

insurance benefit(s) through enhanced incentive package(s), such as discounted operation (e.g., driving) educational material(s) or operation lesson(s). It should be appreciated that access to such material can benefit both operator of vehicle 4710 and service provider platform 4720 (e.g., insurance company), since safer operation of vehicle 4710 reduces risk of operator pursuing a claim as a result of accident, which reduces expenses for service provider platform 4720, and operator of vehicle 4710 improves performance and thus can reduce rate of insurance benefit(s) over time.

[00385] FIG. 48 illustrates an example embodiment of a communication framework that is part of an example system 4800 to promote adoption of real-time or nearly real-time insurance benefit(s) in accordance with aspects of the subject disclosure. The illustrated communication framework can embody communication framework 4730. Vehicle 4710 communicates with service network 4720 through wide area network (WAN) 4810, which can include wireless and wireline functional elements that enable communication throughout various geographical areas. Operation environment 4740 can be part of deployment region(s) of WAN 4810, even though it is illustrated as a separate entity. An insurance benefit carrier, or insurance company, that administers service provider platform 4720 need not own WAN 4810 in order to accomplish communication with vehicle 4710 or device(s) linked thereto. In an aspect, vehicle 4710 can deliver traffic, or user data, and control data, or signaling, to access point(s) (AP(s)) 4820 via wireless link 4824; likewise, vehicle 4710 can receive traffic and signaling from AP(s) 4820 via wireless link 4824. In view of mobility (e.g., trajectory $R(t)$) of vehicle 4710, as time progresses, different access point(s) in AP(s) 4820 can serve traffic and signaling to vehicle 4710. Signaling and traffic can be delivered or received in accordance with one or more radio technology protocols, such as Third Generation Partnership Project (3GPP) Long Term Evolution (LTE), 3GPP Universal Mobile Telecommunication System (UMTS), 3GPP High Speed Packet Access (HSPA), or fourth generation (4G) radio technologies such as LTE Advanced (LTE-A). A network interface (not shown) with wireless functionality and related circuitry, e.g., antenna(s), modem, codec(s), etc., in vehicle 4710 can enable such exchange of traffic and signal amongst vehicle 4710 and AP(s) 4820. Traffic and signaling received in AP(s) 4820 can be relayed to one or more network management component(s) (e.g., radio network controller (RNC), mobility management entity (MME), network gateway(s) ...) within WAN 4810, which can deliver at least a portion of the traffic and signaling to a gateway (GTY)

4830, which functionally connects WAN 4810 to service network 4720 via link(s) 4834. Link(s) 4834 can include wired link(s), e.g., reference link(s), or wireless or wired backhaul pipe(s). As described supra, service network platform 4720 is functionally connected to third-party network(s) 4750 via interface 4752. Service network platform 4720 or third-party network(s) 4750 can deliver traffic and signaling to vehicle 4710 through the functional element(s) described supra. Third-party network(s) 4750 can route traffic or signaling through service provider platform 4720 or direct connectivity to link(s) 4834, via interface 4836 (wired or wireless link(s), reference link(s), router(s), gateway(s), etc.).

[00386] **FIG. 49** displays a block diagram of an example system 4900 that enables incentivization of adoption of real-time or nearly real-time insurance benefit(s) in accordance with aspects described herein. Throughout description of example system 4900, **FIGs. 50-51** are referenced to illustrate various features or aspects of example system 4900 or specific component(s) therein. As discussed supra, intrinsic data and extrinsic data on performance, or operation, of a vehicle, e.g., 4710, compose performance information, e.g., 4734, that is utilized to produce incentive offer(s), e.g., 4738, to adopt real-time or nearly real-time insurance benefit(s). The performance information can characterize operational behavior of vehicle 4710. In example system 4900, one or more performance metric collection component(s) 4910, also referred to as performance collection component(s) 4910, can probe various sources of performance operation condition(s) of a vehicle (e.g., 4710) or features(s) of an operation environment (e.g., 4740) of the vehicle in order to gather at least one of intrinsic data or extrinsic data, indicated with data 4912.

[00387] Performance collection component(s) 4910 can be integrated with the vehicle (e.g., 4710) for which performance operation information, or knowledge, is collected. For example, performance collection component(s) 4910 can be embodied in a computerized monitoring box integrated with the vehicle and that probes mechanical condition(s) thereof (tire pressure, oil or fuel level, battery charge, fluid(s) temperature, payload weight, etc.) or operation parameters such as velocity, and acceleration or deceleration of the vehicle. For another example, an integrated navigation system (e.g., a satellite-based navigation unit and associated electronic circuitry) or integrated cameras (e.g., for vehicle assisted maneuvering) also can provide at least a portion of performance operation information. For yet another example, at least one or more performance collection component(s) 4910 can be

embodied as sensors integrated in the steering wheel or other control device (e.g., a joystick in an aircraft) of vehicle 4710. Such sensors can efficiently allow collection of biological or medical data of operator of vehicle 4710 without reliance on, for example, wearable devices, which may not be readily adopted by older drivers or operators.

[00388] Additionally or alternatively, performance collection component(s) 4910 can be part of an add-on device, and associated circuitry, operationally coupled, e.g., attached through a functionally active wired or wireless link and suitable interface(s), to the vehicle. As an example, one or more of performance collection component(s) 4910 can be embodied in a mobile station (smartphone, wireless enable personal computer), which can supply at least one of location data or trajectory data such as velocity and acceleration or deceleration. In an aspect, such data can be collected through a global navigation satellite system (Global Positioning System (GPS), Galileo, etc.) transceiver and processor that operates in the mobile station. As another example, data can be collected through an add-on navigation device, and associated circuitry.

[00389] One or more components in performance collection component(s) 4910 can enable identification of an operator of a vehicle. For example, a biometric reader (an iris scan, fingerprint reader, etc.) can identify the operator and associate, in a one-to-one relationship, collected data on performance, or operation, of the vehicle with the operator. As another example, if one of collection component(s) 4910 is embodied in a mobile handset, a vehicle that includes wireless communication functionality (e.g., point-to-point short-range wireless access point(s), or other types of vehicular access point(s)) can identify the operator of the vehicle or other occupant(s) after the mobile handset attaches to an access point deployed in the vehicle. Accordingly, collected performance data can be independent of operated vehicle.

[00390] Performance data also can associated with an operator in vehicles that lack biometric readers or limited wireless functionality. In a scenario, a device, and associated circuitry, that can identify the operator can be carried by the operator. For example, a radiofrequency (RF) transceiver device attached to a keyfob can be actuated by an RF scanner affixed to the vehicle and thus provide identification for the operator. For another example, a tag with a barcode associated with the vehicle or

one or more performance collection component(s) can be scanned prior to operation of vehicle. Other identification means are also possible.

[00391] In addition or in the alternative to features or aspects of performance collection component(s) 4910, in one or more embodiments, performance collection component(s) 4910 can generally include at least one of a processor, a memory, one or more components, or circuitry for communication amongst the one or more components, the processor, and the memory, in order to implement collection of performance data. For specific embodiments, the one or more components that can be part of performance collection component(s) 4910 can be retained within the memory as set(s) of code instructions that are executed by the processor to enable at the very least collection and delivery of performance data as described herein. Execution of such code instructions also can enable exchange of at least performance data with other functional elements in example system 4900.

[00392] In an aspect, intrinsic and extrinsic data on performance, or operation, can be conveyed to a set of operator-machine interface(s) 4930, which can include conventional vehicular dashboard panels or advanced windshield display(s), and to an election component 4920 that can administer or manipulate such data, and regulate access thereto in accordance with an election of incentive offer(s) 4976. In another aspect, intrinsic or extrinsic data on performance, or operation, can be collected in accordance with collection logic 4958, which can establish, at least in part, at least one of scope of collected data or data that is to be conveyed to operator-machine interface(s) 4930 or election component 4920.

[00393] Information management component 4924 receives data on performance, or operation, and generates performance record(s), which can be at least one of (1) instantaneous record(s) that convey performance as probed at a current or nearly current instant, or (2) aggregated record(s) over a predetermined performance period. In an aspect, with respect to (1), instantaneous record(s) can replicate received data 4912; e.g., instantaneous record(s) can comprise “raw” operation data. In another aspect, with respect to (1) and (2), information management component 4924 can receive performance data in format(s) native to performance collection component(s) 4910 and format generated performance record(s) in accordance to a protocol suitable for communication via access network 4970. Generated performance record(s) can be specific to an operator of the vehicle for which the performance data is gathered; performance record(s) can be retained in memory 4950 within memory element 4952

classified according to operator, as illustrated by memory element(s) 4954, which can comprise one or more databases. In one or more embodiments, such as embodiment 5000 illustrated in **FIG. 50**, information management component 4924 can include a mining component 5004 that generates performance record(s) in accordance with (1) or (2). In an aspect, as part of aggregation of received performance data, mining component 5004 can compute statistics (e.g., mean, standard deviation and other momenta, etc.), extract patterns; identify data clusters; extract correlations; etc.

[00394] In addition, information management component 4924 can select a portion of performance record(s) 4952, for a specific operator as recorded in memory element(s) 4954, and deliver the selected portion to service provider platform 4720 as operation information (e.g., 4734). The selected portion of record(s) can be part of conveyed record(s) 4974. In an aspect, selection of performance record(s) 4952 can proceed in accordance with privacy criteria 4962, which comprises a configurable set of rules that control volume and detail level (e.g., instantaneous record(s), aggregated record(s)) of performance information, e.g., record(s) 4974, that is delivered to at least one of service provider platform 4720 or third-party network(s) 4750. The set of rules can be configured by the operator of a vehicle (e.g., 4710) for which the data on performance is collected. In an embodiment, election component 4920 (e.g., through information management component 4924) in combination with operator-machine interface(s) 4930 can enable configuration of privacy criteria 4962, or associated set of rules. It is noted that while privacy criteria 4962 is illustrated as separate from collection logic 4958, such criteria can be retained within collection logic 4958. As an illustration, in embodiment 5000, selection component 5008 enables configuration of privacy criteria. As illustrated in example embodiment 5000, components that are part of information management component 4924 can exchange information, e.g., data or signaling, via a bus 5018 or any other information exchange conduit, protocol. Bus 5018 can be embodied in at least one of a memory bus, a system bus, an address bus, or a message bus.

[00395] In response to supplied performance information, e.g., record(s) 4974, service provider platform 4720 can generate and deliver incentive offers(s) 4976 to election component 4920. In an aspect, access component 4992 can receive the performance information, or information on operation, and retain such information in record storage 4998; thus, the record storage 4998 can include current or historical data on performance, or operation, of a vehicle or other insured entity associated with

record(s) 4974. In addition, access component 4992 also can receive signaling 4978. As described supra, service provider platform 4720 (e.g., insurance carrier) can generate the incentive offer(s) 4976 based at least in part on the received performance information; in an aspect, benefit generation component 4994 can produce the incentive offer(s) 4976. In one or more embodiments, for example, embodiment 5100 illustrated in **FIG. 51**, benefit generation component 4994 can include an analysis component 5104 that can process received performance record(s) to issue an incentive offer; to at least that end, benefit generation component 4994 can exploit a set of code instructions retained in application store 5130. Exchange of information, e.g., data or signaling, amongst components that are part of benefit generation component 4994 and amongst one or more of such components and memory 4996 can be effected via a bus 5118 or any other information exchange conduit, protocol. Bus 5118 can be embodied in at least one of a memory bus, a system bus, an address bus, or a message bus.

[00396] In an aspect, analysis component 5104 can correlate performance data with information available on the environment in which vehicle 4710 operates. In an example, data on vehicle's velocity and location can be correlated, e.g., compared, with speed limits for a road currently traveled to determine if the vehicle is speeding and thus establish a current or nearly current insurance benefit rate or a discount thereof. In another example, analysis performance can contrast data on mechanical performance with standardized or expected parameters for various parts of the vehicle (in particular its make, model, etc.) to establish operational safety or assess risk of malfunction and thus determine a current or nearly current insurance benefit rate or discount thereof. In yet another example, analysis component 5104 can retrieve information related to operational environment of vehicle 4710 from one or more of third-party network(s) 4750; for instance, analysis component 5104 can retrieve statistics on accident occurrence or criminality indices along a current or selected route. In another aspect, analysis component 5104 can aggregate received performance record(s), which can be retained in record storage 5120, which is substantially the same memory element as record storage 4998, to compose incentive offer(s) 4976, e.g., establish a real-time or nearly real-time insurance benefit rate or discount thereof, or determine promotional content(s), e.g., content(s) 4977, to incentivize operator of vehicle 4710. As part of aggregation of received performance data, analysis component 5104 can compute statistics (e.g., mean, standard deviation

and other momenta, etc.), extract patterns; identify data clusters, etc. Empirical, customary rule(s) of operation of vehicle 4710, e.g., the norm of operation, can be applied to aggregated data to determine magnitude of changes, e.g., increment or decrement, in insurance benefit(s) rates. Consideration of norm of operation rather than lawful operation of vehicle 4710 can result in unchanged insurance benefit rates or unchanged incentive offer(s) in case a fine for a traffic law violation is assessed to an operator of vehicle 4710, and the operator pays such fine, if the violation occurred while operator complied with the norm of operation. As an illustration, an operator driving at 67 MPH in a 65 MPH zone may be complying with the norm and thus service provider 4720 may not consider such offense detrimental to insurance cost(s) or prospective incentive offer(s).

[00397] Upon or after generation of incentive offer(s) 4976, service provider platform 4720, e.g., through benefit generation component 4994, can deliver incentive offer(s) 4976 via access network(s) (NTWK(s)) 4970, which can be embodied in the example communication framework illustrated in FIG. 48, and can comprise internet infrastructure (e.g., broadband remote access server(s) (B-RAS(s)), digital subscriber line access multiplexer (DSLAM) ...) and related connectivity. Election management component 4920, via information management component 4924, for example, can receive incentive offer(s) 4976 and relay such offer(s), or content(s) thereof, to a benefit display component 4940, which is part of at least one of operator-machine interface(s) 4930. In an aspect, information, e.g., data such as record(s) 4974, incentive offer(s) 4976, content(s) 4977, or signaling 4978, can be exchanged amongst election component 4920 and access network(s) 4970, and access network(s) 4970 and service provider platform 4720, via, respectively, interfaces 4972 and 4982. Each of such interfaces 4972 and 4982 can include at least one of I/O interface components (e.g., modem(s), gateway(s), router(s), server(s) ...), wired or wireless links, or the like. Access network(s) 4970 also can exchange information (e.g., data, advertisement, signaling, record(s) 4974, incentive offer(s) 4976, signaling 4978 ...) via interface 4984, which can include at least one of I/O interface components (e.g., modem(s), gateway(s), router(s), server(s) ...), wired or wireless links, or the like.

[00398] Benefit display component 4940 can render the received incentive offer(s) 4976, or content(s) thereof, and can collect input from at least one of operator or occupant(s) of the vehicle that hosts election component 4920. In an aspect, such input can be received through one or more gestures, such as speech (e.g., voice

commands), touch (e.g., screen tap), motion (e.g., hovering over screen, displacement of benefit display component), or the like. As illustrated, benefit display component 4940 can be integrated in an operator machine interface 4930; however, in one or more embodiments, benefit display component 4940 can be a dedicated component or integrated within election component 4920 or one of performance collection component(s) 4910.

[00399] Received operator's input can be a specific election, or an indication thereof, of one or more of the received incentive offer(s) 4976, or content(s) thereof. In an aspect, the specific election can include an indication of at least one of scope of supplied performance records or scope and source of content received as part of an elected incentive offer; such indication customizes incentive offer(s) 4976 from the perspective of the operator of vehicle 4710. Source can include service provider platform 4720 or third-party network(s) 4750. In an example feature, information management component 4924 can commit, within privacy criteria 4962, the indication of content(s), and scope and source(s) thereof, authorized to be received as part of the elected incentive offer. The specific election can be conveyed to election component 4920 which can relay the election to service provide platform 4720, via access network(s) 4970, as part of signaling 4978. After an election to accept an incentive offer and related insurance benefit plan or content(s), the election can be revoked at substantially any or any time. Benefit display component 4940 also can render content(s) 4977 associated with an elected incentive offer.

[00400] Based on the operator's input, which can be received by service provider platform 4720, e.g., via access component 4992, as part of signaling 4978, benefit generation component 4994 can effect term(s) of a particular election of incentive offer(s) 4976. For instance, benefit generation component 4994 can update an insurance benefit policy to reflect discount(s), or increased or decreased coverage and associated revised insurance benefit rate(s); bill a beneficiary in accordance with updated policy; issue incentive(s) and related content, such as advertisement or other promotional material(s), educational material(s), coupon(s), service credit(s). In addition, as part of effecting the term(s) of elected incentive offer(s), benefit generation component 4994 configure one or more of third-party network(s) 4750 to direct such network(s) to produce at least one of a portion of incentive(s) (e.g., coupon(s), service credit) or advertisement(s) associated with the particular election of incentive offer(s) 4976. Moreover, benefit generation component 4994 can convey

a directive to information management component 4924 to supply at least a portion of performance information, e.g., record(s) 4974, to specific third-party network(s) 4750. In an example embodiment, e.g., 5100, issuance component 5108 can configure the one or more third-party network(s) 4750 or can convey such a directive to information management component 4924. In the alternative or in addition, benefit generation component 4994 can authenticate predetermined third-party network(s) 4750 with information management component 4924 in order for such predetermined third-party network(s) 4750 to access at least a portion of performance record(s) 4952. In one or more embodiments, e.g., 5100, anti-fraud component 5116 can implement such authentication in accordance, for example, with one or more conventional authentication mechanisms.

