCTS FOR VEHICLES VIA THE WORLD WIDE WEB**

(75) Inventors: **Reza-Sayed Vahidi**, Pleasanton, CA (US); **Stan Griffin**, Livermore, CA (US); **Pankaj Desai**, Walnut Creek, CA (US); **Sonja Larson**, Benicia, CA (US); **Robert Cooperrider**, Canby, OR (US); **John W. Fitzpatrick**, West Linn, OR (US); **Sergey Gorelov**, Clackamas, OR (US)

(73) Assignee: **Audatex North America, Inc.**, San Diego, CA (US)

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

This patent is subject to a terminal disclaimer.

(21) Appl. No.: **13/026,842**

(22) Filed: **Feb. 14, 2011**

(65) **Prior Publication Data**
 US 2011/0202374 A1 Aug. 18, 2011

Related U.S. Application Data

(63) Continuation of application No. 10/979,926, filed on Nov. 1, 2004, now Pat. No. 7,912,740.

(51) **Int. Cl.**
G06Q 40/00 (2006.01)

(52) **U.S. Cl.** **705/4**; 705/36 R; 705/14; 705/26; 705/40; 705/35

(58) **Field of Classification Search** 705/4, 26, 705/36 R

See application file for complete search history.

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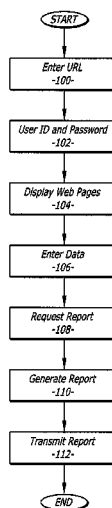
Primary Examiner — Vanel Frenel

(74) *Attorney, Agent, or Firm* — Ben J. Yorks; Irell & Manella LLP

(57) **ABSTRACT**

A method and system for receiving data relating to an insurance claim for a damaged vehicle and transmitting a valuation report for the damaged vehicle over the world wide web. The system includes a client computer and a web server that are coupled through an electronic communication network such as the internet. The web server contains a web site that contains a plurality of web pages. Each web page allows an operator to enter the insurance claim data. The data can be processed into a valuation report by a separate valuation server. The valuation report can be transmitted to the client computer through the web server. A claims adjuster can access the web server by merely entering a uniform resource locator ("URL") into a web browser. The adjuster does not have to dial directly into the valuation server.

31 Claims, 11 Drawing Sheets



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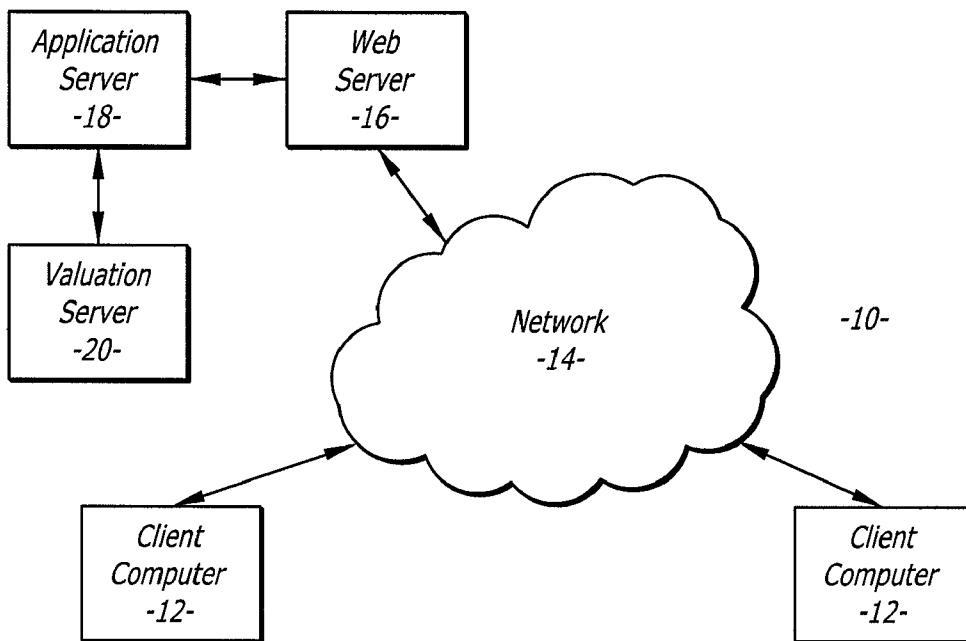


FIG. 1

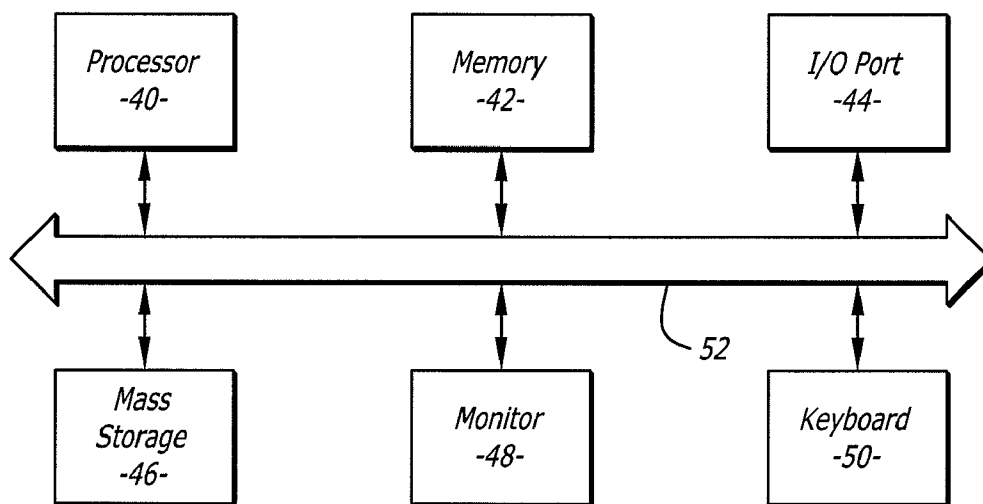


FIG. 2

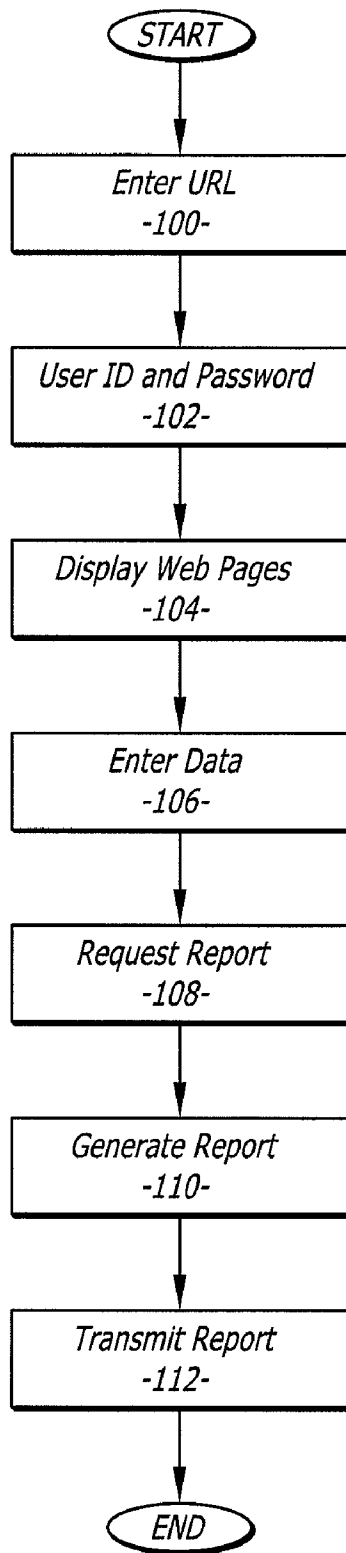


FIG. 3

FIG. 4

Admin Page - Microsoft Internet Explorer

File Edit View Favorites Tools Help

Address <https://sys-falcon5-w2s/falcon/Admin.asp>

ADP Automatic Data Processing, Inc.

Autosource User - Adjusters

Where solutions are no accident.™

Home Logout Show Me Help

Stop Refresh Home Search Favorites Media History Mail Print Word

Go

Claims List

Claim # : Desc: - Valuation curbsider no NICB Status: In Progress Req. Ready

Insured Policy #: 122

Loss Type: [dropdown]

*Accounting #: [text]

First Name: [text]

Last Name: [text]

Claim Rep.: [text]

Company: [text]

Agent: [text]

Insured: [text]

Claimant: [text]

Loss Payee: [text]

Second Payee: [text]

Deductible: [text]

Deductible Amount

Reason for no deductible: None

Messages / Remarks: [text]

Assignment Message: [text]

Estimate Remarks: [text]