[00401] With respect to further aspects of example system 4900, information management component 4924 can administer rendering of incentive(s) or related content(s), e.g., 4977, received in accordance with terms of an accepted incentive offer. In an aspect, information management component 4924 can compute a safety metric for a current or substantially current operation condition of vehicle 4710 and determine, based at least in part on predefined safety threshold(s), for example, a suitable operation condition to render at least one of incentive(s) or related content(s). In an aspect, computation of the safety metric indicated supra can include data on operation of the vehicle and one or more safety factors, which can be gleaned from the performance data. Computation can be based on disparate levels of intelligence, ranging from utilization of predetermined functions that model safety metrics to autonomous determination of a safety metric. In the latter, correlations amongst available (current, substantially current, historical, etc.) intrinsic and extrinsic data on performance, or operation, can be extracted based on AI methodologies and a safety level, or metric, can be inferred from the extracted knowledge.

[00402] Format or packaging of the at least one of incentive offer(s) 4976 or related content(s) 4977 can be dictated, at least in part, by the suitable operation condition in order to supply sufficient information to convey commercial aspect(s) and not distract operator (e.g., driver of vehicle 4710) excessively. Accordingly, in an aspect, the packaging can include a persistence time interval to render content(s) 4977. As an example, content(s) 4977 related to an accepted incentive offer can be rendered to an operator of a car when the car is stopped at a red traffic light; a condition that can be determined through data collected by camera(s) and

speedometer reading(s); such data and reading(s) captured, for example, by one or more of performance collection component(s) 4910. The rendered content(s) can be adjusted to a typical time interval that a red traffic light remains actuated. As another example, content(s) such as a set of rich advertisement can be rendered when the vehicle that hosts election component 4920 is parked but while the operator is still occupying the vehicle. Based on parking location, information management component 4924 can customize the rendered advertisement: If the vehicle is parked near a retailer for which advertisement is available as part of an accepted incentive offer, the rendered advertisement can be linked to merchandise offered for sale at the retailer. Such customization is part of targeted advertisement provided by aspects of the subject disclosure. In one or more embodiments of information management component 4924, e.g., example embodiment 5000, delivery component 5012 can format or package received incentive offer(s) 4976 and content(s) 4977 associated with an elected incentive offer as described supra. In further embodiment(s), packing component 5112 within benefit generation component 4994 can format or package content(s), e.g., 4977, associated with incentive offers 4976 as described supra. Delivery component 5012 also can process input received from an operator of vehicle 4710 via benefit display component 4940, and can compute safety metrics hereinbefore. In an aspect, delivery component 5012 can tailor incentive offer(s) or related content in accordance at least in part with available rendering resources or medium, e.g., display screen in a mobile handset or a head-up display in vehicle 4710. For a head-up display, delivery component 5012 can control projection of the incentive offer(s) 4976 or related content, such as advertisement, wherein benefit display component 4940 embodies at least in part the head-up display. To minimize distraction caused by rendered incentive offer(s) or related content(s) (e.g., advertisement), delivery component 5012 can exploit various elemental indicia such as light sources that span a spectrum of wavelengths (e.g., green, red, yellow ...) to convey available discount for insurance benefit(s) in an incentive offer; a coupon value; or available promotional material from a specific retailer or service provider. For example, blue light can indicate promotional material from insurance carrier, whereas green light can convey advertisement from a food retailer. In an embodiment, light sources can be part of benefit display component 4940 and can be embodied in light emitting diodes (LEDs).

[00403] Moreover, information management component 4924 also can select portion(s) of generated record(s) and retain such portion(s) in sampling storage 4956 in order to preserve snapshot(s) of historical data on operation that can be utilized to leverage historical performance in a determination of one or more real-time or nearly real-time insurance benefit(s) or incentive offer(s) related therewith. For example, performance records of different longevity, retained in sampling storage 4956, can be correlated to determine if specific aspects of operation of vehicle 4710, such as observance of posted speed limits is a persistent feature along historical records of operation, or if it is a singular performance aspect directed to eliciting incentive offer(s) with associated low insurance benefit(s) rates. In one or more embodiments, e.g., example embodiment 5100, anti-fraud component 5116 can download, e.g., request and retrieve upon acknowledgement of the request, historical performance record(s) retained in sampling storage 4956, and determined whether a current, nearly-current, or recent performance is fraudulent and geared towards obtainment of artificially low rates for insurance benefit(s). Anti-fraud component 5116 also can establish legitimacy of received performance record(s). Anti-fraud component 5116 can exploit one or more software or firmware applications, retained as one or more sets of code instructions in application store 5130, to make determinations on fraud.

[00404] In example system 4900, election component 4920 also can include information regulation component 4928, which can control access to performance record(s) 4952—e.g., control of asynchronous delivery of record(s), delivery of record(s) based on schedule, delivery or disclosure of record(s) in response to a request, delivery of record(s) as part of a service. Control can be dictated, at least in part, by a configurable set of regulation rules, stored in memory element 4960; configuration of such regulation rules can be implemented in a manner similar to configuration of privacy criteria 4962: an operator of vehicle 4710 that hosts at least a portion of example system 4900 can configure the set of regulation rules. The set of regulation rules enforces access privileges that can be granted to service provider platform 4720 or third-party network(s) 4750. Additionally, information regulation component 4928 can control content, such as incentive package(s) or advertisement(s), associated with elected incentivized time-dependent, e.g., real-time or nearly real-time, insurance benefit(s).

[00405] In an aspect of the subject disclosure, content of memory 4950 can be transferred amongst vehicles. In a scenario, if a dedicated device, and associated

components and circuitry, embodies performance collection component(s) 4910, election component 4920, and operator-machine interface(s) 4930, the device can be removed from a first vehicle (e.g., family car) and functionally fitted in a second vehicle (e.g., a rental car); the fitting can be enabled by an interface such as a Universal Serial Bus (USB) port and associated connector(s). Thus, available performance record(s) 4952 and other information can be exploited during operation of the second vehicle (e.g., a rental car). In another scenario, memory 4950 can be a removable memory card, and so the knowledge stored therein can be realized in a vehicle through functional fitting of the memory card; in such scenario, election component 4920, and components therein, can be retained within the memory card as a set of computer- or device-executable code instructions. In yet another scenario, content of memory 4950 can be uploaded to a mobile device, through a suitable interface (e.g., USB port and connector(s), infra-red (IR) interface), and downloaded to a disparate vehicle from the mobile device.

[00406] In example system 4900 described supra, collection of performance information and generation of incentive offer(s) is effected in disparate functional environments. In an alternative or additional example system 5200 that enables incentivization of adoption of real-time or nearly real-time insurance benefit(s), both collection of data on performance, or operation, and generation of incentive offer(s) can be conducted within a single functional environment, e.g., on-board the operated vehicle (e.g., 4710) for which data is collected. **FIG. 52** is a block diagram of such an example system 5200.

[00407] In example system 5200, benefit generation component 4994 is local to the vehicle for which performance information is generated. To generate incentive offer(s), as described supra, benefit generation component 4994 exploits generation criteria 4997 and methodologies or algorithms, retained in application store 530, within memory 4950. Terms of accepted incentive offer(s) can be communicated, via access network(s) 4970, to at least one of service provider platform 4720 or third-party network(s) 4750 in order to effect such terms—e.g., update an insurance benefit policy to reflect discount(s), or increased coverage and associated revised insurance benefit rate(s); bill beneficiary in accordance with updated policy; issue content, such as advertisement or other promotional material(s), educational material(s), coupon(s), service credit(s), in accordance with accepted incentive offer(s).

[00408] Generation of incentive offer(s) on board of an operated vehicle can reduce signaling over access network(s) 4970 and thus improve real-time or nearly real-time aspects of incentive offer(s). In addition, efficiencies related to election of incentive offer(s) can be realized in areas with unreliable or unavailable communication service through access network(s) 4970. In an illustrative scenario, generation of incentive offer(s) can proceed even when access network(s) 4970 experiences outage due to poor radio link quality, network congestion, or malfunctioning of a main cellular tower or other type of access point, e.g., a metropolitan Wi-Fi AP. In such scenario, accepted term(s) of incentive offer(s) can be logically retained in memory 4950 and conveyed to at least one of service provider platform 4720 or third-party network(s) 4750 upon or subsequent to communication service recovery.

[00409] **FIG. 53** is a block diagram of an example system 5300 that enables monetization of collected information on operation of an insured vehicle (e.g., vehicle 4710) in accordance with aspects described herein. The subject example system 5300 also can be employed to monetize operation information associated with performance of most any or any insured entity, such as a house insured under a home insurance policy or benefit; a person with health insurance coverage or personal injury coverage, or life insurance; or industrial equipment. Financial compensation that originates from monetization of delivery of information on operation of the insured vehicle, or any insured entity for which performance data is available, can be employed to subsidize incentive offers described supra. In an aspect of the subject disclosure, monetization can be accomplished through sale(s) of collected information on operation of the insured entity, e.g., vehicle 4710, to third-party network(s) 4750. In an example scenario, service provider platform 4720 can supply information on operation of the insured vehicle, or most any insured entity, to a third-party network within the set of third-party network(s) 4750 and monetize such information through commercialization of advertisement resource associated with the insured entity. In one or more embodiment, aspect, benefit generation component 4994 can deliver, or supply, the information on operation of the insured vehicle, or most any insured entity. It should be appreciated that in one or more alternative or additional embodiments, access component 4992 also can deliver, or supply, the information on operation of the insured vehicle. In such example scenario, the third-party network can purchase advertisement resources allocated by service provider platform to

deliver advertisement content(s) and promotional material(s). Financial compensation associated with purchase of the advertisement resources affords acquisition of the information on operation of the vehicle.

[00410] Monetization of information on operation of the insured vehicle, or any other insurance entity, is advantageous to third-party network(s) in view of at least the following. The supplied information on operation of the insured entity can be highly segmented, since service provider platform can select particular groups of one or more insured entities (e.g., vehicles) and associated devices or human agents (e.g., occupant(s) of the insured vehicles). Accordingly, as described supra, advertisement can be highly customized and thus the third-party network or the service provider platform can push advertisement content(s) and promotional material(s) with enhanced likelihood of engagement, e.g., purchase, offline or online store visit(s), subscription to service, adoption of membership in service club(s), such as a wholesale purchase, and so forth.

[00411] In an aspect of example system 5300, to implement monetization of collected or available information on operation of an vehicle, a transaction component 5310 can commit an agreement to supply at least a portion of collected or available information on operation of the vehicle in exchange of payment or compensation from a buyer, e.g., one or more of third-party network(s) 4750, of the information. To commit the agreement, for example, transaction component 5310 can retain the agreement terms in memory 4996, and install or configure a firmware of software application that implements the term(s) of the agreement. The term(s) of the agreement can regulate at least one of the scope of information associated with operation of an insured entity, e.g., the insured vehicle, that is supplied to the third-party network or any other component that consumes the information on operation of the insured vehicle; delivery aspects, such as delivery schedules, delivery events, etc.; duration of the agreement, termination clause(s), or the like. The term(s) of the agreement also can determine one or more allocations of resources for advertisement in at least one of the insured vehicle or a device linked thereto. In an aspect, transaction component 5310 can allocate resources for advertisement of a product or service in the insured vehicle or a device linked thereto in accordance with the term(s) of the agreement. In one or more embodiments, to allocate the resources for advertisement, transaction component 5310 can execute, at least in part, the installed or configured firmware or software application(s) that implements the term(s) of the

agreement. Moreover, the term(s) of the agreement also regulate billing feature(s) of the agreement, wherein the billing feature(s) include at least one of billing model(s), billing cycles, promotional term(s), or the like. To implement billing of the supplied information on operation of the insured entity (e.g., vehicle 4710), and effect the monetization thereof, billing component 5320 can effect the billing feature(s) of a committed agreement. Billing component 5320 can receive the financial compensation in accordance with the billing feature(s) of the committed agreement, or as regulated at least in part by such agreement. Transaction component 5310 can configure and retain such features in billing data store 5330, which also includes current and historical billing records for a group of third-party networks that have acquired access to a supply of information on operation of the insured entity, e.g., the insured vehicle.

[00412] If the information on operation of the insured entity, e.g., vehicle 4710, is monetized through commercialization of advertisement resources, billing component 5320 can implement various billing models based on response of a beneficiary, e.g., an operator of an insured vehicle, or an agent (human or otherwise) associated therewith to an advertisement impression, e.g., rendered content that composes the advertisement. The advertisement impression can be delivered to a vehicle through access network(s) 4970 as part of content(s) 4977, as described supra, and the response of the beneficiary or the agent associated therewith, can be received as part of signaling 4978, which can be produced by a component, such as benefit display component 4940. As an example, at least one of a cost-per-click (CPC) model, a cost-per-gesture (CPG) model, or a cost-per-action (CPA) model can be implemented. Click(s), gesture(s), or action(s) in response to the advertisement impression can incur predetermined charges that are assessed to the third-party network that receives the performance information. The advertisement impression can be rendered in an on-board vehicle display that allows input (e.g., via touch screen) from an operator or an occupant of the vehicle to respond to the advertisement through a click, a gesture, or an action (e.g., purchase of an advertised product).

[00413] In an aspect, for response(s) to an advertisement, or advertisement impression that entail an action, transaction component 5310 can process, at least in part, the action. For instance, purchases can be enabled through billing information (e.g., credit card record(s)) of a beneficiary associated with the insured entity (e.g., vehicle 4710) in which the action occurs.

[00414] In another aspect of advertisement, benefit generation component 4994 can generate at least part of content associated with advertisement that is pushed to an insured entity, or a component therein (e.g., benefit display component 4940), as part of monetization of information on operation of the insured entity. Accordingly, benefit generation component 4994 and billing component 5320 can form an advertisement platform. Advertisement content also can be generated at the third-party network that consumes (e.g., purchases) the information on operation of an insured entity; and advertisement platform that resides within such third-party network can generate the advertisement content. As discussed supra, advertisement content generated by benefit generation component 4994 or an advertisement platform in the third-party network(s), can comprise a set of incentive offers associated with the insurance benefit for the vehicle based in part on at least one of the information on operation of the vehicle and available historical information on operation of the vehicle.

[00415] As part of monetization of the information on operation of an insured entity, service provider platform, via, for example, transaction component 5310, can adjust the scope of supplied information in accordance with configurable privacy term(s) established by a beneficiary of an insured entity. Such privacy term(s) can be retained in beneficiary database 5340, and can complement or supplement privacy settings (e.g., privacy criteria 4962) configured by the beneficiary to control the scope of performance information, e.g., record(s) 4974, that are provided to service provider platform 4720 or third-party network(s) 4750. Privacy term(s) and the privacy settings (e.g., privacy criteria 4962) can be the same or substantially the same.

[00416] **FIG. 54** is a flowchart of an example method 5400 for incentivizing adoption of time-dependent insurance benefit(s) according to aspects described herein. At 5410, performance information is collected. Collecting the performance information can include retaining it in a memory. Performance information can include operation data of an entity that is insured, or data related to an environment in which the entity operates. In an aspect, collecting performance information can proceed in accordance with predefined collection logic (e.g., collection logic 4958), which can dictate, at least in part, scope of performance data to be gathered. In one or more embodiments, collection according to such logic can be advantageous to preserve battery life-span of a mobile device or other performance collection component(s), e.g., 4910, that can collect the performance information.

[00417] At 5420, a portion of the collected performance information can be supplied based at least in part on predetermined criteria. The predetermined criteria can be configured by an insurance beneficiary and thus can represent privacy criteria; the predetermined criteria can be dependent on an intended recipient of the performance information to be supplied. For example, a first set of criteria can be established for a provider of the insurance benefit(s), whereas a second set of criteria can be established for a law enforcement agency or a third-party network.

[00418] At 5430, a disclosure of a set of optional incentives can be received, at least one of the incentives in the set of optional incentives is generated based at least in part on the supplied performance information. At 5440, it is determined if at least one incentive in the set of optional incentives is elected. Determination can be accomplished through detection of input received from an operator of an insured entity (e.g., a motor vehicle) for which the performance information is collected. As described supra, the input can be received through a display component (e.g., 4940). An affirmative determination leads to 5450, in which an indication of election of at least one incentive in the set of optional incentives is delivered. The election also can convey a level of performance information that is agreed to be delivered as part of enjoying the elected benefit. Conversely, flow is directed to 5410, in which additional performance information is collected.

[00419] At 5460, content based at least in part on the at least one elected optional incentive is received. Content can include at least one of notification of an elected insurance benefit and feature(s) thereof (rate, acquired insurance coverage, insured entities, etc.); educational material related to insured entity, such as defensive driving tips if case of car insurance, benefits of exercising for blood glucose management in case of health insurance; an advertisement; a merchandise coupon; a service voucher (a pass-code to prepaid wireless minutes, a pass-code to media content downloadable from a website, etc) or a service credit and notification thereof; or the like. Subsequent to enactment of 5460, flow is directed to 5410, for further collection of performance information.

[00420] **FIG. 55** is a flowchart of an example method 5500 for issuing a set of incentive offer(s) to engage time-dependent insurance benefit(s) according to aspects described herein. At 5510, for a specific period of performance, performance information is received. Metadata related to the performance information, e.g., data that identifies data that comprises the performance information can be received.

Metadata can include identity of an operator for which the incentive offer(s) is directed, timestamps, incentive preferences, etc. Receiving performance information, and associated metadata, can include storing the performance information or the metadata. In an aspect, the period of performance can be adaptive, e.g., autonomously or automatically adjustable, and linked to the performance information that is collected; for instance, if velocity of a vehicle is included in the performance information and vehicle acceleration is zero or substantially zero, then performance period can be relatively long and adjusted, e.g., reduced, when acceleration becomes measurably different from zero.