Done

Start

Intranet

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FIG. 5

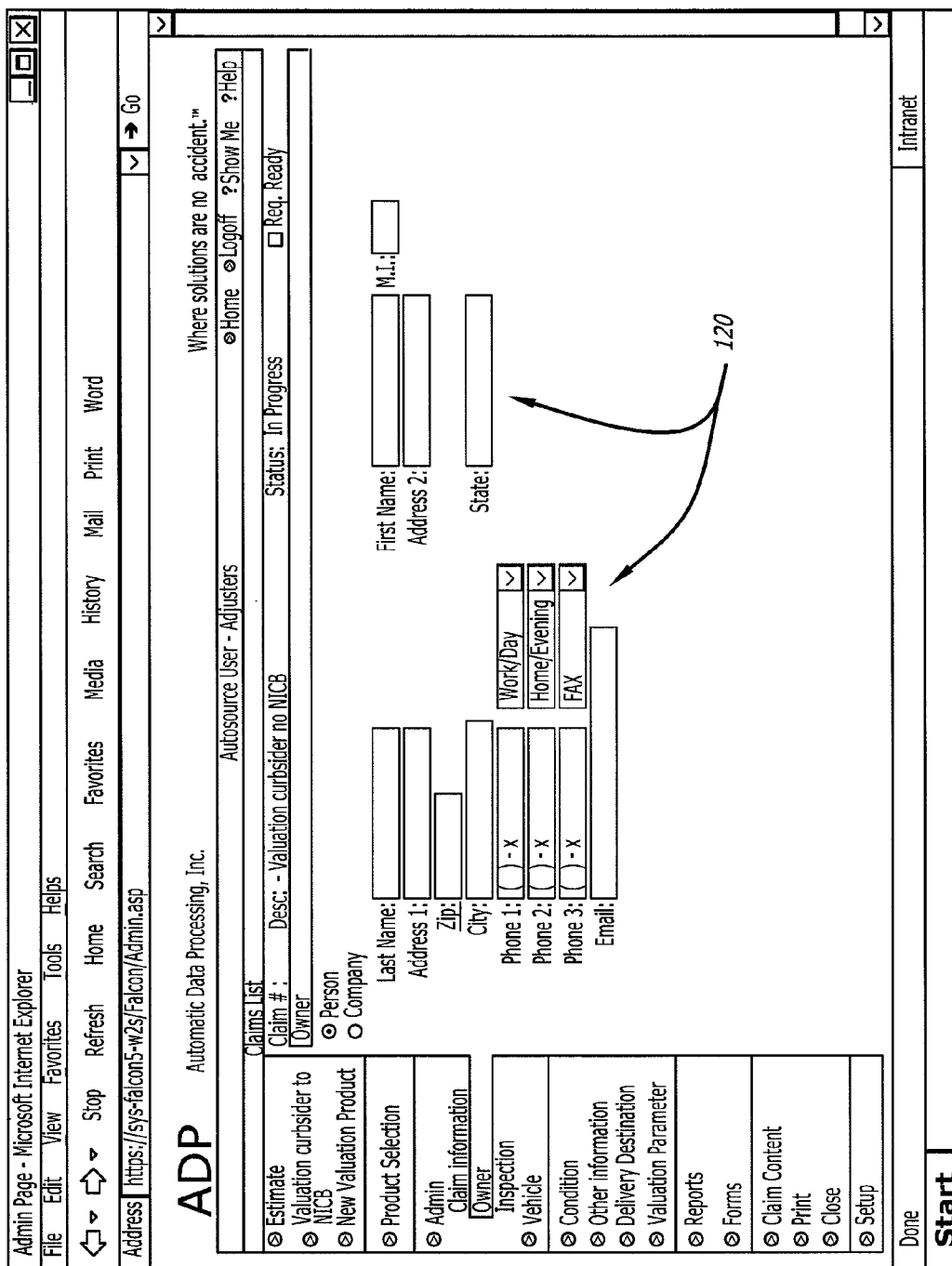


FIG. 6

Admin Page - Microsoft Internet Explorer
 File Edit View Favorites Tools Help
 Stop Refresh Home Search Favorites Media History Mail Print Word
 Address: https://sys-falcon5-w2s/falcon/Admin.asp

Where solutions are no accident.™
 Home Logoff Show Me Help

Autosource User - Adjusters
 Status: In Progress Req. Ready

Claims List
 Claim #: Valuation curbsider no NICB
 Appraiser
 Last Name: First Name: Inspection Type:

Inspection
 Inspection Date/Time: 09/06/2002 04:07 PM
 Inspection Location: Inspection Zip: Inspection City: Inspection State: Driveable: Rental Assisted: Driveable:

Assigned Date/Time: 00:00 AM Received Date/Time: 00:00 AM
 First Contact Date/Time: 00:00 AM Second Contact Date/Time: 00:00 AM
 Appointment Date/Time: 00:00 AM
 Calendar Days to Repair: Target Complete Date/Time: 00:00 AM
 Vehicle Drop Off Date/Time: 00:00 AM Repair Start Date/Time: 00:00 AM
 Vehicle Pick Up Date/Time: 00:00 AM Repair Complete Date/Time: 00:00 AM

Estimate
 Valuation curbsider to
 NICB
 New Valuation Product
 Product Selection
 Admin
 Claim information
 Owner
 Inspection
 Vehicle
 Condition
 Other information
 Delivery Destination
 Valuation Parameter
 Reports
 Forms
 Claim Content
 Print
 Close
 Setup

Done **Start** Intranet

120

FIG. 7

Admin Page - Microsoft Internet Explorer
 File Edit View Favorites Tools Help
 Address: https://sys-falcon5-w2s/falcon/Admin.asp
 Stop Refresh Home Search Favorites History Media Mail Print Word
 Go

Automatic Data Processing, Inc.
 Autosource User - Adjusters
 Home Logoff Show Me Help
 Where solutions are no accident.™

ADP
 Automatic Data Processing, Inc.
 Status: In Progress
 Reg. Ready

Claims List
 Claim #: Valuation curbsider no NICB
 VIN Selection
 Assignment VIN: -126-
 Decode (Pre 81)
 Reason For No VIN

Vehicle Information
 Origin: Make: Year: Model:
 Style: Mileage: Actual

Options
 Engine: Transmission: Mileage: Actual

Other Vehicle Information
 Lic. Plate: Lic State: Lic Expire: / /
 Condition: Lic State: Prod Date: / /

Paint Code
 Exterior: Refinish Color
 Interior: Color

Done
Start
 Intranet

- Estimate
- Valuation curbsider to NICB
- New Valuation Product
- Product Selection
- Admin
- Vehicle
- Vehicle Options
- Condition
- Other Information
- Delivery Destination
- Valuation Parameter
- Reports
- Forms
- Claim Content
- Print
- Close
- Setup

FIG. 8

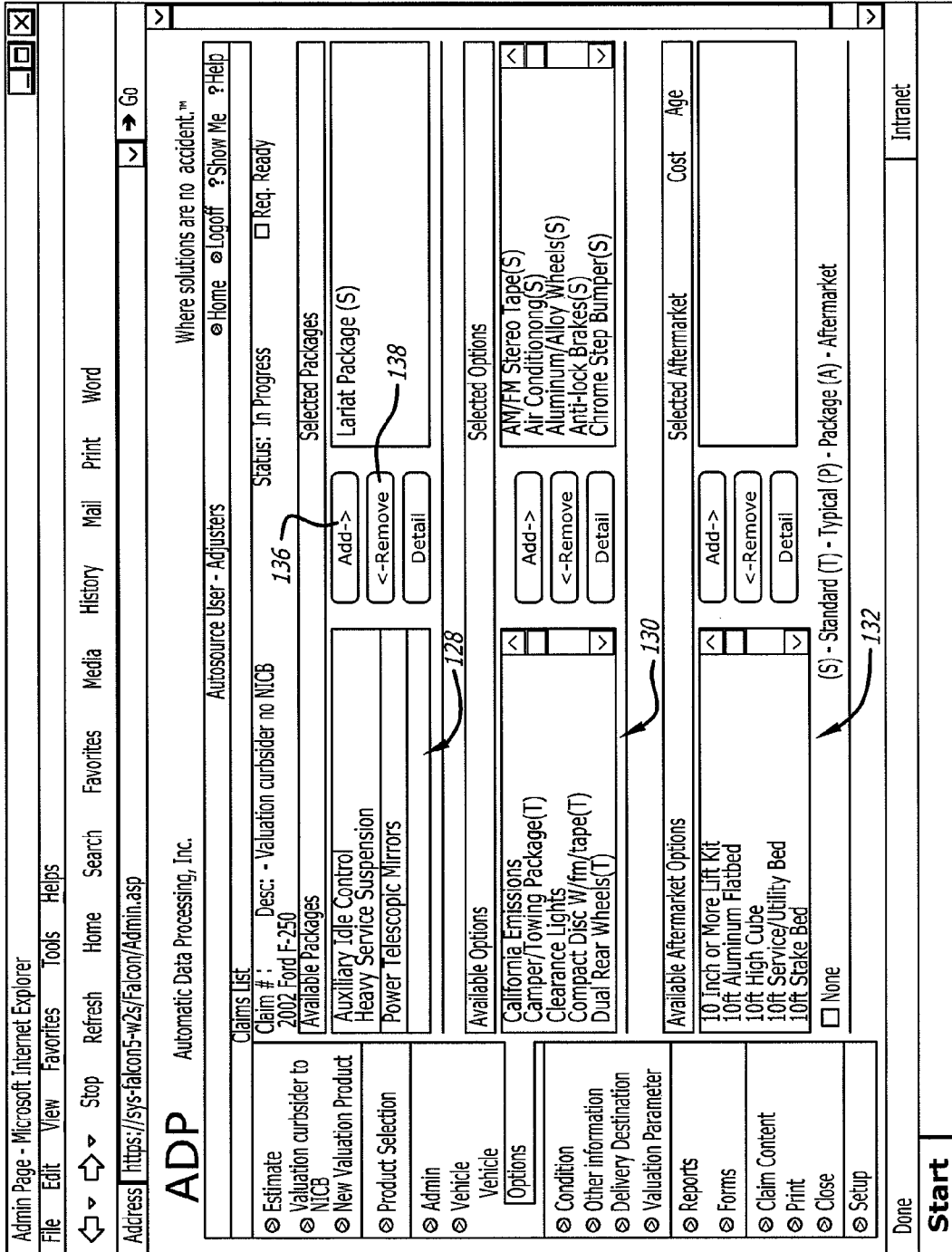


FIG. 9

Admin Page - Microsoft Internet Explorer
 File Edit View Favorites Tools Help
 Stop Refresh Home Search Favorites Media History Mail Print Word
 Address: https://sys-falcon5-w2s/falcon/Admin.asp

ADP Automatic Data Processing, Inc. Autosource User - Adjusters
 Where solutions are no accident.™ Home Logout Show Me Help

Claim # : Desc: 2002 Ford F-350 - Valuation curbsider no NTCB Status: In Progress Req. Ready

Claims List

Estimate	Valuation curbsider to NTCB	New Valuation Product	Product Selection	Admin	Vehicle	Condition	Condition Summary	Interior/Exterior	Mechanical Condition	Tires	Other information	Delivery Destination	Valuation Parameter	Reports	Forms	Claim Content	Print	Close	Setup

Interior Condition
 Overall: []
 Seats: [Good]
 Carpets: [Good]
 Interior Trim: [Good]
 Glass: [Good]
 Headliner: [Good]

Exterior Condition
 Overall: []
 Body: [Good]
 Paint: [Good]
 Trim: [Good]

Mechanical Condition
 Overall: []
 Engine: [Well Maintained]
 Transmission: [Well Maintained]