[00421] At 5520, a set of incentive offers related to time-dependent insurance benefit(s) is generated based at least in part on the received performance information. The set of incentive offers can include the optional incentives discussed supra in connection with example method 5400. In particular, incentive offer(s) can include provision of insurance benefit(s) at deeply discounted rates, e.g., almost free-of-charge, in exchange for rich, highly detailed performance information. At 5530, the set of incentive offers is conveyed.

[00422] At 5540, it is determined if the set of incentive offers is to be updated or a new set of incentive offers is to be generated. Determination can be based at least in part on the received performance information and historical performance information available to a functional element that enacts the subject example block or method. As an illustration, if received performance information displays substantially the same correlations as available historical data, e.g., a moving average of velocity remains unchanged, then, the set of incentive offers need not be updated.

Determination also can be based at least in part on signaling received in response to the delivered set of incentive offer(s); in particular, if an indication to revoke delivery of incentive offer(s) is received, no further set of incentive offer(s) are updated or generated. If outcome of 5540 is affirmative, flow is directed to act 5510.

Conversely, the subject example method can be terminated.

[00423] **FIG. 56** displays a flowchart of an example method 5600 for providing operation record(s) according to aspects disclosed herein. At 5610, a set of criteria to regulate access to a record of operation (e.g., record(s) 4974) by at least one of a service provider, a third-party network, or an operator is issued. In an aspect, the set of criteria is configurable and can be issued asynchronously; an operator of a vehicle that is insured by the service provider can configure the set of criteria. An operator-

machine interface can enable configuration of the set of criteria by receiving information that compose one or more rules that define the set of criteria, and retaining the information in a computer-readable medium (e.g., memory 4950). The set of criteria can establish selective masking of information on operation (e.g., information 4734 or record(s) 4974) by determining a group of entities that can access, or is allowed access to, the record of performance (e.g., record(s) 4974). As an example, a service provider (e.g., insurance carrier) can access record(s) of velocity of an insured vehicle, whereas a law enforcement agency (e.g., police) can be barred from accessing such record(s) of velocity if it reveals the vehicle is speeding. As another example, a parent of a teenage driver can receive any record(s) of performance related to a vehicle operated by the teenage driver.

[00424] At 5620, the record of performance for a specific performance period is generated. As described supra, for example, the performance period can be adaptive and adjusted according to the particular record of performance. At 5630, access to the record of operation is regulated based at least in part on at least one of the set of criteria, the service provider, or the third-party network. At 5640, based on access regulation, at least part of the records is delivered or withheld.

[00425] **FIG. 57** is a flowchart of an example method 5700 for monetizing operation information of an insured entity in accordance with aspects described herein. At 5710, information on operation of an insured entity is collected. The insured entity can be a motor vehicle, a facility (e.g., house, business location), a living agent, such as a person or an animal, or the like. At 5720, an agreement to supply at least a portion of the collected information in exchange for a financial compensation is committed. Committing the agreement can include retaining terms of the agreement in a memory, and installing or configuring firmware or software application(s) (or set of devices or set of code instructions that compose such application(s)) that implements the term(s) of the agreement. In addition, committing the agreement also can include delivering the term(s) of the agreement to a party, e.g., third-party network component, and an indication that the agreement is current and in force. At 5730, at least the portion of the collected information is conveyed in accordance with the committed agreement. The recipient of at least the portion of information that is conveyed can be the party, e.g., third-party network component, that consumes the information. At 5740, the financial compensation is secured based on at least the portion of the collected information that is conveyed or the committed

agreement. In an aspect, securing the financial compensation can include generating billing records for the information that is supplied to the party that consumes such information, and delivering billing invoices to such party.

[00426] **FIG. 58** displays a flowchart of an example method 5800 for monetizing available performance information according to aspects described herein. While illustrated with respect to operation of a vehicle and information associated with such operation, the subject example method 5800 can be effected for other entities, such as a person, a house, a business, or the like. In addition, the subject example method 5800 is an example of method 5700. One or more blocks of example method 5800 can be implemented as part of example method 5700. At 5810, information on operation, or performance, of a vehicle is accessed. The information can be raw time-dependent intrinsic data or extrinsic data (see description of FIG. 47) or aggregated vehicle operation data, e.g., a pattern of acceleration within a predetermined performance period, a pattern of stop-and-go operation for a set of rush-hour periods in a predetermined route, destination location listing for past M trips, with M a natural number, etc. Accessing the information on operation can include receiving performance data, or records; in an example scenario, access component 4992 receives the information on operation. At 5820, at least a portion of the accessed information is supplied to an advertisement platform (which can be embodied, for example, in benefit generation component 4994 and billing component 5320). The advertisement platform can be part of a service provider (e.g., service provider platform 4720) that furnishes insurance benefit(s) for the vehicle for which operation information is accessed. In the alternative or in addition, the advertisement platform also can be part of a third-party network (e.g., 4750) that is functionally coupled to the service provider.

[00427] At 5830, resources for advertisement of a product in at least one of the vehicle or a device linked thereto are allocated. Advertisement of the product can be tailored to aspects of the accessed information on operation, which can reveal contextual information related to an operator or occupant(s) of the vehicle. Thus, such advertisement and the product itself can be accurately targeted to the operator or occupant(s) or focused on the vehicle. The device can be integrated in the vehicle, e.g., navigation system, maneuvering system, head-up display, or the like. In addition or in the alternative, the device can be most any add-one device in the vehicle, such as a satellite-based navigation unit, or a most any electronic appliance, e.g., mobile

device(s) utilized by an operator or occupant of the vehicle. The device integrated to the vehicle, the add-on device, or the electronic appliance can render information to an end user (e.g., the operator or occupant of the vehicle) via, for example, a display screen, a loud speaker or any other one or more components that can supply sound, images, token(s), or stimuli that deliver information to the end user. The resources that are allocated for advertisement can include radio channel(s) or radio airtime in which advertisement can be delivered. Additionally or alternatively, resources can include at least one of (i) space in on-board displays in the vehicle, such as display of a navigation unit, a dashboard, section(s) of windshield, portion(s) of steering wheel, or a dedicated device, and associated component(s) and circuitry, that manages collection of operation information; or (ii) space in display(s) in the device linked, functionally or otherwise, to the vehicle. In a scenario in which the subject example method is effected for a person as the insured entity, a device that is linked to the person, and in which resources for advertisement are allocated, can be a wearable device or portable device, such as a helmet-mounted display, a head-mounted display (e.g., glasses), a pedometer; a mobile telephone, a media player, or the like. In an alternative or additional scenario in which the subject example method is effected for a house as the insured entity, the device that is linked to the house, and in which resources for advertisement are allocated, can be most any or any electronic or electric appliance that operates in the house and can render information to an end user via, for example, a display screen, a loud speaker or any other mechanism or component that can convey sound, images, or other stimuli that convey information. For instance, the device can be a television set, a radio tuner set, a wireline telephone device with display component(s) (e.g., a display screen), or the like.

[00428] At 5840, payment is collected from the advertisement platform in exchange for the allocation of resources for advertisement of the product in at least one of the vehicle or device linked thereto. In an aspect, collecting payment includes utilizing one or more models of payment based on feedback or response from an operator or occupant of the vehicle to the advertisement of the product. For instance, at least one of a cost-per-click (CPC) model, a cost-per-gesture (CPG) model, or a cost-per-action (CPA) model can be implemented in which predetermined charges are assessed to the advertisement platform if advertisement is rendered in an on-board vehicle display that allows input (e.g., via touch screen) from an operator or occupant of the vehicle, and an occupant of the vehicle responds to the advertisement through a

click or an action. It should be appreciated that, in one or more embodiments, CPC model can be part of a cost-per-gesture (CPG) model in which, for instance, speech or motion response to advertisement (e.g., an operator verbally requests details on advertised product through radio equipment that renders advertisement) can be accounted as feedback to the advertisement and thus incur charges for advertisement platform.

[00429] At 5850, compensation is received from the advertisement platform if a transaction related to the product is effected as a result of the advertisement of the product in at least one of the vehicle or the device linked thereto. In an aspect, the transaction can be effected during operation of the vehicle and by directing a gesture to a dedicated operator-machine interface in the vehicle for which information on operation is accessed or advertisement is rendered.

[00430] A service provider (e.g. insurance carrier) that affords insurance benefit(s) for the vehicle can employ at least one of the payment or compensation from the advertisement platform to subsidize insurance benefit(s), e.g., insurance coverage, for the vehicle and thus incentivize specific types of insurance benefit(s), such as real-time or nearly real-time insurance coverage plans. In addition, for the service provider (e.g., insurance carrier), such payment or compensation can mitigate financial risk(s) associated with provision of insurance benefit(s) since the payment or the compensation is a source of revenue that originates from operation of the vehicle, which is the source of risk(s) associated with insurance coverage. Moreover, at least one of payment or compensation can subsidize at least part of cost of specific service(s) utilized by operator(s) or occupant(s) of the vehicle for which information on operation, or performance, of the vehicle is accessed; the specific service(s) can include wireless service, vehicle maintenance or repairs, or the like. In one or more scenarios, subsidies can render the specific service(s) free-of charge through rebates or service vouchers: As an example, insurance carrier or advertisement platform can liquidate at least a portion of cost of delivering mobile instant messages from within the vehicle for which information on operation is accessed. As another example, insurance carrier can pay (e.g., reimburse) expense of routine oil and lube changes for the vehicle for which information on operation is accessed.

[00431] Referring now to **FIG. 59**, there is illustrated a block diagram of a computer environment that can execute or implement the disclosed architecture or portion(s) thereof. In order to provide additional context for various aspects disclosed

herein, FIG. 59 and the following discussion are intended to provide a brief, general description of a suitable computing environment 5900 in which the various aspects can be implemented. While the one or more aspects have been described above in the general context of computer-executable instructions that may run on one or more computers, those skilled in the art will recognize that the various aspects also can be implemented in combination with other program modules and/or as a combination of hardware and software.

[00432] Generally, program modules include routines, programs, components, data structures, *etc.*, that perform particular tasks or implement particular abstract data types. Moreover, those skilled in the art will appreciate that the inventive methods can be practiced with other computer system configurations, including single-processor or multiprocessor computer systems, minicomputers, mainframe computers, as well as personal computers, hand-held computing devices, microprocessor-based or programmable consumer electronics, and the like, each of which can be operatively coupled to one or more associated devices.

[00433] The illustrated aspects may also be practiced in distributed computing environments where certain tasks are performed by remote processing devices that are linked through a communications network. In a distributed computing environment, program modules can be located in both local and remote memory storage devices.

[00434] A computer typically includes a variety of computer-readable media. Computer-readable media can be any available media that can be accessed by the computer and includes both volatile and nonvolatile media, removable and non-removable media. By way of example, and not limitation, computer-readable media can comprise computer storage media and communication media. Computer storage media includes both volatile and nonvolatile, removable and non-removable media implemented in any method or technology for storage of information such as computer-readable instructions, data structures, program modules or other data. Computer storage media includes, but is not limited to, RAM, ROM, EEPROM, flash memory or other memory technology, CD-ROM, digital video disk (DVD) or other optical disk storage, magnetic cassettes, magnetic tape, magnetic disk storage or other magnetic storage devices, or any other medium which can be used to store the desired information and which can be accessed by the computer.

[00435] Communication media typically embodies computer-readable instructions, data structures, program modules or other data in a modulated data signal

such as a carrier wave or other transport mechanism, and includes any information delivery media. The term “modulated data signal” means a signal that has one or more of its characteristics set or changed in such a manner as to encode information in the signal. By way of example, and not limitation, communication media includes wired media such as a wired network or direct-wired connection, and wireless media such as acoustic, RF, infrared and other wireless media. Combinations of the any of the above should also be included within the scope of computer-readable media.

[00436] With reference again to FIG. 59, the exemplary environment 5900 for implementing various aspects includes a computer 5902, the computer 5902 including a processing unit 5904, a system memory 5906 and a system bus 5908. The system bus 5908 couples system components including, but not limited to, the system memory 5906 to the processing unit 5904. The processing unit 5904 can be any of various commercially available processors. Dual microprocessors and other multi-processor architectures may also be employed as the processing unit 5904.

[00437] The system bus 5908 can be any of several types of bus structure that may further interconnect to a memory bus (with or without a memory controller), a peripheral bus, and a local bus using any of a variety of commercially available bus architectures. The system memory 5906 includes read-only memory (ROM) 5910 and random access memory (RAM) 5912. A basic input/output system (BIOS) is stored in a non-volatile memory 5910 such as ROM, EPROM, EEPROM, which BIOS contains the basic routines that help to transfer information between elements within the computer 5902, such as during start-up. The RAM 5912 can also include a high-speed RAM such as static RAM for caching data.

[00438] The computer 5902 further includes an internal hard disk drive (HDD) 5914 (*e.g.*, EIDE, SATA), which internal hard disk drive 5914 may also be configured for external use in a suitable chassis (not shown), a magnetic floppy disk drive (FDD) 5916, (*e.g.*, to read from or write to a removable diskette 5918) and an optical disk drive 5920, (*e.g.*, reading a CD-ROM disk 5922 or, to read from or write to other high capacity optical media such as the DVD). The hard disk drive 5914, magnetic disk drive 5916 and optical disk drive 5920 can be connected to the system bus 5908 by a hard disk drive interface 5924, a magnetic disk drive interface 5926 and an optical drive interface 5928, respectively. The interface 5924 for external drive implementations includes at least one or both of Universal Serial Bus (USB) and

IEEE 5994 interface technologies. Other external drive connection technologies are within contemplation of the one or more aspects.

[00439] The drives and their associated computer-readable media provide nonvolatile storage of data, data structures, computer-executable instructions, and so forth. For the computer 5902, the drives and media accommodate the storage of any data in a suitable digital format. Although the description of computer-readable media above refers to a HDD, a removable magnetic diskette, and a removable optical media such as a CD or DVD, it should be appreciated by those skilled in the art that other types of media which are readable by a computer, such as zip drives, magnetic cassettes, flash memory cards, cartridges, and the like, may also be used in the exemplary operating environment, and further, that any such media may contain computer-executable instructions for performing the methods disclosed herein.

[00440] A number of program modules can be stored in the drives and RAM 5912, including an operating system 5930, one or more application programs 5932, other program modules 5934 and program data 5936. All or portions of the operating system, applications, modules, and/or data can also be cached in the RAM 5912. It is appreciated that the various aspects can be implemented with various commercially available operating systems or combinations of operating systems.

[00441] A user can enter commands and information into the computer 5902 through one or more wired/wireless input devices, *e.g.*, a keyboard 5938 and a pointing device, such as a mouse 5940. Other input devices (not shown) may include a microphone, an IR remote control, a joystick, a game pad, a stylus pen, touch screen, or the like. These and other input devices are often connected to the processing unit 5904 through an input device interface 5942 that is coupled to the system bus 5908, but can be connected by other interfaces, such as a parallel port, an IEEE 1394 serial port, a game port, a USB port, an IR interface, *etc.*

[00442] A monitor 5944 or other type of display device is also connected to the system bus 5908 through an interface, such as a video adapter 5946. In addition to the monitor 5944, a computer typically includes other peripheral output devices (not shown), such as speakers, printers, *etc.*

[00443] The computer 5902 may operate in a networked environment using logical connections through wired and/or wireless communications to one or more remote computers, such as a remote computer(s) 5948. The remote computer(s) 5948 can be a workstation, a server computer, a router, a personal computer, portable

computer, microprocessor-based entertainment appliance, a peer device or other common network node, and typically includes many or all of the elements described relative to the computer 5902, although, for purposes of brevity, only a memory/storage device 5950 is illustrated. The logical connections depicted include wired/wireless connectivity to a local area network (LAN) 5952 and/or larger networks, *e.g.*, a wide area network (WAN) 5954. Such LAN and WAN networking environments are commonplace in offices and companies, and facilitate enterprise-wide computer networks, such as intranets, all of which may connect to a global communications network, *e.g.*, the Internet.

[00444] When used in a LAN networking environment, the computer 5902 is connected to the local network 5952 through a wired and/or wireless communication network interface or adapter 5956. The adaptor 5956 may facilitate wired or wireless communication to the LAN 5952, which may also include a wireless access point disposed thereon for communicating with the wireless adaptor 5956.

[00445] When used in a WAN networking environment, the computer 5902 can include a modem 5958, or is connected to a communications server on the WAN 5954, or has other means for establishing communications over the WAN 5954, such as by way of the Internet. The modem 5958, which can be internal or external and a wired or wireless device, is connected to the system bus 5908 through the serial port interface 5942. In a networked environment, program modules depicted relative to the computer 5902, or portions thereof, can be stored in the remote memory/storage device 5950. It will be appreciated that the network connections shown are exemplary and other means of establishing a communications link between the computers can be used.

[00446] The computer 5902 is operable to communicate with any wireless devices or entities operatively disposed in wireless communication, *e.g.*, a printer, scanner, desktop and/or portable computer, portable data assistant, communications satellite, any piece of equipment or location associated with a wirelessly detectable tag (*e.g.*, a kiosk, news stand), and telephone. This includes at least Wi-Fi and Bluetooth™ wireless technologies. Thus, the communication can be a predefined structure as with a conventional network or simply an ad hoc communication between at least two devices.

[00447] Wi-Fi, or Wireless Fidelity, allows connection to the Internet from home, in a hotel room, or at work, without wires. Wi-Fi is a wireless technology

similar to that used in a cell phone that enables such devices, *e.g.*, computers, to send and receive data indoors and out; anywhere within the range of a base station. Wi-Fi networks use radio technologies called IEEE 802.11 (a, b, g, *etc.*) to provide secure, reliable, fast wireless connectivity. A Wi-Fi network can be used to connect computers to each other, to the Internet, and to wired networks (which use IEEE 802.3 or Ethernet). Wi-Fi networks operate in the unlicensed 2.4 and 5 GHz radio bands, at an 11 Mbps (802.11a) or 54 Mbps (802.11b) data rate, for example, or with products that contain both bands (dual band), so the networks can provide real-world performance similar to the basic 10BaseT wired Ethernet networks used in many offices.

[00448] Referring now to **FIG. 60**, there is illustrated a schematic block diagram of an exemplary computing environment 6000 in accordance with the various aspects. The system 6000 includes one or more client(s) 6002. The client(s) 6002 can be hardware and/or software (*e.g.*, threads, processes, computing devices). The client(s) 6002 can house cookie(s) and/or associated contextual information by employing the various aspects, for example.

[00449] The system 6000 also includes one or more server(s) 6004. The server(s) 6004 can also be hardware and/or software (*e.g.*, threads, processes, computing devices). The servers 6004 can house threads to perform transformations by employing the various aspects, for example. One possible communication between a client 6002 and a server 6004 can be in the form of a data packet adapted to be transmitted between two or more computer processes. The data packet may include a cookie and/or associated contextual information, for example. The system 6000 includes a communication framework 6006 (*e.g.*, a global communication network such as the Internet) that can be employed to facilitate communications between the client(s) 6002 and the server(s) 6004.

[00450] Communications can be facilitated through a wired (including optical fiber) and/or wireless technology. The client(s) 6002 are operatively connected to one or more client data store(s) 6008 that can be employed to store information local to the client(s) 6002 (*e.g.*, cookie(s) and/or associated contextual information). Similarly, the server(s) 6004 are operatively connected to one or more server data store(s) 6010 that can be employed to store information local to the servers 6004.

[00451] What has been described above includes examples of the various aspects. It is, of course, not possible to describe every conceivable combination of

components or methodologies for purposes of describing the various aspects, but one of ordinary skill in the art may recognize that many further combinations and permutations are possible. Accordingly, the subject specification intended to embrace all such alterations, modifications, and variations.

[00452] In particular and in regard to the various functions performed by the above described components, devices, circuits, systems and the like, the terms (including a reference to a “means”) used to describe such components are intended to correspond, unless otherwise indicated, to any component which performs the specified function of the described component (*e.g.*, a functional equivalent), even though not structurally equivalent to the disclosed structure, which performs the function in the herein illustrated exemplary aspects. In this regard, it will also be recognized that the various aspects include a system as well as a computer-readable medium having computer-executable instructions for performing the acts and/or events of the various methods.

[00453] In addition, while a particular feature may have been disclosed with respect to only one of several implementations, such feature may be combined with one or more other features of the other implementations as may be desired and advantageous for any given or particular application. To the extent that the terms “includes,” “including,” “has,” “having” and variants thereof are used in either the detailed description or the claims, these terms are intended to be inclusive in a manner similar to the term “comprising” As “comprising” is interpreted when employed as a transitional word in a claim.

[00454] The term “or” as used in either the detailed description or the claims is intended to mean an inclusive “or” rather than an exclusive “or”. That is, unless specified otherwise, or clear from the context, the phrase “X employs A or B” is intended to mean any of the natural inclusive permutations. That is, the phrase “X employs A or B” is satisfied by any of the following instances: X employs A; X employs B; or X employs both A and B. In addition, the articles “a” and “an” as used in this application and the appended claims should generally be construed to mean “one or more” unless specified otherwise or clear from the context to be directed to a singular form.

[00455] In the subject specification and annexed drawings, terms such as “store,” “data store,” data storage,” “database,” and substantially any other information storage component relevant to operation and functionality of a

component, refer to “memory components,” or entities embodied in a “memory” or components comprising the memory. It will be appreciated that the memory components described herein can be either volatile memory or nonvolatile memory, or can include both volatile and nonvolatile memory. Moreover, a memory component can be affixed to a disparate component or removable there from.

[00456] Furthermore, the one or more aspects may be implemented as a method, apparatus, or article of manufacture using standard programming and/or engineering techniques to produce software, firmware, hardware, or any combination thereof to control a computer to implement the disclosed aspects. The term “article of manufacture” (or alternatively, “computer program product”) as used herein is intended to encompass a computer program accessible from any computer-readable device, carrier, or media. For example, computer readable media can include but are not limited to magnetic storage devices (*e.g.*, hard disk, floppy disk, magnetic strips...), optical disks (*e.g.*, compact disk (CD), digital versatile disk (DVD)...), smart cards, and flash memory devices (*e.g.*, card, stick). Additionally it should be appreciated that a carrier wave can be employed to carry computer-readable electronic data such as those used in transmitting and receiving electronic mail or in accessing a network such as the Internet or a local area network (LAN). Of course, those skilled in the art will recognize many modifications may be made to this configuration without departing from the scope of the disclosed aspects.

CLAIMS

What is claimed is:

1. A system for enabling visibility of insurance, comprising:
a monitoring component that gathers one or more parameters related to a vehicle;
an adjustment component that selectively modifies a base rate of insurance to produce a surcharge or a discount as a function of the one or more parameters; and
a render component that dynamically outputs the surcharge or the discount to an operator of the vehicle while the vehicle is in operation.
2. The system of claim 1, the one or more parameters are a driving behavior, operating conditions, an environment, or combinations thereof.
3. The system of claim 1, the render component outputs a visual representation of the surcharge or the discount.
4. The system of claim 1, the render component includes a color element that varies in color across a spectrum to represent the surcharge or the discount.
5. The system of claim 1, further comprising an interface component that engages the operator in an interchange related to the surcharge, the discount, the one or more parameters, or combinations thereof.
6. The system of claim 1, wherein the adjustment component produces the discount if the one or more parameters tend to decrease an amount of insurance claims or produces the surcharge if the one or more parameters tend to increase the amount of insurance claims.
7. The system of claim 1, wherein the render component is located within the vehicle to enable perception by a vehicle occupant.

8. The system of claim 1, wherein the adjustment component selectively produces the discount or the surcharge in real-time.
9. The system of claim 1, wherein the one or more parameters include a frequency portion, an intensity portion, or combinations thereof.
10. The system of claim 1, further comprising a notification component that conveys information related to the one or more parameters, the discount, the surcharge, or combinations thereof, to a service provider or a trusted third party, wherein the information is conveyed to the service provider or the trusted third party less often than the render component dynamically outputs the surcharge or the discount to the operator of the vehicle.
11. A method that facilitates providing visibility of a cost of insurance, comprising:
 - gathering one or more parameters related to a vehicle covered by an insurance policy;
 - selectively creating a modified cost of the insurance policy as a function of the one or more parameters; and
 - presenting the modified cost of the insurance policy to an operator of the vehicle.
12. The method of claim 11, wherein selectively modifying the cost of the insurance policy comprises applying a discount if the one or more parameters decreases a number of insurance claims or applying a surcharge if the one or more parameters increases the number of insurance claims.
13. The method of claim 11, further comprising:
 - prompting the operator of the vehicle for information related to the modified cost of the insurance policy, the one or more parameters, or combinations thereof,
 - receiving a response from the operator of the vehicle; and
 - utilizing the response to further modify the cost of the insurance policy.

14. The method of claim 13, further comprising:
notifying an insurance provider or a trusted third party of the modified cost of the insurance policy, the one or more parameters, the response from the operator of the vehicle, or combinations thereof.
15. The method of claim 11, wherein gathering the one or more parameters comprises gathering historical information, current information, predicted information, or combinations thereof.
16. The method of claim 11, wherein selectively modifying the cost of the insurance policy based on the one or more parameters comprises modifying the cost of the insurance policy in real time, the method further comprising:
monitoring the one or more parameters, or additional parameters, over time;
and
providing a further modification to the cost of the insurance policy based on the monitoring over time.
17. The method of claim 11, wherein presenting the modified cost of the insurance policy to the operator of the vehicle comprises displaying the modified cost of the insurance policy in a dashboard-mounted display.
18. A system that provides insurance visibility, comprising:
means for obtaining one or more parameters associated with an insured vehicle;
means for utilizing the one or more parameters to generate a modified insurance cost of the insured vehicle; and
means for outputting the modified insurance cost, a comparison between an original insurance cost and the modified insurance cost, and the one or more parameters to an operator of the insured vehicle while the insured vehicle is in operation.
19. The system of claim 18, further comprising:
means for engaging the operator of the insured vehicle in a dialogue associated with the modified insurance cost, wherein, based on the dialogue the means for

utilizing the one or more parameters to generate the modified insurance cost applies a further modification to the modified insurance cost.

20. The system of claim 18, wherein the means for utilizing the one or more parameters to generate the modified insurance cost increases a base rate or decreases the base rate as a function of whether the one or more parameters tend to increase or decrease an amount of insurance claims.

21. A system for facilitating vertical market specialization for automobile insurance, comprising:

- a travel information component that receives parameters related to a route of an automobile;

- a market determination component that defines an insurance market based at least in part on the parameters related to the route of the automobile and transmits the insurance market to a plurality of insurance companies; and

- a rate receiving component that obtains one or more insurance policy premium quotes from the plurality of insurance companies based at least in part on the parameters related to the route of the automobile.

22. The system of claim 21, the parameters related to the route of the automobile are received from a user interface.

23. The system of claim 21, the parameters related to the route of the automobile correspond to one or more routes previously traveled by the automobile.

24. The system of claim 23, the travel information component infers a current route of the automobile based at least in part on the parameters and the market determination component defines the insurance market based at least in part on one or more aspects of the current route of the automobile.

25. The system of claim 21, the travel information component further receives one or more parameters related to driving behavior of a driver of the automobile and the market determination component further defines the insurance market based at least in part on one or more of the parameters related to driving behavior.

26. The system of claim 21, the travel information component further receives one or more parameters related to audible noise level in the automobile and the market determination component further defines the insurance market based at least in part on the parameters related to audible noise level in the automobile.

27. The system of claim 21, further comprising an advertising subsystem component that communicates with a plurality of advertisers to receive one or more advertisements for presentation and receives the parameters related to the route.

28. The system of claim 27, the advertising subsystem component comprises an advertisement generation component that presents an advertisement to a user interface based at least in part on the route.

29. The system of claim 28, the rate receiving component applies a discount to the one or more insurance policy premium quotes from the plurality of insurance companies based at least in part on the advertisement and renders the one or more insurance policy premium quotes to the user interface for selection thereof.

30. A method that facilitates obtaining vertical market insurance coverage information, comprising:

employing a processor to execute computer executable instructions stored in memory to perform the following acts:

obtaining information regarding a route of an automobile;

defining an insurance market definition based at least in part on the route; and

providing the insurance market definition to one or more insurance companies.

31. The method of claim 30, further comprising receiving information and rates related to one or more insurance policies corresponding to the insurance market definition.

32. The method of claim 31, further comprising:

receiving an advertisement related to the information regarding the route;

presenting the advertisement over a user interface; and

discounting the rates related to the one or more insurance policies based at least in part on providing the advertisement.

33. The method of claim 30, further comprising receiving the information regarding the route from a user interface.

34. The method of claim 33, the user interface is equipped within the automobile.

35. The method of claim 30, the information regarding the route corresponds to one or more historical tracked routes of the automobile.

36. The method of claim 35, further comprising inferring a current route of the automobile based at least in part on the one or more historical tracked routes, defining the insurance market is based at least in part on the current route.

37. The method of claim 30, further comprising receiving information related to driving behavior obtained from the automobile, defining the insurance market is further based at least in part on the information related to driving behavior.

38. A system for receiving insurance rates according to a vertical market definition, comprising:

means for receiving one or more parameters related to a route of an automobile;

means for generating an insurance market definition based at least in part on the one or more parameters related to the route of the automobile; and

means for sending the insurance market definition to a plurality of insurance companies.

39. The system of claim 38, further comprising means for receiving one or more insurance policy premium quotes from the plurality of insurance companies based at least in part on the one or more parameters related to the route of the automobile.

40. The system of claim 38, the means for receiving the one or more parameters related to the route receives the one or more parameters over a user interface installed in the automobile.

41. A system that collects data regarding automobile usage for receiving insurance quotes related to the automobile, comprising:

a policy specification component that obtains one or more parameters related to a route of an automobile and provides the one or more parameters to a market definition component;

a rate receiving component that receives rate and policy information from the market definition component based at least in part on the one or more parameters; and

a user interface component that renders the rate and policy information.

42. The system of claim 41, further comprising a driving behavior component that sends one or more parameters related to driving behavior to the policy specification component for providing to the market definition component.

43. The system of claim 42, the driving behavior component generates the parameters based at least in part on measuring mechanical aspects of the automobile when occupied.

44. The system of claim 41, the one or more parameters related to a route correspond to a planned route specified using the user interface component.

45. The system of claim 41, further comprising an automobile environment sensing component that determines an audible noise level in the automobile and sends the audible noise level to the policy specification component for providing to the market definition component.

46. The system of claim 41, further comprising an advertisement display component that receives an advertisement from the market definition component and renders the advertisement on the user interface component.

47. The system of claim 46, the rate receiving component receives rate discounts based at least in part on rendering the advertisement on the user interface component.
48. The system of claim 41, the user interface component renders the rate and policy information allowing selection thereof.
49. The system of claim 48, further comprising a rate selection component that receives selection of a policy based at least in part on the rate and policy information.
50. A method that facilitates providing sensed information regarding use of an object for vertical insurance market specialization, comprising:
employing a processor to execute computer executable instructions stored in memory to perform the following acts:
automatically sensing one or more usage parameters of an object;
providing the one or more usage parameters to a market definition component along with one or more additional parameters regarding a user to whom the one or more usage parameters relate; and
receiving one or more insurance policies and corresponding rates from the market definition component based on the usage and additional parameters.
51. The method of claim 50, the object is an automobile and the one or more usage parameters relate to one or more driving behavior measurements.
52. The method of claim 51, further comprising measuring braking behavior of a driver where the one or more driving behavior measurements relates to the braking behavior.
53. The method of claim 50, the object is an automobile and the one or more usage parameters relate to one or more service needs of the automobile.
54. The method of claim 50, further comprising providing planned route information to the market definition component where the one or more insurance policies and corresponding rates are further based on the planned route information.

55. The method of claim 50, further comprising measuring interior audible noise of an automobile where the object is the automobile and the one or more usage parameters relates to the interior audible noise.

56. The method of claim 50, further comprising receiving an advertisement associated with the one or more usage parameters or the one or more additional parameters.

57. The method of claim 56, the corresponding rates are discounted based at least in part on the received advertisement.

58. A system that receives insurance policies related to an automobile, comprising:

means for that receiving one or more parameters related to a route of an automobile and providing the one or more parameters to a market definition component;

means for obtaining rate and policy information based at least in part on the one or more parameters; and

means for rendering the rate and policy information.

59. The system of claim 58, further comprising means for measuring one or more parameters related to driving behavior, the means for receiving one or more parameters provides the one or more parameters related to driving behavior to the market definition component.

60. The system of claim 58, the one or more parameters related to a route correspond to a planned route indicated using the means for rendering.

61. A computer implemented system that customizes insurance rates to user profiles comprising:

a rate adjustment component that dynamically adjusts an insurance rate in real time for a user based on contextual data; and

a switching component that switches the user to an insurance provider(s) that supplies optimal rate based on the contextual data.

62. The computer implemented system of claim 61 further comprising a retrieval agent that pulls insurance data from the insurance provider(s.)

63. The computer implemented system of claim 61, the contextual data includes data pertaining to a motor vehicle; or data related to a driver of the motor vehicle; or data related to environment that the motor vehicle operates therein; or real time data related to driving behavior; or a combination thereof.

64. The computer implemented system of claim 61 further comprising an analyzer component that employs threshold ranges to accept or reject insurance bids from the insurance provider.

65. The computer implemented system of claim 63, the real time driving data pertains to both frequency and intensity of driving actions.

66. The computer implemented system of claim 62 further comprising sensor positioned on a body of driver for collection of biometric data.

67. The computer implemented system of claim 61 further comprising an inference component that facilitates customization of insurance rates.

68. The computer implemented system of claim 67 further comprising an artificial intelligence component that employs classifiers.

69. The computer implemented system of claim 68, the switching component is an automatic switch.

70. A computer implemented method comprising the following computer executable acts:

employing a processor to execute computer executable instructions stored on a computer readable medium to perform the following acts:
acquiring contextual data associated with a driver of a motor vehicle; and;

dynamically adjusting insurance rates in real time based on contextual data via a rate determination component that receives offers from insurance companies.

71. The computer implemented method of claim 70 further comprising switching insurance policy for a motor vehicle of a user to an insurance company via a switching component mounted on the motor vehicle.

72. The computer implemented method of claim 71 further comprising pulling insurance bids from the insurance company.

73. The computer implemented method of claim 71 further comprising employing an interrupt for the switching act.

74. The computer implemented method of claim 71 further comprising setting threshold values or ranges to accept or reject a bid.

75. The computer implemented method of claim 71 further comprising evaluating an insurance policy via a rule-based implementation.

76. The computer implemented method of claim 71 further comprising collecting data by cameras mounted on the motor vehicle.

77. The computer implemented method of claim 71 further comprising automatically switching a driver to an insurance provider.

78. The computer implemented method of claim 71 further comprising employing both intensity and frequency of a driving act as part of the contextual data.

79. The computer implemented method of claim 71 further comprising employing an artificial intelligence component to facilitate selection of an insurance policy.

80. A computer implemented system that customizes insurance rates to user profiles comprising:

means for dynamically adjusting an insurance rate in real time for a user based on contextual data; and

means for switching the user to an insurance provider that supplies optimal rate based on the contextual data.