Tire Condition
 Overall: []
 Front Tires: [Good (30-79% of tread)]
 Rear Tires: [Good (30-79% of tread)]

Valuation Notes (Prints on Report)

Receipts Cost Date

Done **Start** Intranet

FIG. 10

Admin Page - Microsoft Internet Explorer
Go

File Edit View Favorites Tools Help
Home Search Favorites Media History Mail Print Word

Address <https://sys-falcon5-w2s/falcon/Admin.asp>
Autosource User - Adjusters
Where solutions are no accident.™

ADP Automatic Data Processing, Inc.
Home Logoff ? Show Me ? Help

Claims List
Status: In Progress

Estimate Valuation curbsider to NICB

New Valuation Product

Product Selection

Admin

Vehicle

Condition

Condition Summary

Interior/Exterior

Mechanical Condition

Tires

Other information

Delivery Destination

Valuation Parameter

Reports

Forms

Claim Content

Print

Close

Setup

Desc: 2002 Ford F-350 - Valuation curbsider no NICB

Interior Condition	Rating	Prior Damage	Description
Overall:	Good (T)	\$0	Slight wear. Soil removed with detail. No fading/discoloring.
Seats:	Good (T)	\$0	No damage. Soil removed with detail. No fading. No discoloring.
Carpets:	Good (T)	\$0	No obvious damage. Very slight wear on close inspection.
Interior Trim:	Good (T)	\$0	1-3 very small pits. Light scratches on close inspection.
Glass:	Good (T)	\$0	Soil removed with detail. No fading/discoloring. No tears.
Headliner:	Good (T)	\$0	

Exterior Condition	Rating	Prior Damage	Description
Overall:	Good (T)	\$0	No obvious damage. 1-3 small dings on close inspection.
Body:	Good (T)	\$0	1-3 small chips/scratches. Swirl marks can be buffed out.
Paint:	Good (T)	\$0	New Paint Receipt: \$0 Recipient Date: / /
Trim:	Good (T)	\$0	1-3 marks/scratches. Shiny chrome/brightwork/color-key parts.

Done
Intranet

Start

FIG. 11

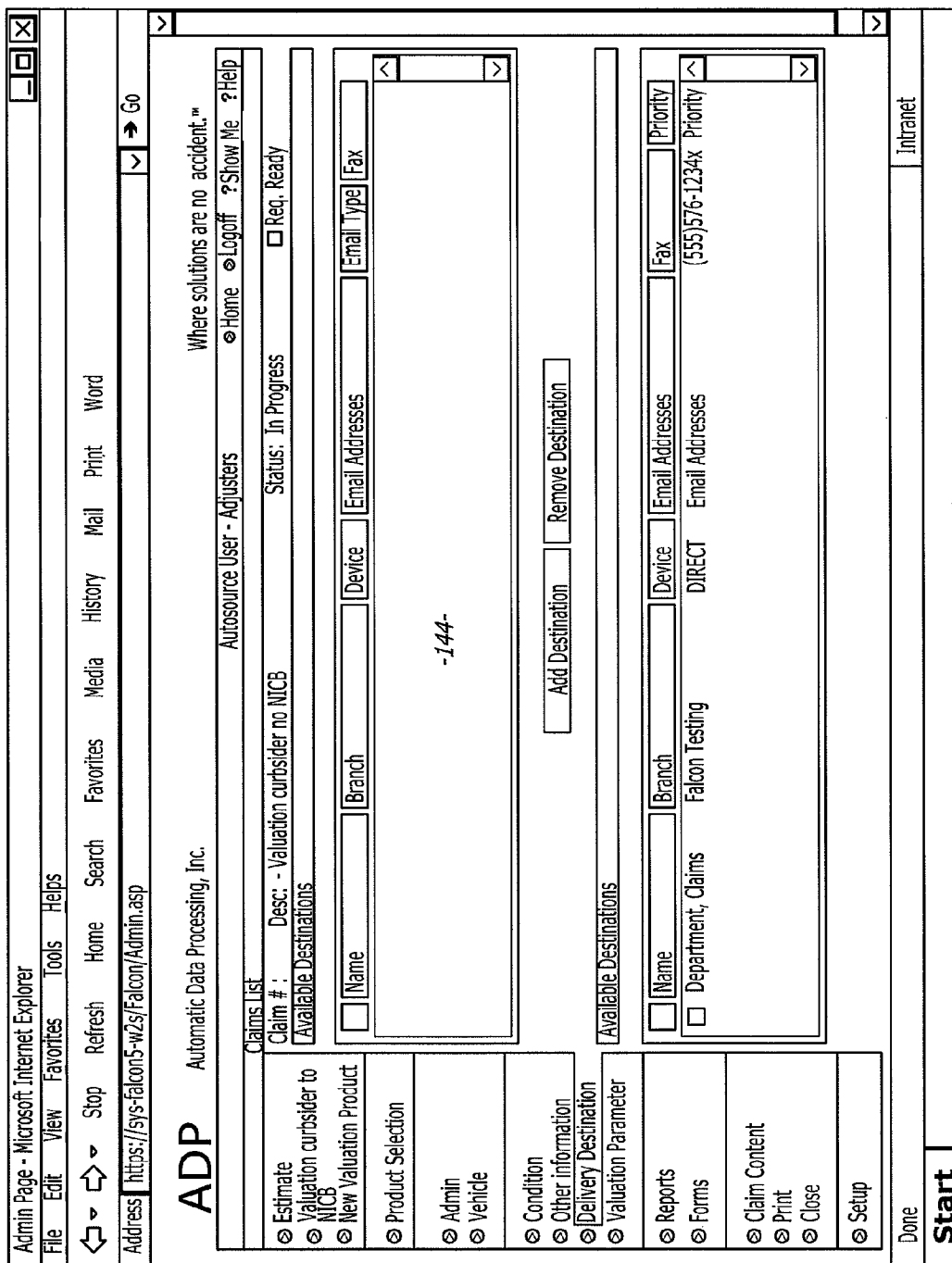


FIG. 12

ADP		Autosource Valuation	
Administrative Data		1998 Honda Accord LX 4D Sedan	
Claims Department		Claimant	01-Qctest-Mark-Last, 01-
ADP/Autosource		Insured	01-Qctest-Mark-Last,
Falcon Testing Branch		Claim	01-Qcte
2010 Crow Canyon Place		Loss Date	01-QCTEST-MARK
San Ramon CA 94583		Loss Type	08/19/2003 -156-
		Policy	Collision
		Other	01-QCTEST-MARK
VINSOURCE Analysis		1998 Honda Accord LX 4D Sedan	
		No VIN entered	-158-
Reported Phone Number Analysis		1998 Honda Accord LX 4D Sedan	
The following vehicles have been advertised recently at the insured phone number reported. Detailed information is shown for a vehicle of the same year, make and model as the loss vehicle.			
(925) 866-1100			
Publication	Advertised Vehicle	Date Listed	Price
Cars.com	89 Porsche 928S4	First 03/02/03	\$25,000
Cars.com -152-	99 Ford Explorer	Last 03/29/03	\$25,000
		First 05/27/03	\$13,900
Valuation Summary		1998 Honda Accord LX 4D Sedan	
	Typical Vehicle	Loss Vehicle	Adjustment
Price	\$9,700		\$9,700
Engine	4 Cylinder 2.3 VTEC	4 Cylinder 2.3 VTEC	
Transmission	4 Speed Automatic -154-	4 Speed Automatic	
Odometer	83,230 Mi (Typical)	85,000 Mi (Actual)	-60
	Equipment/Package Adjustment (See Valuation Detail)		0
	Autosource Value Before Condition Adjustments		9,640
	Total Condition Adjustments (See Condition Adjustment Detail)		0
Total Condition Adjusted Market Value			\$9,640 150
	Applicable Tax 8.25%		795.30
	Title Fee	<input type="text"/>	
	Transfer Fee	<input type="text"/>	
	Deductible		-500.00
	Net Adjusted Value	<input type="text"/>	
	Salvage/Other	<input type="text"/>	
Vehicle Valuation Detail		1998 Honda Accord LX 4D Sedan	
The TYPICAL VEHICLE represents the average mileage, condition, equipment level and estimated selling price of a vehicle of the same year, make, model, doors, edition, body and fuel type as the LOSS VEHICLE and is representative of the market area.			

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**SYSTEM AND METHOD FOR PROCESSING
WORK PRODUCTS FOR VEHICLES VIA THE
WORLD WIDE WEB****CROSS REFERENCE TO RELATED
APPLICATIONS**

This application is a continuation application of U.S. application Ser. No. 10/979,926 filed Nov. 1, 2004, now U.S. Pat. No. 7,912,740.

BACKGROUND OF THE INVENTION**1. Field of the Invention**

The subject matter disclosed generally relates to a method and system for entering data relating to an insurance claim for a damaged vehicle. The data is processed into a valuation report that is transmitted through the world wide web.

2. Background Information

When a vehicle such as an automobile is damaged the owner may file a claim with an insurance carrier. A claims adjuster typically inspects the vehicle to determine the amount of damage and the costs required to repair the automobile. If the repair costs exceed the value of the automobile, or a percentage of the car value, the adjuster may "total" the vehicle. The owner may then receive a check equal to the value of the automobile.

The repair costs and other information may be entered by the adjuster into an estimate report. After inspection the adjuster sends the estimate report to a home office for approval. To improve the efficiency of the claims process there have been developed computer systems and accompanying software that automate the estimate process. By way of example, the assignee of the present invention, Automatic Data Processing, Inc. ("ADP") provides a software product under the trademark PenPro that allows a claims adjuster to enter estimate data through a personal or laptop computer. The PenPro product maintains a running total of the cost to repair a damaged vehicle. When the running repair total reaches a percentage of an estimated value of the vehicle, the software provides a visual warning that the cost is approaching the vehicle value. This provides the adjuster with feedback that the vehicle may have to be totaled.