81. A computer implemented system for rendering insurance information, comprising:

a processor that executes the following computer executable components stored on a storage medium:

an analysis component that evaluates insurance rate information against current vehicle operation by a user; and

a rendering component that renders on a display a real-time insurance rate that is based at least in part on a result of the evaluation.

82. The system of claim 81, further comprising a collection component that obtains the insurance rate information or metadata that pertains to current vehicle operation by the user.

83. The system of claim 82, further comprising a search component that locates an information source, the information source provides at least a portion of the insurance rate information or the metadata that pertains to current vehicle operation by the user obtained by the collection component.

84. The system of claim 81, the analysis component employs at least one regression-based technique to perform at least part of the evaluation.

85. The system of claim 81, the rendering component renders, in addition to the real-time insurance rate, driving feedback information, an indicator showing at least one standard to achieve an insurance rate modification, a status of at least one standard to achieve an insurance rate modification, or a combination thereof.

86. The system of claim 81, further comprising:

an assessment component that appraises at least one contextual factor related to current vehicle operation by the user; and

a calculation component that determines the insurance rate that is rendered based upon an outcome of the appraisal and the evaluation.

87. The system of claim 86, the assessment component functions as part of a cellular telephone, radio frequency identifier, keyfob, or a combination thereof.

88. The system of claim 86, the at least one contextual factor includes a traffic level, a number of passengers in the vehicle, a status of a operator related to engagement of a cellular telephone communication, time of day, weather, history of a neighborhood, intended destination, real-time vehicle condition, or a combination thereof.

89. The system of claim 81, further comprising a personalization component that enables modification of the display, the modification includes information displayed, location of the displayed information, where the interface displays, or a combination thereof.

90. A method for real-time insurance rate calculation, comprising:
evaluating contextual information, driver history information, and real-time driving information that relates to operation of a vehicle, at least a portion of the information is retained upon physical storage; and
calculating a real-time insurance rate based upon a result of the evaluation, the determined rate is presented upon a display viewable to an operator or passenger of a vehicle.

91. The method of claim 90, further comprising presenting the determined rate upon a display of the vehicle.

92. The method of claim 91, further comprising selecting an advertisement to disclose along with the determined rate, the selected advertisement is presented with the determined rate.

93. The method of claim 91, the display is an interactive interface, upon which an operator can engage the interface and be presented information on rationale for the

rate, how the operator can improve the rate, how the operator compares against other operators, or a combination thereof.

94. The method of claim 90, further comprising:
identifying an opportunity to provide insurance;
collecting the contextual information, driver history metadata, and real-time driving information, the collection is evaluated and used in calculating the real-time rate; and
supplying the real-time rate.

95. The method of claim 90, further comprising:
determining feedback for suggesting future driving actions for the operator to perform in future driving to lower the insurance rate; and
presenting the feedback.

96. The method of claim 90, the display of the vehicle is physically integrated upon a dashboard of the vehicle, is a heads-up display, is located within the vehicle, or a combination thereof.

97. A device, comprising:
a color element that varies in color across a spectrum; and
a variable component that displays at least one color across the spectrum to indicate a current driving condition, the device is located in a driver's viewing range during operation of a vehicle.

98. The device of claim 97, the current driving condition is a function of a safe operation or an unsafe operation of the vehicle, wherein a safe operation is indicated at the first end of the spectrum and the unsafe operation is indicated at the second end of the spectrum.

99. The device of claim 97, the safe operation or the unsafe operation of the vehicle is determined based on vehicle telematics, an insurer's network, public information sources, or combinations thereof.

100. The device of claim 97 is located within a dashboard of the vehicle.

101. A computer implemented system for real-time gathering insurance information, comprising:

a collection component that gathers operation data from a vehicle, the operation data is gathered in real-time;
an identification component that obtains information from which an identity of an operator of the vehicle is established; and
an analysis component that determines an insurance rate based upon the operation data and operator identity.

102. The system of claim 101, the operation data is gathered from a monitoring system where the monitoring system is located on the vehicle.

103. The system of claim 101, the operator identity is obtained from a mobile device associated with the operator.

104. The system of claim 101, further comprising an authentication component that authenticates the operator based at least in part on information provided by the mobile device.

105. The system of claim 104, the authentication component compares the information provided by the mobile device with operator account information stored in a database.

106. The system of claim 101, further comprising an authorization component that based upon at least feedback provided by the operator determines whether the operator is allowed to operate the vehicle.

107. The system of claim 101, further comprising a driving analysis component that receives the operation data, the operation data indicates how the vehicle is being driven.

108. The system of claim 107, further comprising a dynamic rate determination component that calculates insurance rates based upon the results received from the data analysis component.

109. A method for gathering real-time data for determination of insurance rates, comprising:

employing a processor executing computer executable instructions stored on a computer readable storage medium to implement the following acts:

identifying a potential driver of a vehicle based upon identification information stored on a device associated with the driver; and

gathering real-time data from the vehicle being driven by the driver.

110. The method of claim 109, further comprising forwarding the real-time data to an external insurance rate determination system.

111. The method of claim 110, further comprising receiving from the external insurance rate determination system an insurance rate determined at least in part on the real-time data.

112. The method of claim 111, further comprising presenting the determined insurance rate to the driver.

113. The method of claim 109, the device is a cell phone belonging to the driver.

114. The method of claim 113, further comprising monitoring usage of the cell phone by the driver.

115. The method of claim 109, the real-time data is employed to facilitate reconstruction of an accident.

116. A computer implemented system for determining insurance rates in real-time, comprising:

means for identifying a driver from information stored on a device associated with the driver; and

means for gathering real-time data regarding how the driver is driving a vehicle.

117. The system of claim 116, further comprising means for transmitting the real-time data to a remote computer system that determines an insurance rate based at least in part on the real-time data.

118. The system of claim 117, further comprising means for receiving an insurance rate from a remote computer system.

119. The system of claim 118, further comprising means for presenting the insurance rate to the driver.

120. The system of claim 116, means for determining usage of the device while the vehicle is being operated by the driver.

121. A system, comprising:

- a component that supplies one or more performance records generated based in part on at least one of real-time operation information of a vehicle or information of an operation environment of the vehicle;

- a component that receives a set of incentive offers related to real-time insurance benefit(s) for the vehicle, one or more incentive offers in the set of incentive offers are issued in response to the supplied one or more performance records; and

- a display component that renders the set of incentive offers and enables collection of acceptance of at least one incentive offer.

122. The system of claim 121, the one or more incentive offers are directed to at least one of provision of insurance coverage suitable to current or nearly current operation condition(s) of the vehicle; discounted real-time or nearly real-time insurance coverage for the vehicle; or subsidized service(s) for an operator of the vehicle.

123. The system of claim 121, further comprising one or more performance collection components that gather at least one of the real-time operation information of the vehicle or the information of the operation environment of the vehicle.

124. The system of claim 121, wherein the one or more performance records are at least one of instantaneous record(s) that convey performance of the vehicle as probed at a current or nearly current instant, or aggregated record(s) for a predetermined performance period.

125. The system of claim 121, wherein the one or more performance records are specific to an operator of the vehicle and are transferrable from the vehicle to a disparate vehicle.

126. The system of claim 121, further comprising a selection component that configures a set of privacy criteria to establish scope of the supplied one or more performance records.

127. The system of claim 121, further comprising an information regulation component that controls access to the one or more performance records.

128. The system of claim 127, wherein the information regulation component controls content received in response to an accepted incentive offer, the content includes at least one of advertisement or promotional material(s), educational material(s), coupon(s), or credit(s) for service.

129. The system of claim 121, wherein the display component is removably attached to the vehicle and receives input from an operator of the vehicle through at least one of a speech gesture, touch gesture, or a motion gesture.

130. The system of claim 123, wherein at least one performance collection component is a mobile device functionally coupled to the component that supplies one or more performance records.

131. A method, comprising:

- employing at least a computer processor to execute code instructions retained in a computer-readable medium, the executed code instructions implement the following acts:
 - collecting performance information of a vehicle;
 - supplying a portion of the collected performance information based in part on predetermined criteria;
 - receiving a disclosure of a set of optional incentives, at least one incentive in the set of optional incentives is generated based at least in part on the portion of the collected performance information; and
 - if at least one incentive in the set of optional incentives is elected:
 - delivering an indication of election of the at least one incentive in the set of optional incentives; and
 - receiving content based in part on the election of the at least one incentive in the set of optional incentives.

132. The method of claim 131, wherein one or more incentives in the set of optional incentives are directed to at least one of provision of insurance benefit coverage that is adequate to current or nearly current operation condition(s) of the vehicle; discounted real-time or nearly real-time insurance benefits for the vehicle; or subsidized service(s).

133. The method of claim 131, the supplying includes:

- issuing a set of criteria to regulate access to a record of operation performance by at least one of a service provider, a third-party network, or an operator;
- generating the record of operation performance for a specific performance period; and
- regulating access to the record of operation based at least in part on at least one of the set of criteria, the service provider, or the third-party network.

134. The method of claim 133, further comprising: delivering or withholding at least part of the record of operation based on access regulation.

135. The method of claim 133, wherein the set of criteria establishes selective masking of the record of information performance by determining a group of entities allowed access to the record of performance.

136. The method of claim 131, further comprising:
receiving performance information for a specified performance period;
generating a set of incentive offers related to time-dependent insurance benefit(s) for the vehicle based in part on the performance information; and
conveying the set of incentive offers.

137. The method of claim 131, further comprising: delivering performance information to an advertisement platform.

138. A system, comprising:
means for conveying a performance record generated based in part on at least one of real-time operation information of a vehicle or information of an operation environment of the vehicle;
means for receiving a set of incentive offers related to real-time insurance benefit(s) for the vehicle, one or more incentive offers in the set of incentive offers are issued in response to the performance record;
means for rendering the set of incentive offers; and
means for collecting an indication to accept or reject at least one incentive offer.

139. The system of claim 138, wherein the one or more incentive offers are directed to at least one of provision of insurance coverage suitable to current or nearly current operation condition(s) of the vehicle; discounted real-time or nearly real-time insurance coverage for the vehicle; or subsidized service(s) for an operator of the vehicle.

140. The system of claim 139, further comprising means for collecting at least one of the real-time operation information of the vehicle or the information of the operation environment of the vehicle.

141. A system, comprising:
a collection component that receives information on performance of a vehicle;
a transaction component that commits an agreement to supply at least a portion of the information on performance of the vehicle in exchange of financial compensation;
a benefit generation component that supplies at least the portion of information on performance of the vehicle in accordance with the agreement; and
a billing component that receives the financial compensation, wherein the financial compensation is regulated at least in part by the agreement.

142. The system of claim 141, wherein a third-party network component receives at least the portion of the information on performance of the vehicle and delivers at least a part of the financial compensation.

143. The system of claim 141, wherein, to commit the agreement, the transaction component configures a firmware of software application that implements one or more terms of the agreement.

144. The system of claim 143, wherein the one or more terms of the agreement regulate at least one of the scope of information on performance of the vehicle that is supplied, delivery of the information on performance of the vehicle that is supplied, duration of the agreement, or termination clause(s).

145. The system of claim 143, wherein the one or more terms of the agreement determine one or more allocations of resources for advertisement in at least one of the vehicle or a device linked thereto.

146. The system of claim 145, wherein the transaction component allocates resources for advertisement of a product or service in at least one of the vehicle or the device linked thereto in accordance with the one or more terms of the agreement.

147. The system of claim 143, wherein the one or more terms of the agreement regulate at least part of a billing feature of the agreement, the billing feature is at least one of a billing model, a billing cycles, or at least one promotional term.

148. The system of claim 147, wherein the billing component effects the billing model, the billing model is based on response of at least one of a beneficiary of an insurance benefit for the vehicle or an agent associated therewith to an advertisement impression.

149. The system of claim 148, wherein the benefit generation component that issues advertisement content that is at least part of the advertisement impression, wherein the content comprises a set of incentive offers associated with the insurance benefit for the vehicle based in part on at least one of the information on performance of the vehicle and available historical information on performance of the vehicle.

150. The system of claim 141, wherein the collection component receives an indication of acceptance of an incentive offer and effects at least one term thereof, the at least one term includes updates to an insurance benefit for the vehicle to reflect a discount, or increased or decreased coverage and an associated revised insurance benefit rate; or an incentive or a promotional materials.

151. A method, comprising:

employing at least a computer processor to execute code instructions retained in a computer-readable medium, the executed code instructions implement the following acts:

collecting information on operation of a vehicle;

committing an agreement to supply at least a portion of the collected information in exchange for financial compensation;

conveying at least the portion of the information in accordance with the agreement; and

securing the financial compensation base on at least the portion of the information or the agreement.

152. The method of claim 151, wherein the securing act includes:
allocating resources for advertisement of a product in at least one of the vehicle or a device linked thereto; and
collecting payment from the advertisement platform in exchange for the allocating resources for advertisement of the product in at least one of the vehicle or the device linked thereto.
153. The method of claim 152, the securing act further comprising: receiving compensation from the advertisement platform if a transaction related to the product is effected as a result of advertisement of the product in at least one of the vehicle or the device linked thereto.
154. The method of claim 153, wherein the advertisement platform is part of at least one of a service provider platform that furnishes insurance benefit(s) for the vehicle entity, or a third-party network functionally coupled to the service provider platform.
155. The method of claim 153, wherein the device is at least one of an integrated device in the vehicle, an add-on device in the vehicle, or an electronic appliance utilized by an operator or occupant of the vehicle.
156. The method of claim 155, wherein at least one of the integrated device in the vehicle, the add-on device, or the electronic appliance renders information to the operator or occupant of the vehicle via at least a component that supplies sound, images, or stimuli that convey information.
157. The method of claim 151, wherein the resources for advertisement include at least one of:
radio channel(s) or radio airtime in which advertisement can be delivered;
space in on-board displays in the vehicle; or
space in display(s) in the device linked to the vehicle.
158. The method of claim 151, the collecting act includes utilizing one or more models of payment based on feedback or response from an operator or occupant of the

vehicle to the advertisement of the product, wherein the one or more models of payment include at least one of a cost-per-click model, a cost-per-gesture model, or a cost-per-action model.

159. The method of claim 153, wherein at least one of payment or compensation subsidizes at least one of insurance coverage for the vehicle, or at least part of cost of a specific service utilized by an operator or occupant of the vehicle, the specific service includes at least one of wireless service or vehicle maintenance.

160. A system, comprising:
means for receiving one or more records of performance of a vehicle;
means for committing an agreement to supply at least a portion of the one or more records of performance of the vehicle in exchange of financial compensation;
means for delivering at least the portion of the one or more records of performance of the vehicle in accordance with the agreement; and
means for receiving the financial compensation, wherein the financial compensation is regulated at least in part by the agreement.

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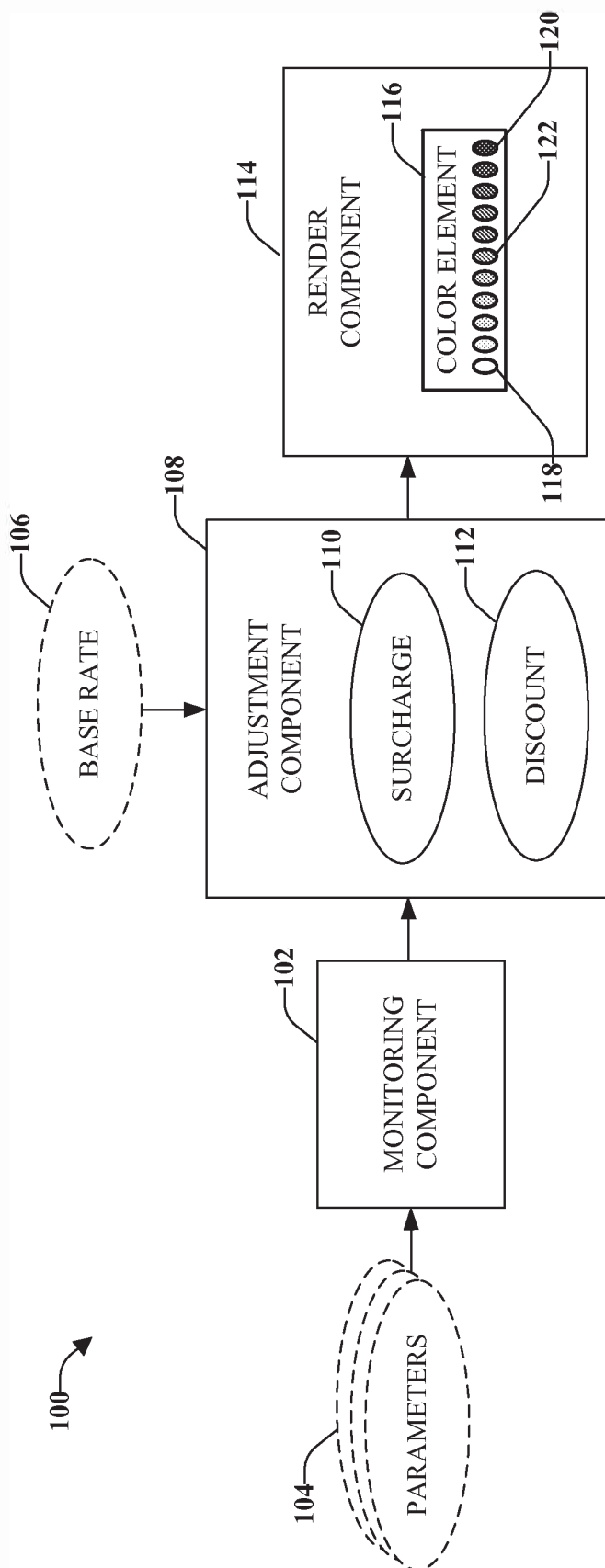
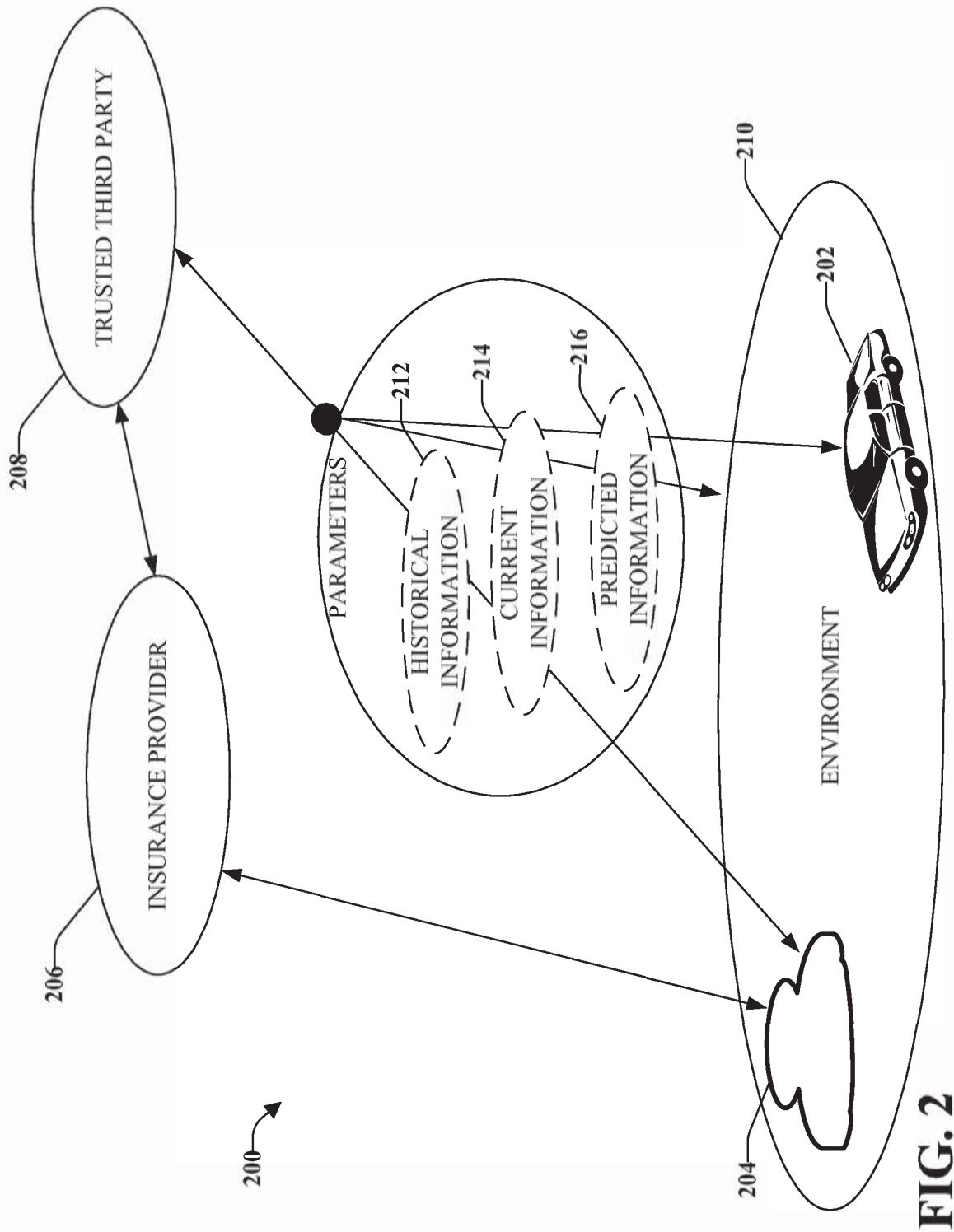


FIG. 1



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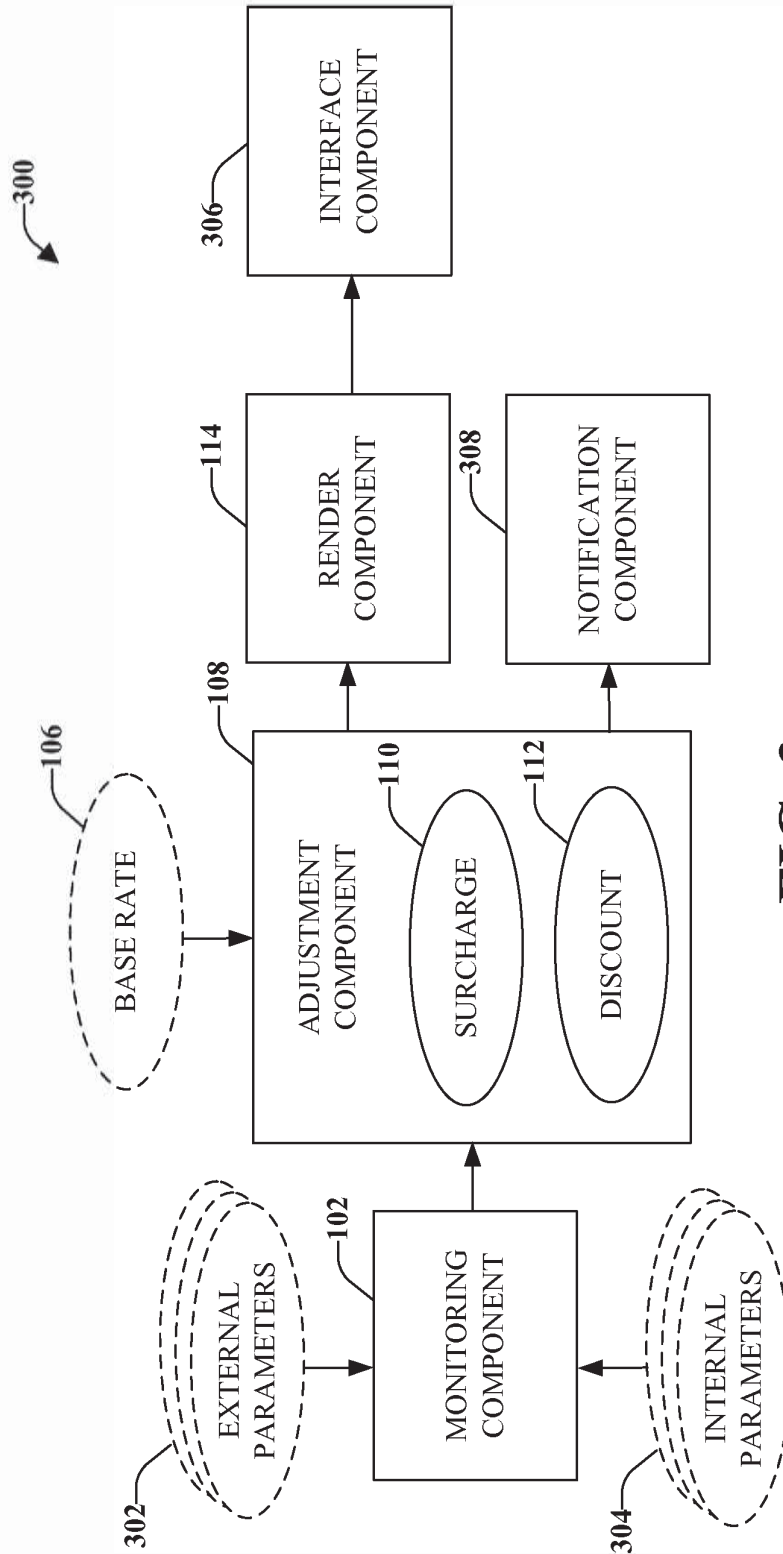


FIG. 3

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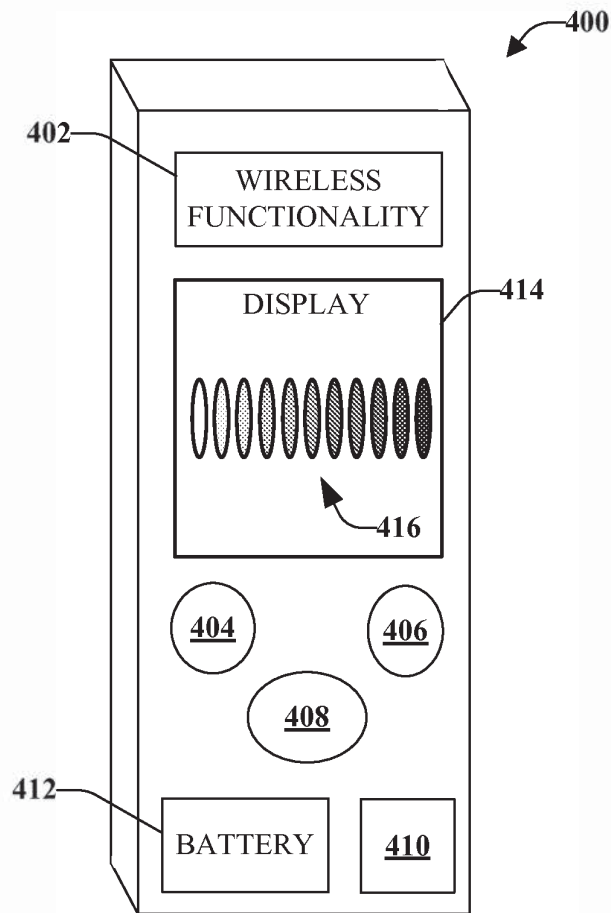
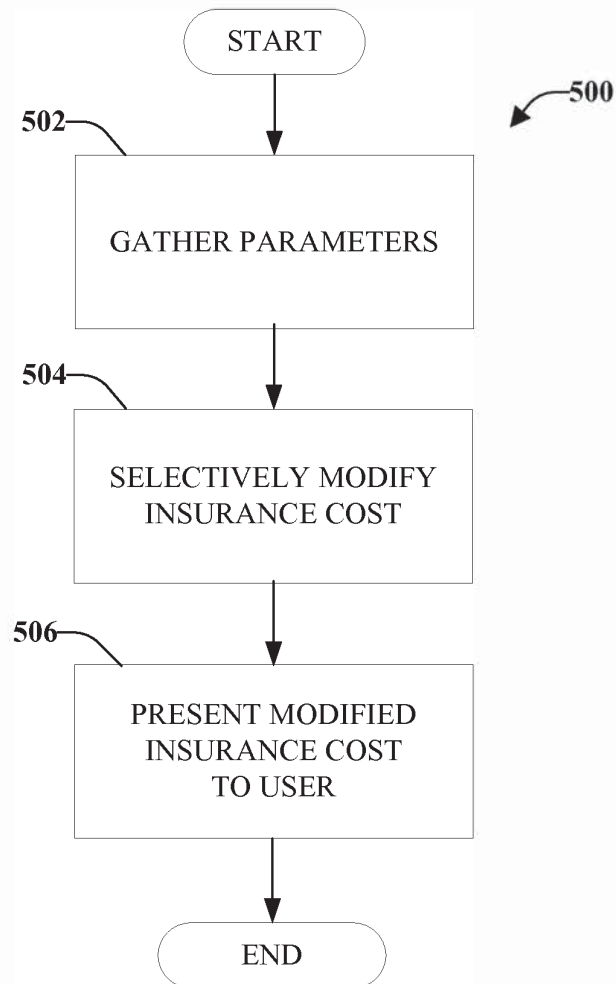
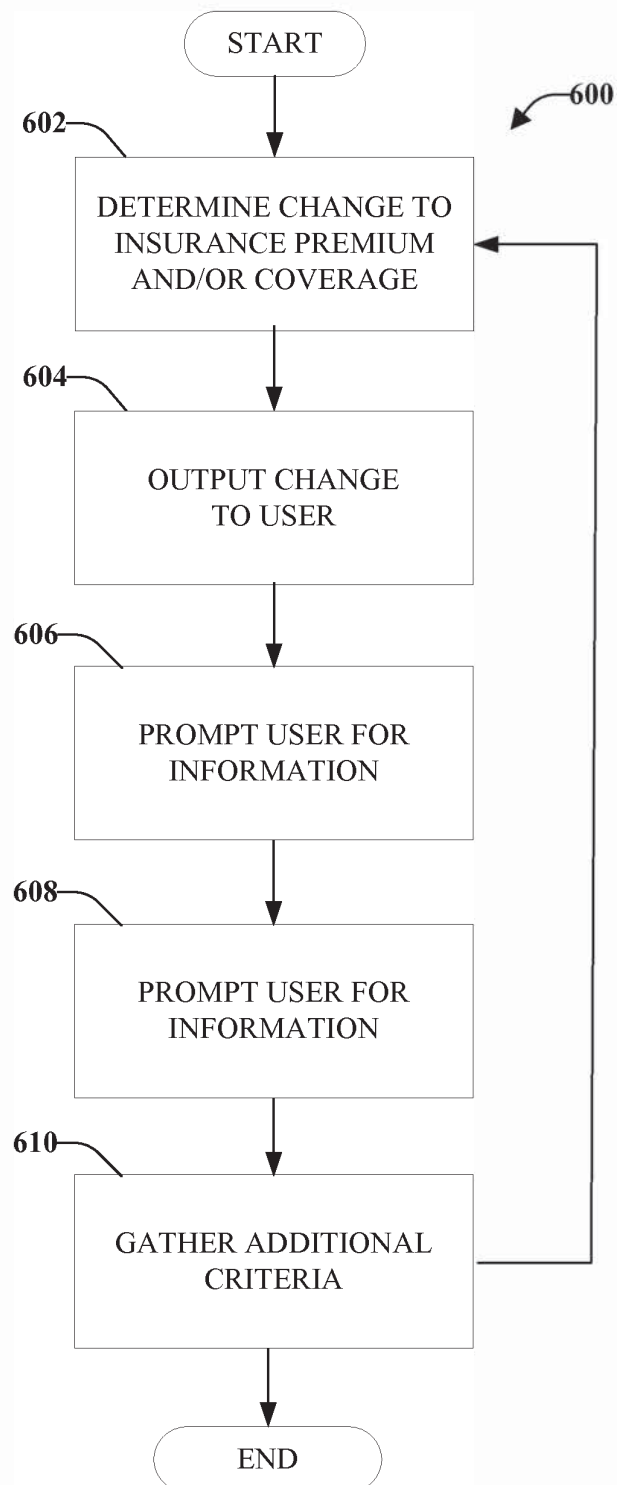