The vehicle valuation numbers contained by PenPro do not account for specific variations in vehicles such as vehicle condition or aftermarket equipment added to the vehicle. To obtain a more accurate valuation of the vehicle the adjuster can dial-in to a more extensive database. By way of example, ADP provides such a database under the trademark Autosource. Autosource provides the claims adjuster with a valuation report that contains a more accurate valuation of the damaged vehicle. Access to Autosource requires that the computer be specifically configured to dial the appropriate phone number(s) of the Autosource server. The claims adjuster's computer may not have this information. It would be desirable to provide a method and system that would allow a claims adjuster to more readily access a valuation database for damaged vehicles.

BRIEF SUMMARY OF THE INVENTION

A method and system for entering data relating to an insurance claim for a damaged vehicle and transmitting a valuation report for the damaged vehicle through the world wide web.

BRIEF DESCRIPTION OF THE DRAWINGS

FIG. 1 is a schematic of a network system that can be used to receive data relating to an insurance claim for a damaged

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vehicle and transmit a valuation report for the damaged vehicle through the world wide web;

FIG. 2 is a schematic of a computer of the system;

FIG. 3 is a flowchart showing a business transaction conducted through the system;

FIGS. 4-11 are illustrations of web pages provided by the system; and,

FIG. 12 is an illustration of a valuation report.

DETAILED DESCRIPTION

Disclosed is a method and system for receiving data relating to an insurance claim for a damaged vehicle and transmitting a valuation report for the damaged vehicle over the world wide web. The system includes a client computer and a web server that are coupled through an electronic communication network such as the internet. The web server contains a web site that can display a plurality of web pages. Each web page allows an operator to enter the insurance claim data. The data can be processed into a valuation report by a separate valuation server. The valuation report can be transmitted to the client computer through the web server. A claims adjuster can access the web server by merely entering a uniform resource locator ("URL") into a web browser. The adjuster does not have to dial directly into the valuation server.

Referring to the drawings more particularly by reference numbers, FIG. 1 shows a system 10 that can be used to generate and transmit a valuation report that relates to an insurance claim of a damaged vehicle. The system 10 includes at least one client computer 12 that is connected to an electronic communication network 14. The electronic communication network 14 may be a wide area network (WAN) such as the internet. Accordingly, communication may be transmitted through the network 14 in TCP/IP format.

The system 10 may further include a web server 16 that is connected to the network 14 and an application server 18. The application server 18 may be coupled to a valuation server 20. The valuation server 20 may contain a database used to process and generate a valuation report. The web server 16 may provide a web based portal that interacts with the application server 18 to generate one or more insurance estimate web pages. By way of example, the web server 16 may contain active server page ("ASP") files that translate request from the client computer into calls to component object model ("COM") components resident in the application server 18. The COM components may include application programs that provide parts lists, calculate estimate data, etc. The ASP calls may also cause the generation of a valuation report in the valuation server. The valuation report can be transmitted to a client computer 12 through the web server 16.

FIG. 2 shows an embodiment of a computer 12 and the servers 16 and 18. The computer 12 includes a processor 40 connected to one or more memory devices 42. The memory device 42 may include both volatile and non-volatile memory such as read only memory (ROM) or random access memory (RAM). The processor 40 is capable of operating software programs in accordance with instructions and data stored within the memory device 42.

The processor 40 may be coupled to a communication port 44, a mass storage device 46, a monitor 48 and a keyboard 50 through a system bus 52. The communication port 44 may include an ETHERNET interface that allows data to be transmitted and received in TCP/IP format. The system bus 52 may be a PCI or other conventional computer bus. The mass storage device 46 may include one or more disk drives such as magnetic or optical drives. The mass storage device 46 may also contain software that is operated by the processor 40.

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Without limiting the scope of the invention the term computer readable medium may include the memory device **42** and/or the mass storage device **46**. The computer readable medium will contain software programs in binary form that can be read and interpreted by the computer. In addition to the memory device **42** and/or mass storage device **46**, computer readable medium may also include a diskette, a compact disc, an integrated circuit, a cartridge, or even a remote communication of the software program. In general the servers **16** and **18** may contain more memory, additional communication ports and greater processing power than the computer **12**.

The servers **18** and **20** may each contain a relational database(s) that correlates data with individual data fields and a relational database management system (RDBMS). The database(s) may include an original equipment guide database. By way of example, the database(s) of the processing server **20** may be the same or similar to Autosource provided by ADP of San Ramon, Calif.

Server **16** may include a website that can be accessed by the computers **12**. The website has a specific uniform resource locator (URL) that can be used to access the site through the network **14**. The URL can be entered through a web browser resident in the client computer **12**.

FIG. **3** shows a flowchart of a method for generating and transmitting a valuation report. In process block **100** an operator at the client computer may enter the URL into a network browser. The URL provides access to the web site at the web server. The web site may initially request a user ID and a password that are entered in block **102**. The web site then displays a web page that contains various fields for inputting data relating to an insurance claim and links to other pages in block **104**. The operator inputs the data in block **106**.

The web pages are displayed and the operator enters data until the process detects a request for a report in decision block **108**. The data is processed into a valuation report in block **110**. By way of example, the data can be processed into a valuation report by a product provided by ADP under the trademark Autosource. Autosource contains a large number of original equipment guides (OEGs). The OEGs provide vehicle values based on the vehicle year, model, make, engine size, geographic location, etc. The valuation report is transmitted to the client computer in block **112**.

FIGS. **4**, **5** and **6** show an embodiment of a number of web pages provided by the server **16**. The web pages may each contain data fields **120** that allow an operator to enter data. The data fields **120** may have adjacent pull down boxes **122** that allow the operator to select a predetermined data entry. By way of example, the data fields may request claim numbers, insurance policy numbers, information regarding the agent, the owner, etc. Each web page may also contain links **124** to other web pages.

FIG. **7** shows a web page that provides a VIN (vehicle identification code) field **126**. Upon entry of the VIN the process determines whether the same VIN has received a previous claim. If so, the valuation report may provide an indication that this vehicle has had a previous claim. This can be used by the operator to detect insurance fraud.

FIG. **8** shows a web page that provides an available packages field **128**, an available options field **130** and an available aftermarket options field **132**. Each field has a scroll down/up bar **134** that allows the operator to view packages, options and aftermarket options that are available for the specific vehicle in the claim. The operator can add or remove the packages and options present in the vehicle through the add **136** and remove **138** buttons. The process may utilize this data to generate the vehicle valuation.

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FIGS. **9** and **10** show a web page that contains condition fields **140** that allow the operator to indicate the condition of the vehicle. Description fields **142** may be added to allow the operator to embellish the vehicle condition. The process may use the condition data to generate the vehicle valuation. For example, the operator at a client computer can enter their e-mail address in this field **144**. The valuation report is then sent to the entered e-mail address.

FIG. **11** shows a web page that contains destination fields **144**. The destination fields can be filled with information on the recipients of the valuation report. The report can be sent to more than one recipient through this page.

FIG. **12** shows a valuation report. The valuation report provides an adjusted market value for the vehicle in a value field **150**. The report may have a field for the source of the data **152** and a field **154** that provides a general description of the vehicle. Administrative data such as the claim number may be presented in field **156**. The report may also have a VIN field **158**. The VIN field **158** contains the VIN entered into the VIN field **126** shown in FIG. **7**. The report may also provide sample data and specific examples of similar vehicles and prices (not shown) that provides support for the market value. The market value may be adjusted based on mileage, condition of vehicle and other factors. The report is transmitted to the e-mail address(es) listed in the destination field **144** (see FIG. **11**).

While certain exemplary embodiments have been described and shown in the accompanying drawings, it is to be understood that such embodiments are merely illustrative of and not restrictive on the broad invention, and that this invention not be limited to the specific constructions and arrangements shown and described, since various other modifications may occur to those ordinarily skilled in the art.

What is claimed is:

1. A method for obtaining an automobile insurance claim valuation report, comprising:

receiving a uniform resource locator over an electronic communication network from a client computer;

providing a web site that corresponds to the uniform resource locator, the web site provides at least one web page that relates to an insurance claim for a damaged vehicle;

receiving data relating to the insurance claim;

processing at a server the received data to automatically generate a valuation report for the damaged vehicle; and, transmitting the valuation report to the client computer over the electronic communication network through the web site.

2. The method of claim **1**, wherein the data is processed with an original equipment guide database.

3. The method of claim **1**, wherein the data includes aftermarket equipment that is used to generate the valuation report.

4. The method of claim **1**, wherein the data includes of a vehicle option that is used to generate the valuation report.

5. The method of claim **1**, wherein the data includes a vehicle condition that is used to generate the valuation report.

6. The method of claim **1**, wherein the data includes a vehicle identification number that is included in the valuation report.

7. The method of claim **1**, wherein the valuation report is transmitted to a plurality of client computers.

8. The method of claim **1**, further comprising transmitting the valuation report from a valuation server to a web server before transmitting the valuation report to the client computer.

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9. The method of claim 1, wherein the valuation report is transmitted in a TCP/IP format.

10. A system for obtaining an automobile insurance claim valuation report, comprising:

a web server that provides access to a web site that has at least one web page which allows for receipt of data relating to an insurance claim for a damaged vehicle and transmission of a valuation report for the damaged vehicle that is automatically generated; and,

a client computer coupled to said web server, said client computer can allow for an input of data into said web page, and receive the valuation report.

11. The system of claim 10, further comprising a valuation server coupled to said web server, said valuation server processes the data and generates the valuation report.

12. The system of claim 11, wherein said valuation server contains an original equipment guide database that processes the data for the valuation report.

13. The system of claim 10, wherein said web server web site allows for input of aftermarket equipment that is used to generate said valuation report.

14. The system of claim 10, wherein said web server web site allows for input of a vehicle option that is used to generate said valuation report.

15. The system of claim 10, wherein said web server web site allows for input of a vehicle condition that is used to generate said valuation report.

16. The system of claim 10, wherein said web server web site allows for input of a vehicle identification number that is included with the valuation report.

17. The system of claim 10, wherein the valuation report is transmitted in a TCP/IP format.

18. A server for receiving data relating to insurance claims for a damaged vehicle and for causing transmission of a valuation report for the damaged vehicle, comprising:

a memory device;
a communication port; and,

a processor that is coupled to said memory device, and said communication port, said processor operates in accordance with instructions to provide access to a web site that has at least one web page, the web page allows for receipt of data relating to an insurance claim for a damaged vehicle and transmission of a valuation report for the damaged vehicle that is automatically generated by said processor.