FIG. 4

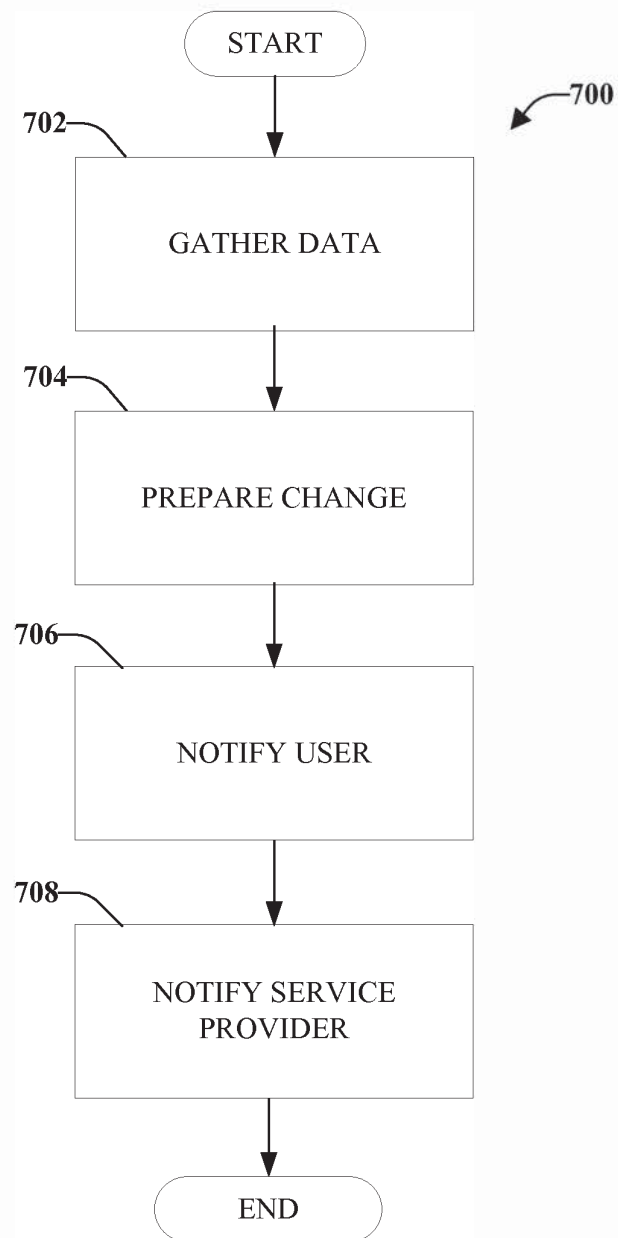
5/58

**FIG. 5**

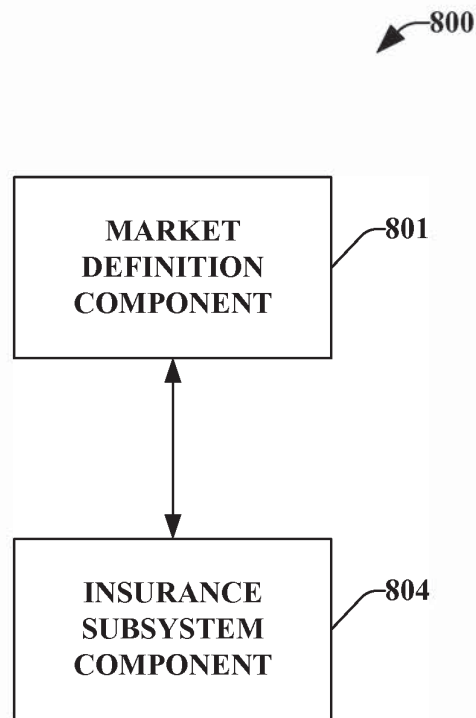
6/58

**FIG. 6**

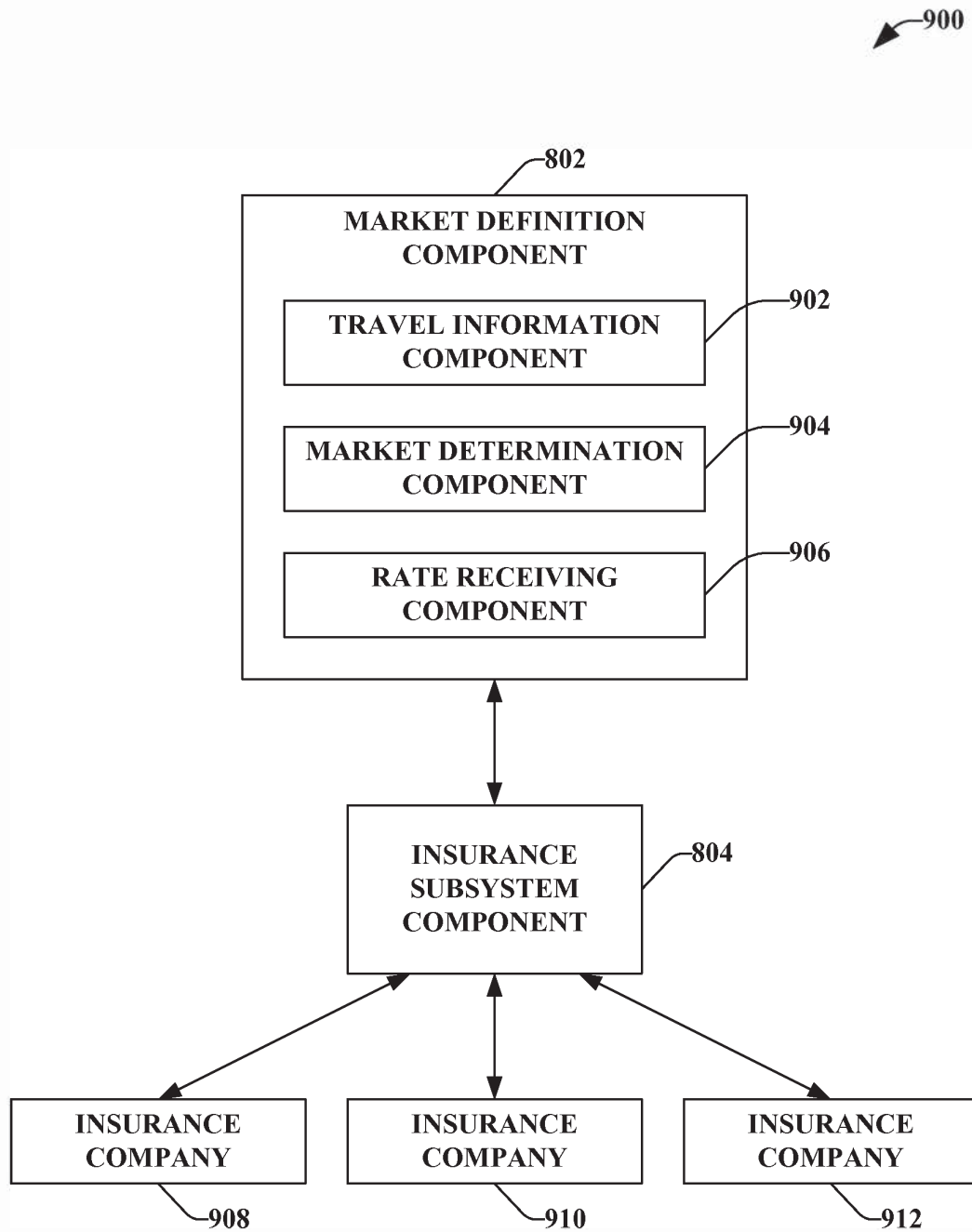
7/58

**FIG. 7**

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**FIG. 8**

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**FIG. 9**

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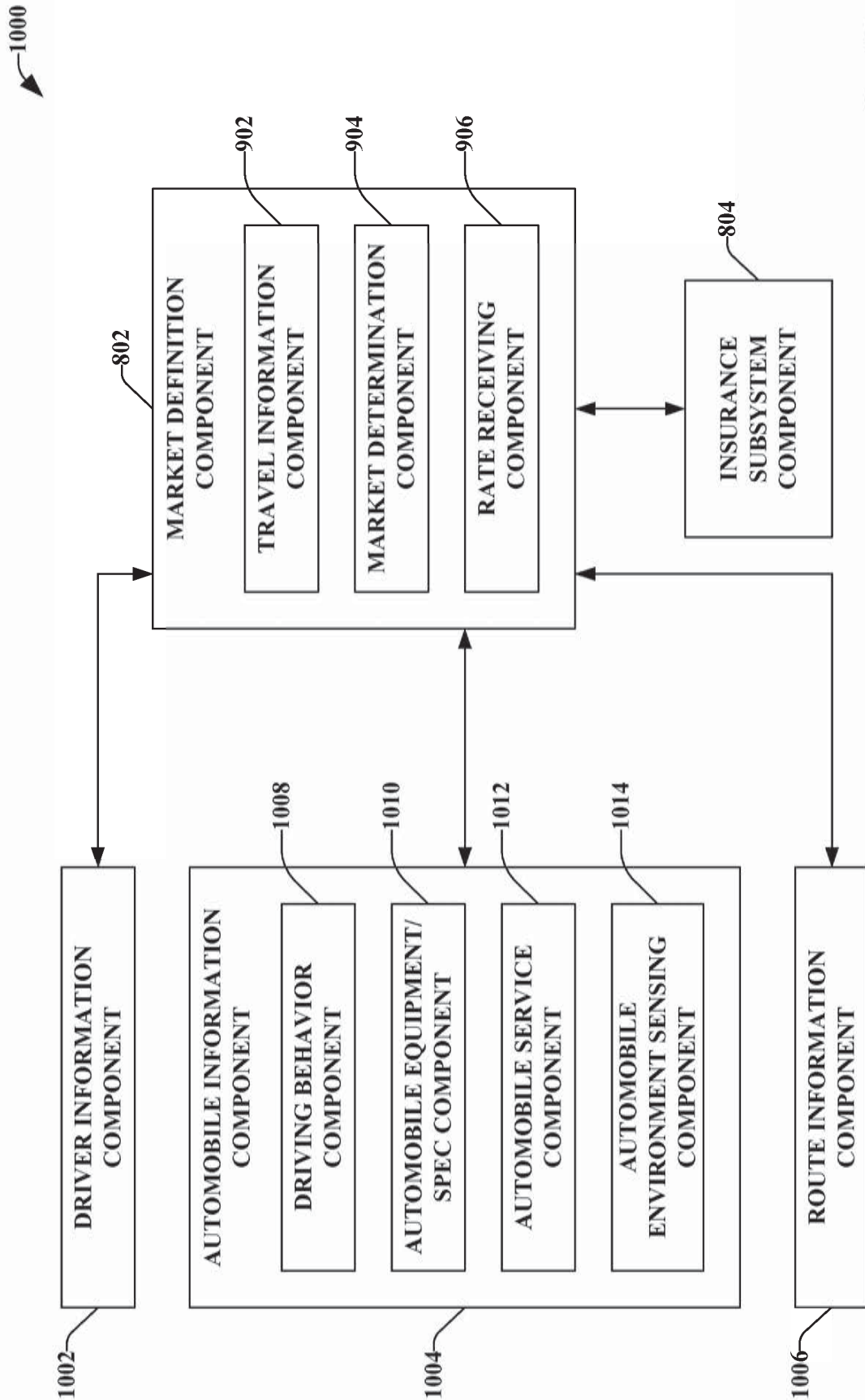
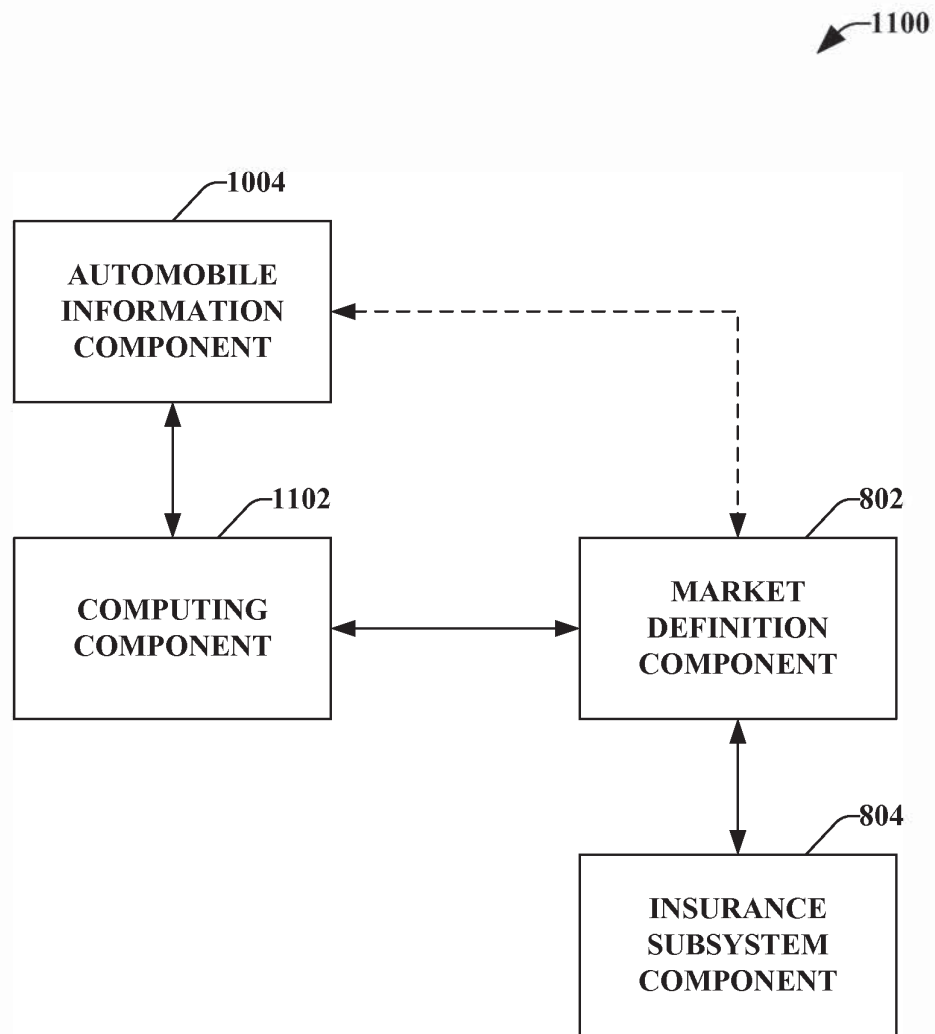


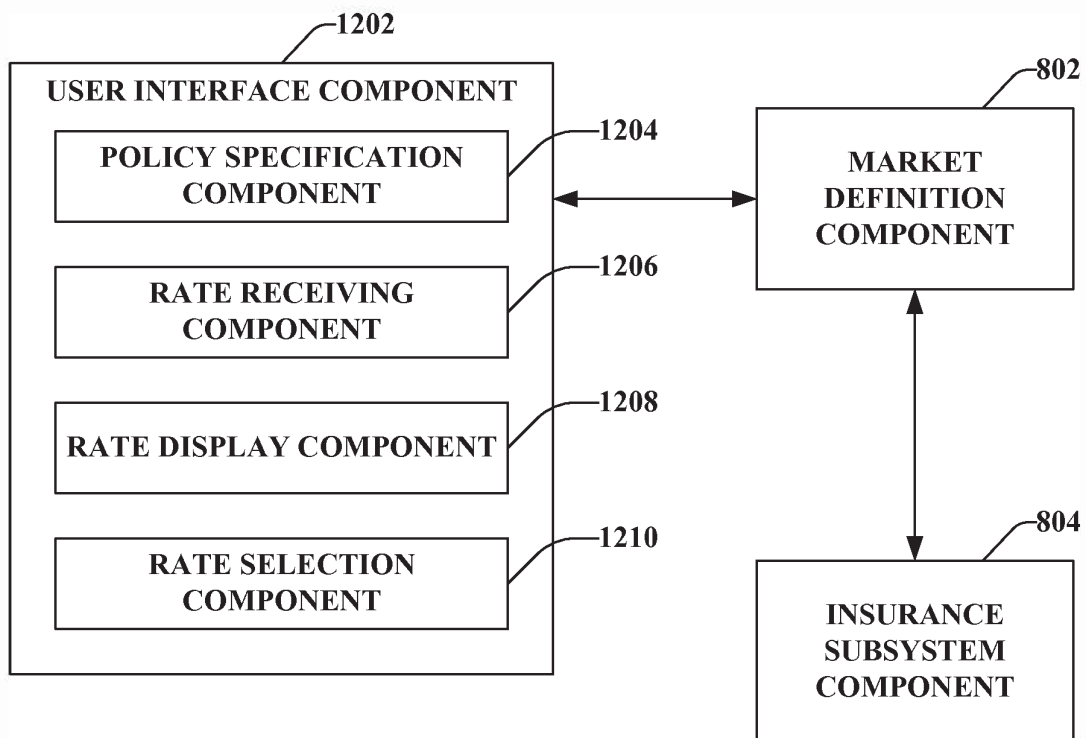
FIG. 10

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**FIG. 11**

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1200

**FIG. 12**

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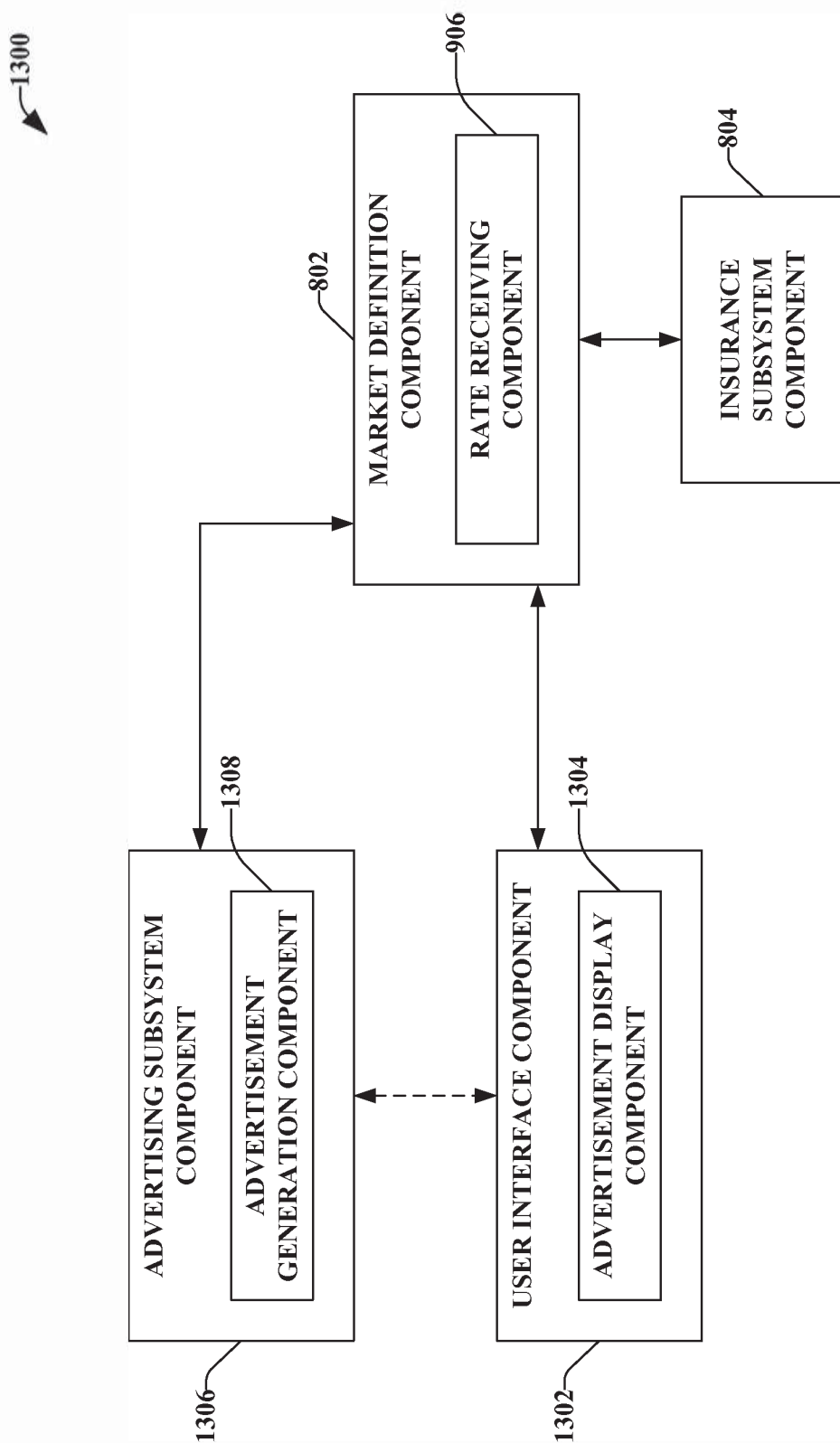