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19. The server of claim 18, wherein said web site allows for input of aftermarket equipment that is used to generate said valuation report.

20. The server of claim 18, wherein said web site allows for input of a vehicle option that is used to generate said valuation report.

21. The server of claim 18, wherein said web site allows for input of a vehicle condition that is used to generate said valuation report.

22. The server of claim 18, wherein said web site allows for input of a vehicle identification number that is included in the valuation report.

23. The server of claim 18, wherein the valuation report is transmitted in a TCP/IP format.

24. The server of claim 18, wherein the data is processed with an original equipment guide database.

25. A computer program storage medium that can cause a computer to receive data relating to an insurance claim for a damaged vehicle and transmission of a valuation report for the damaged vehicle, comprising:

a computer readable storage medium that contains a computer program which causes a server to provide access to a web site that has at least one web page, the web page allows for receipt of data relating to an insurance claim for a damaged vehicle and transmission of a valuation report for the damaged vehicle that is automatically generated by said computer program.

26. The storage medium of claim 25, wherein said web site allows for input of aftermarket equipment that is used to generate said valuation report.

27. The storage medium of claim 25, wherein said web site allows for input of a vehicle option that is used to generate said valuation report.

28. The storage medium of claim 25, wherein said web site allows for input of a vehicle condition that is used to generate said valuation report.

29. The storage medium of claim 25, wherein said web site allows for input of a vehicle identification number that is included in the valuation report.

30. The storage medium of claim 25, wherein the valuation report is transmitted in a TCP/IP format.

31. The storage medium of claim 25, wherein the data is processed with an original equipment guide database.

* * * * *

EXHIBIT C



US008468038B2

(12) **United States Patent**
Vahidi et al.

(10) **Patent No.:** **US 8,468,038 B2**
(45) **Date of Patent:** ***Jun. 18, 2013**

(54) **SYSTEM AND METHOD FOR PROCESSING WORK PRODUCTS FOR VEHICLES VIA THE WORLD WIDE WEB**

(75) Inventors: **Reza-Sayed Vahidi**, Pleaseanton, CA (US); **Stan Griffin**, Livermore, CA (US); **Pankaj Desai**, Walnut Creek, CA (US); **Sonja Larson**, Benicia, CA (US); **Robert Cooperrider**, Canby, OR (US); **John W. Fitzpatrick**, West Linn, OR (US); **Sergey Gorelov**, Clackamas, OR (US)

(73) Assignee: **Audatex North America, Inc.**

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

This patent is subject to a terminal disclaimer.

(21) Appl. No.: **13/463,628**

(22) Filed: **May 3, 2012**

(65) **Prior Publication Data**
 US 2012/0215568 A1 Aug. 23, 2012

Related U.S. Application Data

(63) Continuation of application No. 13/026,842, filed on Feb. 14, 2011, now Pat. No. 8,200,513, which is a continuation of application No. 10/979,926, filed on Nov. 1, 2004, now Pat. No. 7,912,740.

(51) **Int. Cl.**
G06Q 40/08 (2012.01)

(52) **U.S. Cl.**
 USPC **705/4**; 705/36 R; 705/39; 705/40; 705/26; 705/306; 701/31.4

(58) **Field of Classification Search**
 USPC 705/4, 36 R, 40, 35, 26
 See application file for complete search history.

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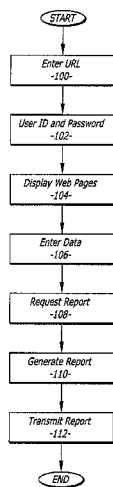
Primary Examiner — Vanel Frenel

(74) *Attorney, Agent, or Firm* — Ben J. Yorks; Irell & Manella LLP

(57) **ABSTRACT**

A method and system for receiving data relating to an insurance claim for a damaged vehicle and transmitting a valuation report for the damaged vehicle over the world wide web. The system includes a client computer and a web server that are coupled through an electronic communication network such as the internet. The web server contains a web site that contains a plurality of web pages. Each web page allows an operator to enter the insurance claim data. The data can be processed into a valuation report by a separate valuation server. The valuation report can be transmitted to the client computer through the web server. A claims adjuster can access the web server by merely entering a uniform resource locator ("URL") into a web browser. The adjuster does not have to dial directly into the valuation server.

31 Claims, 7 Drawing Sheets



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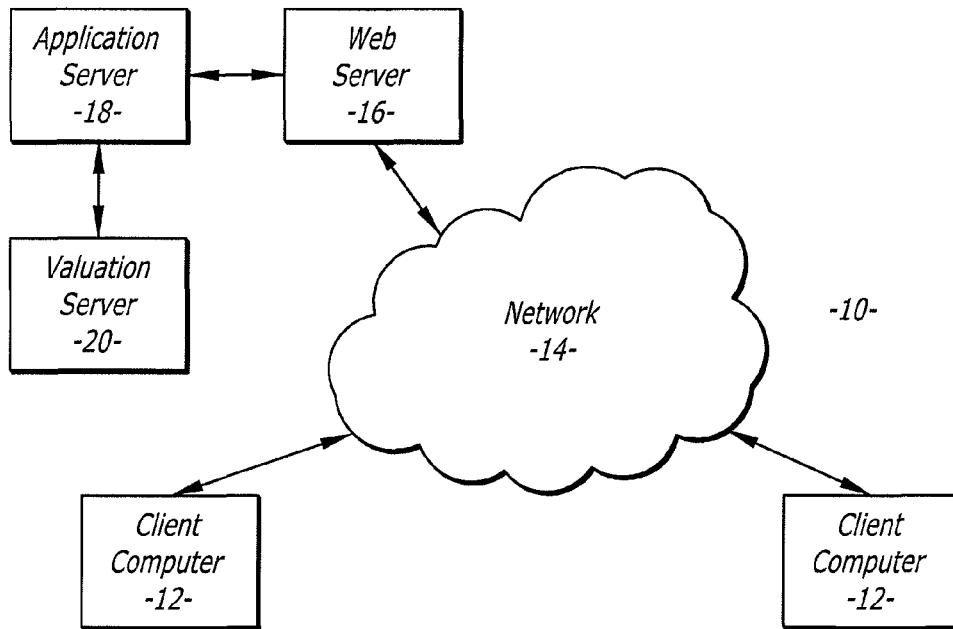


FIG. 1

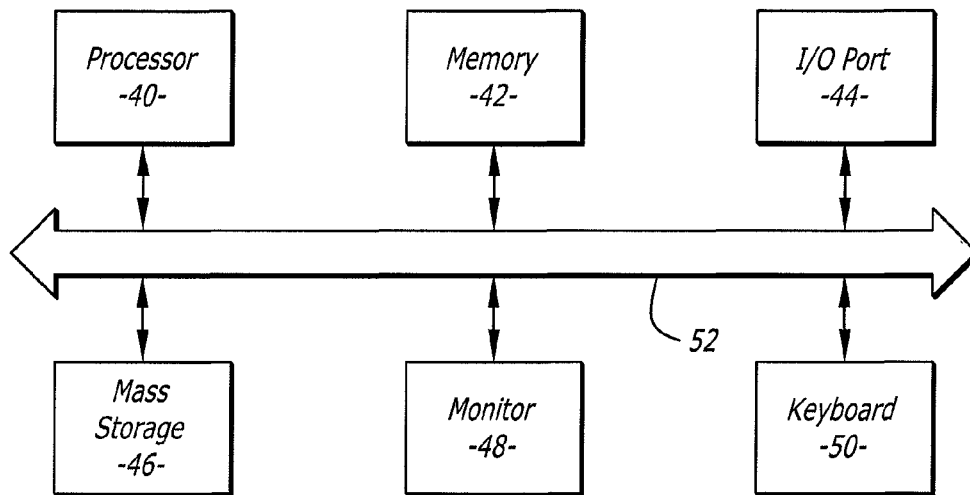


FIG. 2

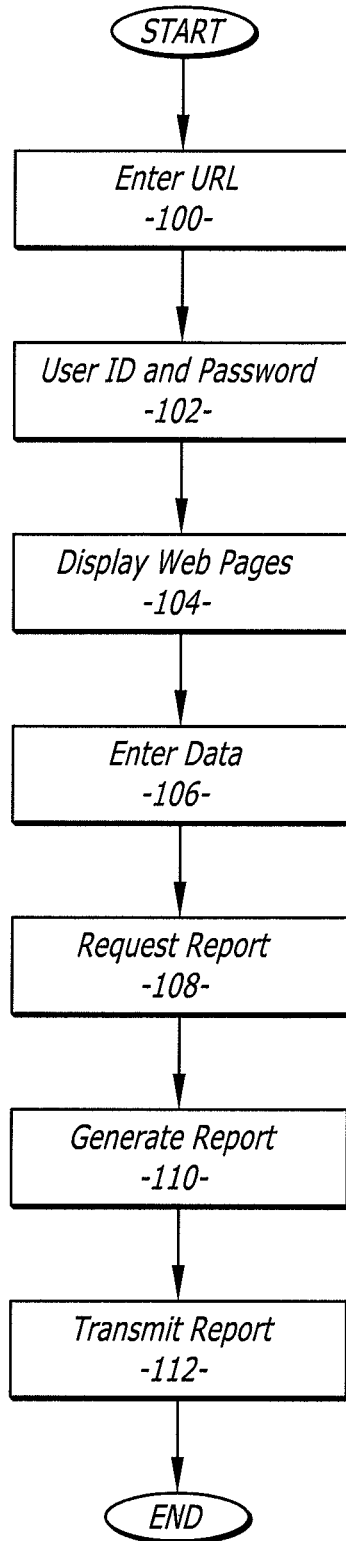


FIG. 3

Admin Page - Microsoft Internet Explorer
 File Edit View Favorites Tools Help
 Stop Refresh Home Search Favorites Media History Mail Print Word
 Address: https://sys-falcon5-w2s/Falcon/Admin.asp

ADP Automatic Data Processing, Inc. Where solutions are no accident.™

Autosource User - Adjusters Home Logoff Show Me Help

Claims List

Estimate
 Valuation curbsider to NICB
 New Valuation Product
 Product Selection
 Admin
 Claim Information
 Owner
 Inspection
 Vehicle
 Condition
 Other Information
 Delivery Destination
 Valuation Parameter
 Reports
 Forms
 Claim Content
 Print
 Close
 Setup

Claim #: Desc: - Valuation curbsider no NICB Status: In Progress Req. Ready

Claim Information

Claim #: [] Insured Policy #: []
 Loss Date/Time: / / 09:00 AM Loss Type: [] 122
 File #: [] *Accounting #: []

Last Name: [] First Name: []
 Company: []
 Agent: []
 Insured: []
 Claimant: []
 Loss Payee: []
 Second Payee: []

Deductible
 Deductible Amount []
 Reason for no deductible: None []

Messages / Remarks
 Assignment Message: []
 Estimate Remarks: []

Done Intranet
 Start

FIG. 4

Admin Page - Microsoft Internet Explorer
 File Edit View Favorites Tools Help
 Stop Refresh Home Search Favorites Media History Mail Print Word
 Address: https://sys-falcon5-w2s/Falcon/Admin.asp

ADP Automatic Data Processing, Inc. Where solutions are no accident.™

Autosource User - Adjusters Home Logoff Show Me Help

Claims List

Estimate
 Valuation curbsider to NICB
 New Valuation Product
 Product Selection
 Admin
 Claim Information
 Owner
 Inspection
 Vehicle
 Condition
 Other Information
 Delivery Destination
 Valuation Parameter
 Reports
 Forms
 Claim Content
 Print
 Close
 Setup

Claim #: Desc: - Valuation curbsider no NICB Status: In Progress Req. Ready

Owner

Person
 Company

Last Name: [] First Name: [] H.I.: []
 Address 1: [] Address 2: []
 Zip: []
 City: [] State: []
 Phone 1: () -x Work/Day []
 Phone 2: () -x Home/Evening []
 Phone 3: () -x FAX []
 Email: []

Done Intranet
 Start

FIG. 5

Admin Page - Microsoft Internet Explorer
 File Edit View Favorites Tools Help
 Stop Refresh Home Search Favorites Media History Mail Print Word
 Address: https://sys-falcon5-w2s/Falcon/Admin.asp

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Claims List
 Claim #: Descr - Valuation curbsider no NICB Status: In Progress Req. Ready

Appraiser
 Last Name: First Name:

Inspection
 Inspection Date/Time: 09/06/2002 04:07 PM Inspection Type:
 Inspection Location:
 Inspection Zip:
 Inspection City: Inspection State:
 Driveable: Rental Assisted:

Assigned Date/Time: Received Date/Time:
 First Contact Date/Time: Second Contact Date/Time:
 Appointment Date/Time:
 Calendar Days to Repair: Target Complete Date/Time:
 Vehicle Drop Off Date/Time: Repair Start Date/Time:
 Vehicle Pick Up Date/Time: Repair Complete Date/Time:

Done Intranet
Start

120

FIG. 6

Admin Page - Microsoft Internet Explorer
 File Edit View Favorites Tools Help
 Stop Refresh Home Search Favorites Media History Mail Print Word
 Address: https://sys-falcon5-w2s/Falcon/Admin.asp

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Autosource User - Adjusters Home Logoff Show Me Help

Claims List
 Claim #: Descr - Valuation curbsider no NICB Status: In Progress Req. Ready

VIN Selection
 Assignment VIN Inspection VIN Reason For No VIN
 Copy >> -126- Decode Pre 81

Vehicle Information
 Origin: Make: Year: Model:
 Style:
 Engine: Transmission: Mileage: Actual:

Other Vehicle Information
 Lic Plate: Lic State: Lic Expires: Condition: Lic State: Prod Date:
 Paint Code Refinish Color
 Exterior: Interior:

Done Intranet
Start

FIG. 7

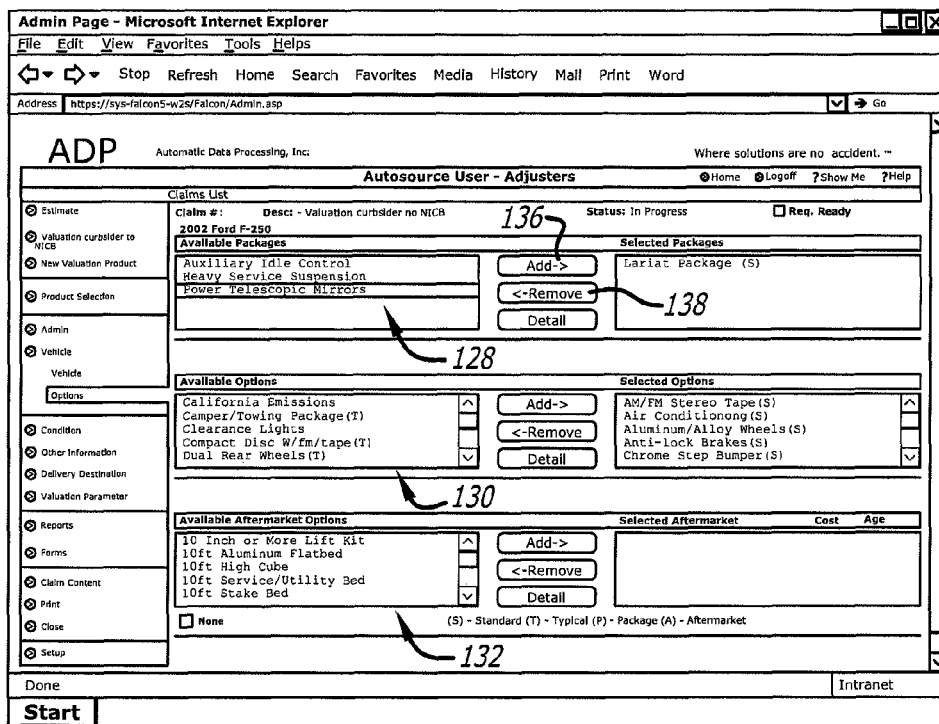


FIG. 8

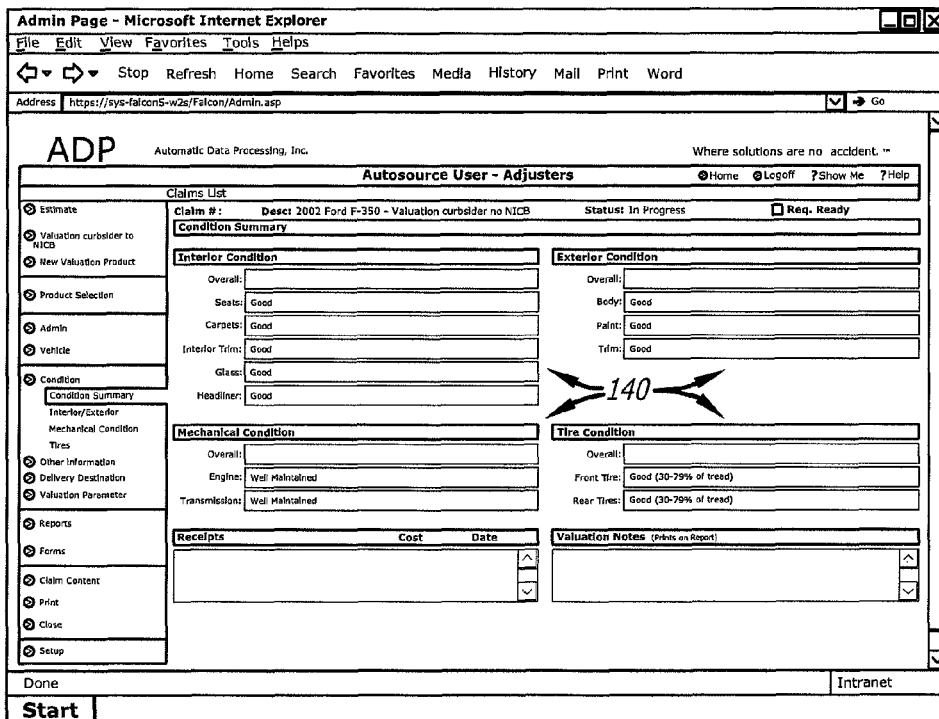


FIG. 9

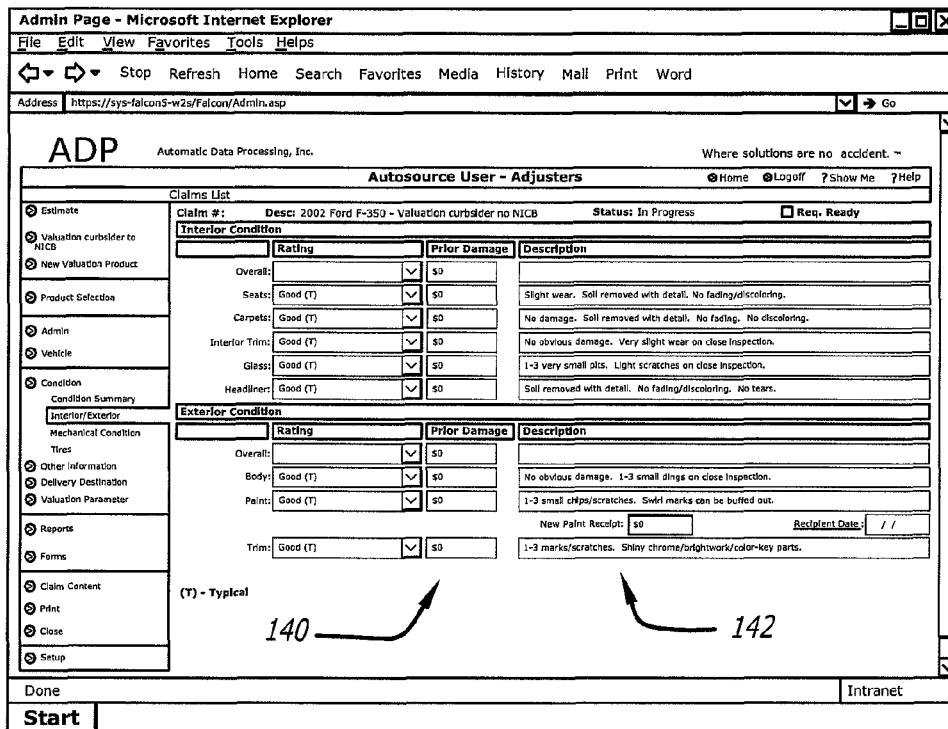


FIG. 10

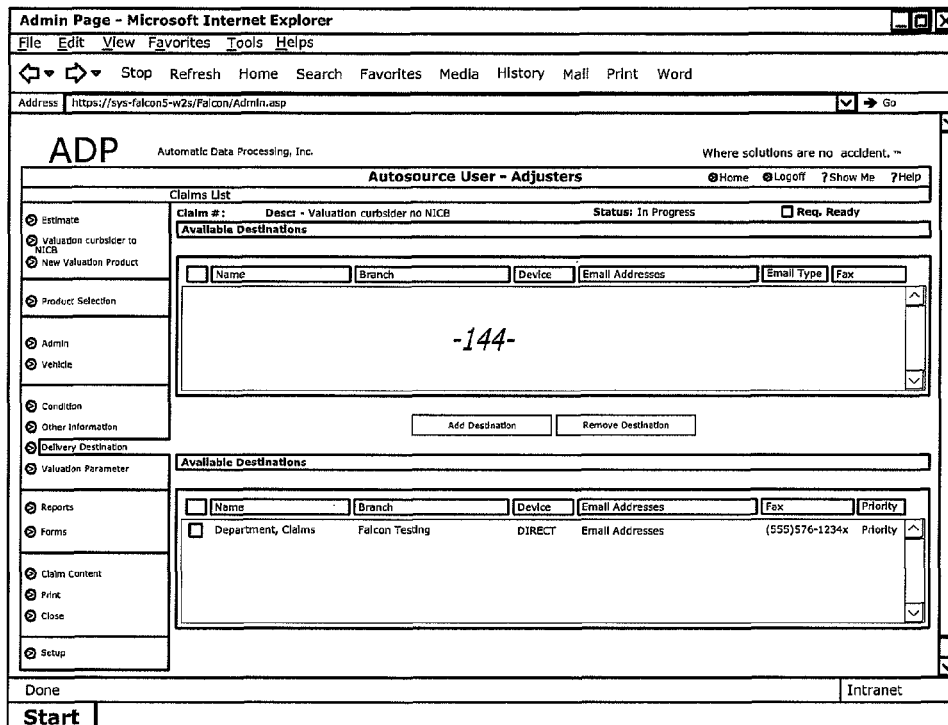


FIG. 11

ADP Autosource Valuation			
Administrative Data 1998 Honda Accord LX 4D Sedan			
Claims Department ADP/Autosource Falcon Testing Branch 2010 Crow Canyon Place San Ramon CA 94583	Claimant 01-Qctest-Mark-Last, 01- Insured 01-Qctest-Mark-Last, 01-Qcte Claim 01-QCTEST-MARK Loss Date 08/19/2003 Loss Type Collision Policy 01-QCTEST-MARK Other		
-156-			
VINSOURCE Analysis 1998 Honda Accord LX 4D Sedan			
No VIN entered			
-158-			
Reported Phone Number Analysis 1998 Honda Accord LX 4D Sedan			
The following vehicles have been advertised recently at the Insured phone number reported. Detailed information is shown for a vehicle of the same year, make and model as the loss vehicle.			
(925) 866-1100			
Publication	Advertised Vehicle	Date Listed	Price
Cars.com	89 Porsche 928S4	First 03/02/03 Last 03/29/03	\$25,000 \$25,000
-152-	99 Ford Explorer	First 05/27/03	\$13,900
Valuation Summary 1998 Honda Accord LX 4D Sedan			
	Typical Vehicle	Loss Vehicle	Adjustment
Price	\$9,700		\$9,700
Engine	4 Cylinder 2.3 VTEC	4 Cylinder 2.3 VTEC	
Transmission	4 Speed Automatic	4 Speed Automatic	
Odometer	83,230 Mi (Typical)	85,000 Mi (Actual)	-60
	Equipment/Package Adjustment (See Valuation Detail)		0
	Autosource Value Before Condition Adjustments		9,640
	Total Condition Adjustments (See Condition Adjustment Detail)		0
Total Condition Adjusted Market Value			\$9,640
	Applicable Tax 8.25%		795.30
	Title Fee		<input type="text"/>
	Transfer Fee		<input type="text"/>
	Deductible		-500.00
	Net Adjusted Value		<input type="text"/>
	Salvage/Other		<input type="text"/>
Vehicle Valuation Detail 1998 Honda Accord LX 4D Sedan			
The TYPICAL VEHICLE represents the average mileage, condition, equipment level and estimated selling price of a vehicle of the same year, make, model, doors, edition, body and fuel type as the LOSS VEHICLE and is representative of the market area.			

FIG. 12

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SYSTEM AND METHOD FOR PROCESSING WORK PRODUCTS FOR VEHICLES VIA THE WORLD WIDE WEB

CROSS REFERENCE TO RELATED APPLICATIONS

This application is a continuation application of U.S. application Ser. No. 13/026,842 filed Feb. 14, 2011 now U.S. Pat. No. 8,200,513, which is a continuation of U.S. application Ser. No. 10/979,926 filed Nov. 1, 2004, now U.S. Pat. No. 7,912,740 issued Mar. 22, 2011.

BACKGROUND OF THE INVENTION

1. Field of the Invention

The subject matter disclosed generally relates to a method and system for entering data relating to an insurance claim for a damaged vehicle. The data is processed into a valuation report that is transmitted through the world wide web.

2. Background Information

When a vehicle such as an automobile is damaged the owner may file a claim with an insurance carrier. A claims adjuster typically inspects the vehicle to determine the amount of damage and the costs required to repair the automobile. If the repair costs exceed the value of the automobile, or a percentage of the car value, the adjuster may "total" the vehicle. The owner may then receive a check equal to the value of the automobile.

The repair costs and other information may be entered by the adjuster into an estimate report. After inspection the adjuster sends the estimate report to a home office for approval. To improve the efficiency of the claims process there have been developed computer systems and accompanying software that automate the estimate process. By way of example, the assignee of the present invention, Automatic Data Processing, Inc. ("ADP") provides a software product under the trademark PenPro that allows a claims adjuster to enter estimate data through a personal or laptop computer. The PenPro product maintains a running total of the cost to repair a damaged vehicle. When the running repair total reaches a percentage of an estimated value of the vehicle, the software provides a visual warning that the cost is approaching the vehicle value. This provides the adjuster with feedback that the vehicle may have to be totaled.

The vehicle valuation numbers contained by PenPro do not account for specific variations in vehicles such as vehicle condition or aftermarket equipment added to the vehicle. To obtain a more accurate valuation of the vehicle the adjuster can dial-in to a more extensive database. By way of example, ADP provides such a database under the trademark Autosource. Autosource provides the claims adjuster with a valuation report that contains a more accurate valuation of the damaged vehicle. Access to Autosource requires that the computer be specifically configured to dial the appropriate phone number(s) of the Autosource server. The claims adjuster's computer may not have this information. It would be desirable to provide a method and system that would allow a claims adjuster to more readily access a valuation database for damaged vehicles.

BRIEF SUMMARY OF THE INVENTION

A method and system for entering data relating to an insurance claim for a damaged vehicle and transmitting a valuation report for the damaged vehicle through the world wide web.

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BRIEF DESCRIPTION OF THE DRAWINGS

FIG. 1 is a schematic of a network system that can be used to receive data relating to an insurance claim for a damaged vehicle and transmit a valuation report for the damaged vehicle through the world wide web;

FIG. 2 is a schematic of a computer of the system;

FIG. 3 is a flowchart showing a business transaction conducted through the system;

FIGS. 4-11 are illustrations of web pages provided by the system; and,

FIG. 12 is an illustration of a valuation report.

DETAILED DESCRIPTION

Disclosed is a method and system for receiving data relating to an insurance claim for a damaged vehicle and transmitting a valuation report for the damaged vehicle over the world wide web. The system includes a client computer and a web server that are coupled through an electronic communication network such as the internet. The web server contains a web site that can display a plurality of web pages. Each web page allows an operator to enter the insurance claim data. The data can be processed into a valuation report by a separate valuation server. The valuation report can be transmitted to the client computer through the web server. A claims adjuster can access the web server by merely entering a uniform resource locator ("URL") into a web browser. The adjuster does not have to dial directly into the valuation server.

Referring to the drawings more particularly by reference numbers, FIG. 1 shows a system 10 that can be used to generate and transmit a valuation report that relates to an insurance claim of a damaged vehicle. The system 10 includes at least one client computer 12 that is connected to an electronic communication network 14. The electronic communication network 14 may be a wide area network (WAN) such as the internet. Accordingly, communication may be transmitted through the network 14 in TCP/IP format.

The system 10 may further include a web server 16 that is connected to the network 14 and an application server 18. The application server 18 may be coupled to a valuation server 20. The valuation server 20 may contain a database used to process and generate a valuation report. The web server 16 may provide a web based portal that interacts with the application server 18 to generate one or more insurance estimate web pages. By way of example, the web server 16 may contain active server page ("ASP") files that translate request from the client computer into calls to component object model ("COM") components resident in the application server 18. The COM components may include application programs that provide parts lists, calculate estimate data, etc. The ASP calls may also cause the generation of a valuation report in the valuation server. The valuation report can be transmitted to a client computer 12 through the web server 16.

FIG. 2 shows an embodiment of a computer 12 and the servers 16 and 18. The computer 12 includes a processor 40 connected to one or more memory devices 42. The memory device 42 may include both volatile and non-volatile memory such as read only memory (ROM) or random access memory (RAM). The processor 40 is capable of operating software programs in accordance with instructions and data stored within the memory device 42.

The processor 40 may be coupled to a communication port 44, a mass storage device 46, a monitor 48 and a keyboard 50 through a system bus 52. The communication port 44 may include an ETHERNET interface that allows data to be transmitted and received in TCP/IP format. The system bus 52 may

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be a PCI or other conventional computer bus. The mass storage device **46** may include one or more disk drives such as magnetic or optical drives. The mass storage device **46** may also contain software that is operated by the processor **40**.

Without limiting the scope of the invention the term computer readable medium may include the memory device **42** and/or the mass storage device **46**. The computer readable medium will contain software programs in binary form that can be read and interpreted by the computer. In addition to the memory device **42** and/or mass storage device **46**, computer readable medium may also include a diskette, a compact disc, an integrated circuit, a cartridge, or even a remote communication of the software program. In general the servers **16** and **18** may contain more memory, additional communication ports and greater processing power than the computer **12**.

The servers **18** and **20** may each contain a relational database(s) that correlates data with individual data fields and a relational database management system (RDBMS). The database(s) may include an original equipment guide database. By way of example, the database(s) of the processing server **20** may be the same or similar to Autosource provided by ADP of San Ramon, Calif.

Server **16** may include a website that can be accessed by the computers **12**. The website has a specific uniform resource locator (URL) that can be used to access the site through the network **14**. The URL can be entered through a web browser resident in the client computer **12**.

FIG. **3** shows a flowchart of a method for generating and transmitting a valuation report. In process block **100** an operator at the client computer may enter the URL into a network browser. The URL provides access to the web site at the web server. The web site may initially request a user ID and a password that are entered in block **102**. The web site then displays a web page that contains various fields for inputting data relating to an insurance claim and links to other pages in block **104**. The operator inputs the data in block **106**.

The web pages are displayed and the operator enters data until the process detects a request for a report in decision block **108**. The data is processed into a valuation report in block **110**. By way of example, the data can be processed into a valuation report by a product provided by ADP under the trademark Autosource. Autosource contains a large number of original equipment guides (OEGs). The OEGs provide vehicle values based on the vehicle year, model, make, engine size, geographic location, etc. The valuation report is transmitted to the client computer in block **112**.

FIGS. **4**, **5** and **6** show an embodiment of a number of web pages provided by the server **16**. The web pages may each contain data fields **120** that allow an operator to enter data. The data fields **120** may have adjacent pull down boxes **122** that allow the operator to select a predetermined data entry. By way of example, the data fields may request claim numbers, insurance policy numbers, information regarding the agent, the owner, etc. Each web page may also contain links **124** to other web pages.

FIG. **7** shows a web page that provides a VIN (vehicle identification code) field **126**. Upon entry of the VIN the process determines whether the same VIN has received a previous claim. If so, the valuation report may provide an indication that this vehicle has had a previous claim. This can be used by the operator to detect insurance fraud.

FIG. **8** shows a web page that provides an available packages field **128**, an available options field **130** and an available aftermarket options field **132**. Each field has a scroll down/up bar **134** that allows the operator to view packages, options and aftermarket options that are available for the specific vehicle in the claim. The operator can add or remove the packages and

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options present in the vehicle through the add **136** and remove **138** buttons. The process may utilize this data to generate the vehicle valuation.

FIGS. **9** and **10** show a web page that contains condition fields **140** that allow the operator to indicate the condition of the vehicle. Description fields **142** may be added to allow the operator to embellish the vehicle condition. The process may use the condition data to generate the vehicle valuation. For example, the operator at a client computer can enter their e-mail address in this field **144**. The valuation report is then sent to the entered e-mail address.

FIG. **11** shows a web page that contains destination fields **144**. The destination fields can be filled with information on the recipients of the valuation report. The report can be sent to more than one recipient through this page.

FIG. **12** shows a valuation report. The valuation report provides an adjusted market value for the vehicle in a value field **150**. The report may have a field for the source of the data **152** and a field **154** that provides a general description of the vehicle. Administrative data such as the claim number may be presented in field **156**. The report may also have a VIN field **158**. The VIN field **158** contains the VIN entered into the VIN field **126** shown in FIG. **7**. The report may also provide sample data and specific examples of similar vehicles and prices (not shown) that provides support for the market value. The market value may be adjusted based on mileage, condition of vehicle and other factors. The report is transmitted to the e-mail address(es) listed in the destination field **144** (see FIG. **11**).

While certain exemplary embodiments have been described and shown in the accompanying drawings, it is to be understood that such embodiments are merely illustrative of and not restrictive on the broad invention, and that this invention not be limited to the specific constructions and arrangements shown and described, since various other modifications may occur to those ordinarily skilled in the art.

What is claimed is:

1. A method for obtaining an automobile insurance claim valuation report of a damaged vehicle, comprising:
 - receiving a uniform resource locator over an electronic communication network from a client computer;
 - providing a web site that corresponds to the uniform resource locator, the web site provides at least one web page that relates to an insurance claim for the damaged vehicle;
 - receiving data relating to the insurance claim, said data includes a vehicle year, a model and a geographical location;
 - processing the entered data to automatically generate a valuation report for the damaged vehicle; and,
 - transmitting the valuation report to the client computer over the electronic communication network through the web site.
2. The method of claim **1**, wherein the data includes a vehicle engine size.
3. The method of claim **1**, wherein the data includes aftermarket equipment that is used to generate the valuation report.
4. The method of claim **1**, wherein the data includes a vehicle option that is used to generate the valuation report.
5. The method of claim **1**, wherein the data includes a vehicle condition that is used to generate the valuation report.
6. The method of claim **1**, wherein the data includes a vehicle identification number that is included in the valuation report.
7. The method of claim **1**, wherein the valuation report is transmitted to a plurality of client computers.

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8. The method of claim 1, further comprising transmitting the valuation report from a valuation server to a web server before transmitting the valuation report to the client computer.

9. The method of claim 1, wherein the data includes a vehicle make.

10. A system for obtaining an automobile insurance claim valuation report for a damaged vehicle, comprising:

a web server that provides access to a web site that has at least one web page which allows for receipt of data relating to an insurance claim for the damaged vehicle and transmission of a valuation report for the damaged vehicle that is automatically generated with said data, said data includes a vehicle year, a model and a geographic location; and,

a client computer coupled to said electronic communication network, said client computer can allow for the input of data into said web pages, and receive the valuation report.

11. The system of claim 10, further comprising a valuation server coupled to said web server, said valuation server processes the data and generates the valuation report.

12. The system of claim 11, wherein said data includes a vehicle engine size.

13. The system of claim 10, wherein said valuation server allows for input of aftermarket equipment.

14. The system of claim 10, wherein said valuation server allows for input of a vehicle option.

15. The system of claim 10, wherein said valuation server allows for input of a vehicle condition.

16. The system of claim 10, wherein said valuation server allows for input of a vehicle identification number that is included with the valuation report.

17. The system of claim 10, wherein the data includes a vehicle make.

18. A server for receiving data relating to insurance claims for a damaged vehicle and for causing transmission of a valuation report for the damaged vehicle, comprising:

a memory device;

a communication port; and,

a processor that is coupled to said memory device, and said communication port, said processor operates in accordance with instructions to provide access to a web site that has at least one web page, the web page allows for receipt of data relating to an insurance claim for the damaged vehicle and transmission of a valuation report for the damaged vehicle that is automatically generated with said data, said data includes a vehicle year, a model and a geographic location.

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19. The server of claim 18, wherein said web site allows for input of aftermarket equipment that is used to generate said valuation report.

20. The server of claim 18, wherein said web site allows for input of a vehicle option that is used to generate said valuation report.

21. The server of claim 18, wherein said web site allows for input of a vehicle condition that is used to generate said valuation report.

22. The server of claim 18, wherein said web site allows for input of a vehicle identification number that is included in the valuation report.

23. The server of claim 18, wherein the data includes a vehicle engine size.

24. The server of claim 18, wherein said data includes a vehicle make.

25. A computer program storage medium that can cause a computer to receive data relating to an insurance claim for a damaged vehicle and transmission of a valuation report for the damaged vehicle, comprising:

a computer readable storage medium that contains a computer program which causes a server to provide access to a web site that has at least one web page, the web pages allows for receipt of data relating to an insurance claim for a damaged vehicle and transmission of a valuation report for the damaged vehicle that is automatically generated with said data by said computer program, said data includes a vehicle year, a model and a geographic location.

26. The storage medium of claim 25, wherein said web site allows for input of aftermarket equipment that is used to generate said valuation request.

27. The storage medium of claim 25, wherein said web site allows for input of a vehicle option that is used to generate said valuation report.

28. The storage medium of claim 25, wherein said web site allows for input of a vehicle condition that is used to generate said valuation report.

29. The storage medium of claim 25, wherein said web site allows for input of a vehicle identification number that is included in the valuation report.

30. The storage medium of claim 25, wherein the data includes a vehicle engine size.

31. The server of claim 25, wherein said data includes a vehicle make.

* * * * *

UNITED STATES PATENT AND TRADEMARK OFFICE
CERTIFICATE OF CORRECTION

PATENT NO. : 8,468,038 B2
APPLICATION NO. : 13/463628
DATED : June 18, 2013
INVENTOR(S) : Vahidi et al.

Page 1 of 1

It is certified that error appears in the above-identified patent and that said Letters Patent is hereby corrected as shown below:

Title Page, Item (75)

First Inventor's Name, replace "Reza-Sayed Vahidi" with "Seyed-Reza Vahidi"
First Inventor's Residence, replace "Pleaseanton" with "Pleasanton"

In the Claims

In Claim 10,

At Col. 5, lines 16 and 17, replace "electronic communication network" with "web server"
At Col. 5, line 18, replace "pages" with "page"

In Claim 13,

At Col. 5, line 25, replace "valuation" with "web"

In Claim 14,

At Col. 5, line 27, replace "valuation" with "web"

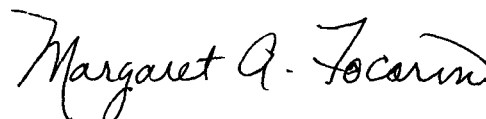
In Claim 15,

At Col. 5, line 29, replace "valuation" with "web"

In Claim 16,

At Col. 5, line 30, replace "valuation" with "web"

Signed and Sealed this
Third Day of December, 2013



Margaret A. Focarino
Commissioner for Patents of the United States Patent and Trademark Office