FIG. 13

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1400

ADVERTISEMENT

Trip Type: Road Trip ▼

Distance (approx): 528 mi

Coverage Dates: 04/01/2009 to 04/08/2009

Coverage Type: ☒ Comprehensive ☐ Liability Only

Bodily Person: \$ 100 ,000 **Bodily Total:** \$ 300 ,000

Property \$ 100 ,000

☒ Roadside ☐ Towing ☒ Rental

SUBMIT
CANCEL

1402

**Comprehensive Coverage for 528 mile Road Trip
100/300/100 + roadside assistance and rental**

1406 \$28.50
* **Company A**

1406 \$32.32
** **Company B**

1406 \$42.88
**** **Company C**

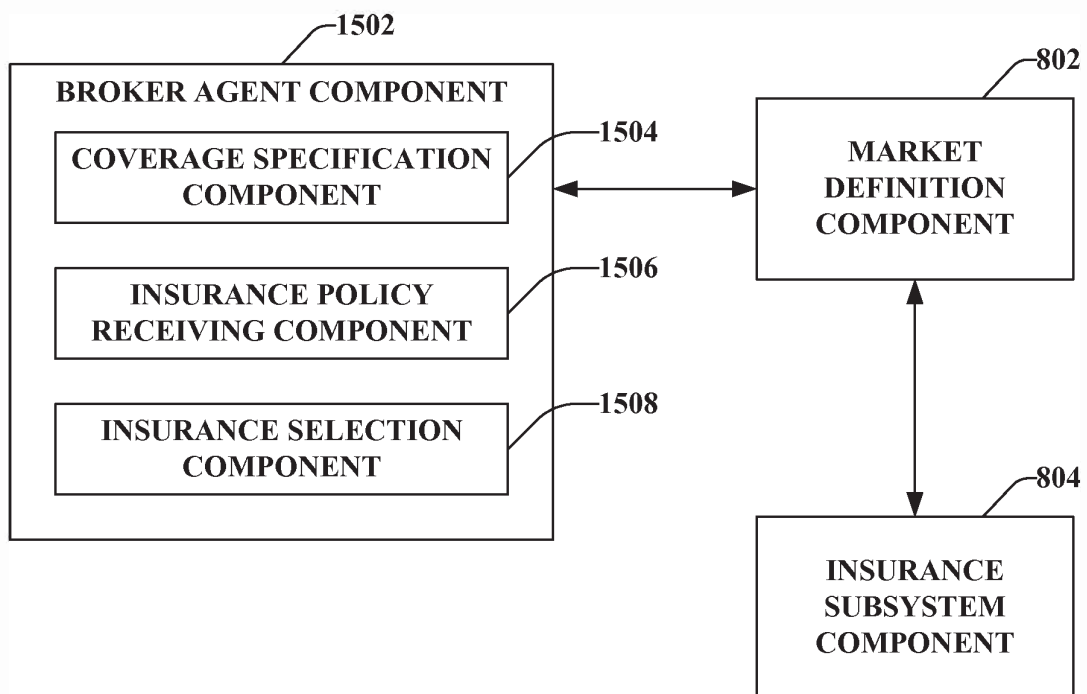
ADVERTISEMENT

ADVERTISEMENT

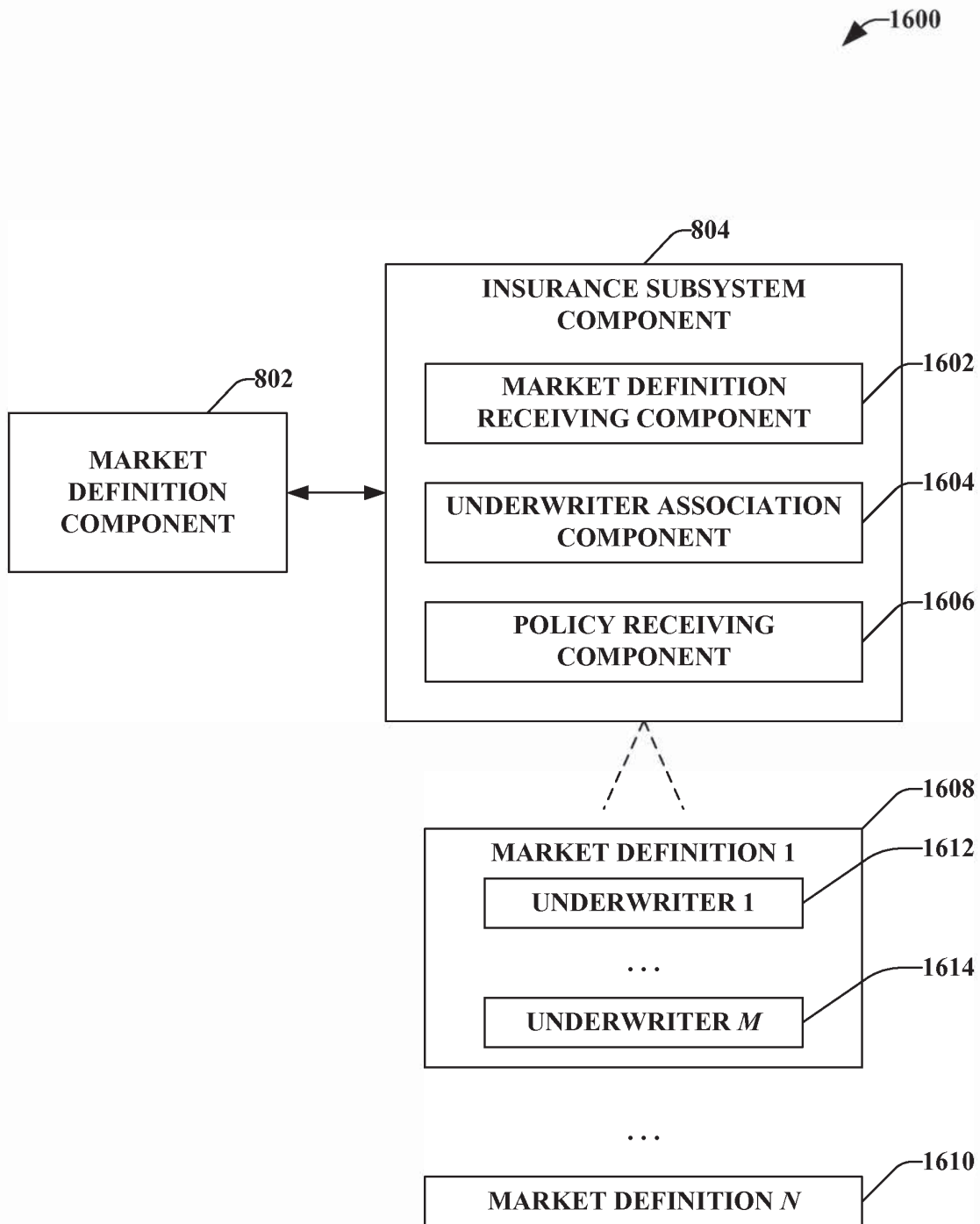
FIG. 14

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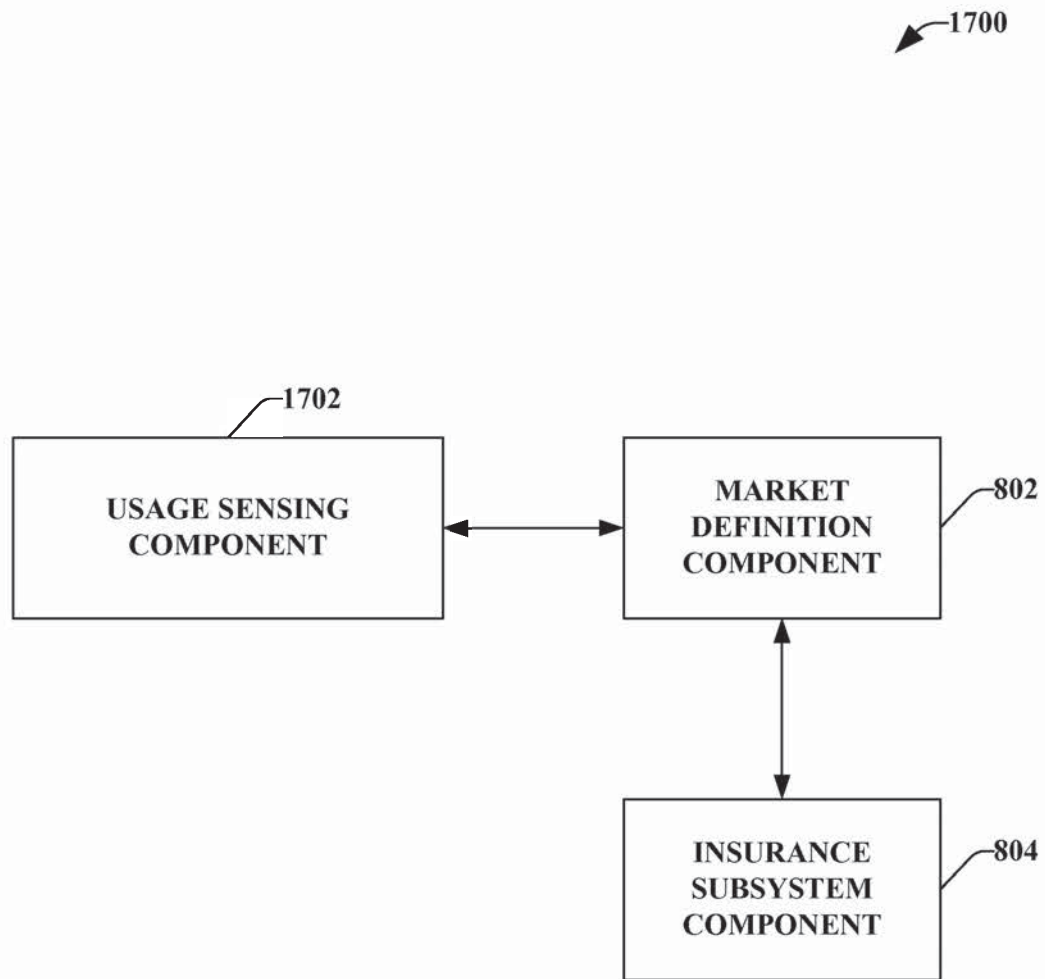
1500

**FIG. 15**

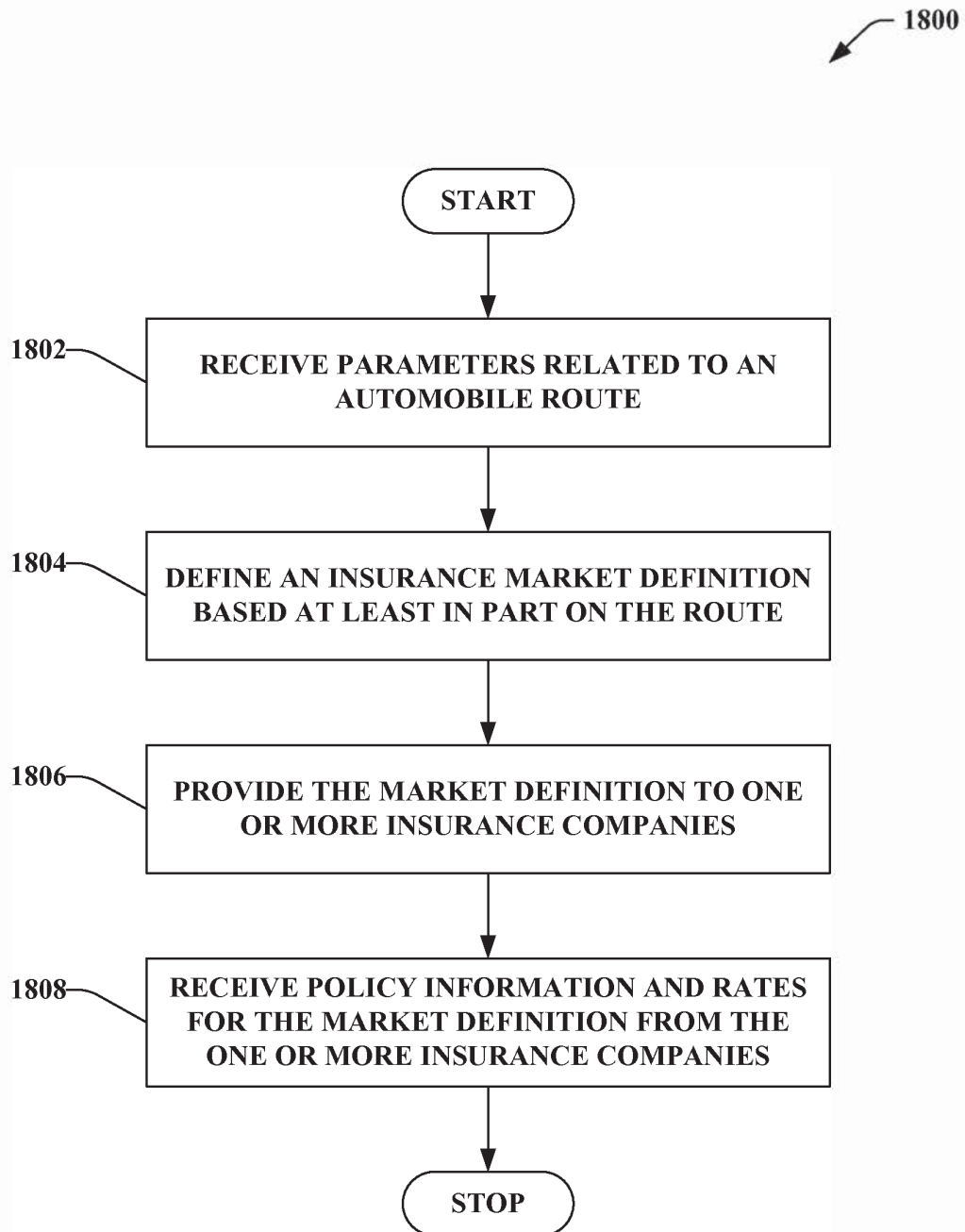
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**FIG. 16**

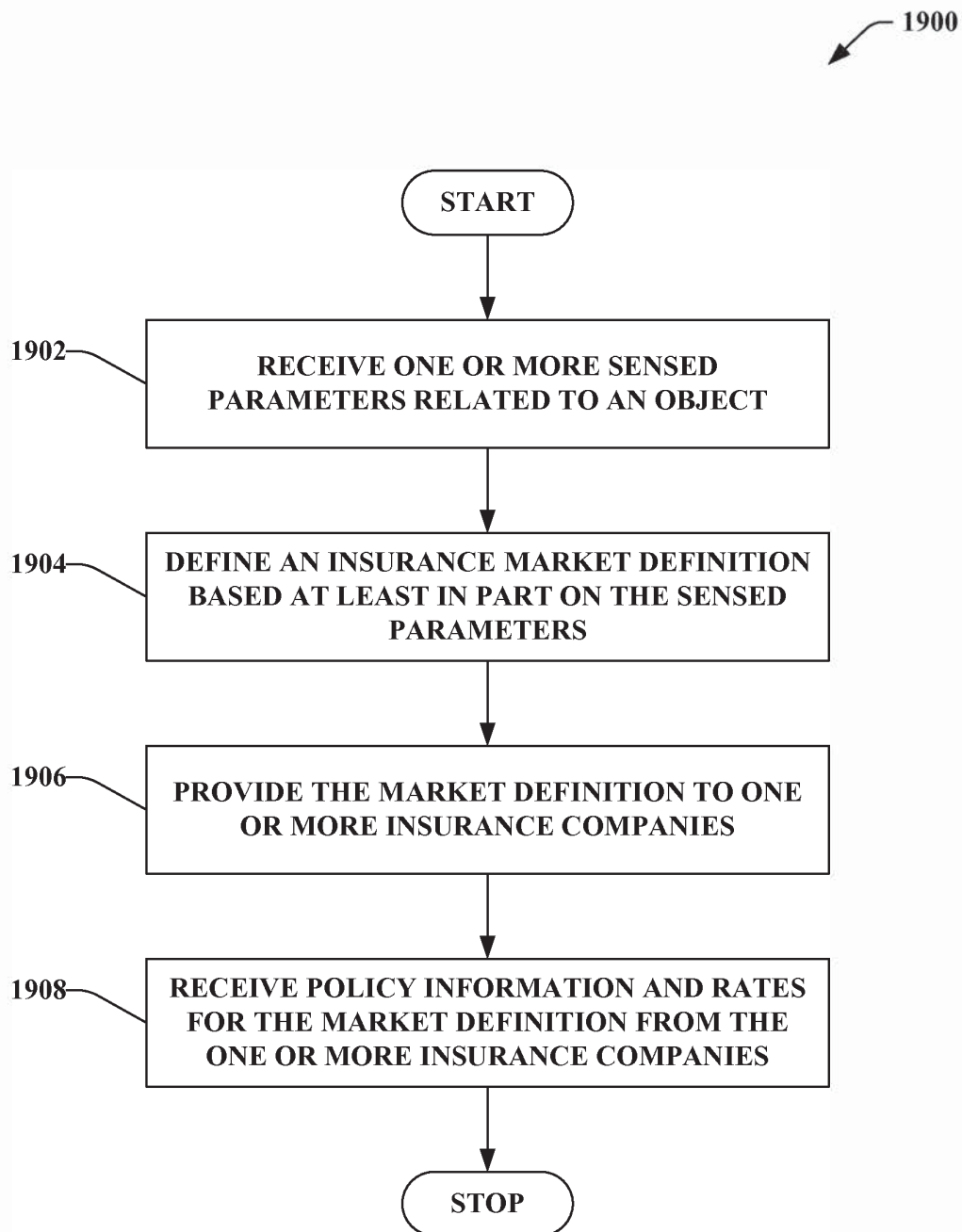
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**FIG. 17**

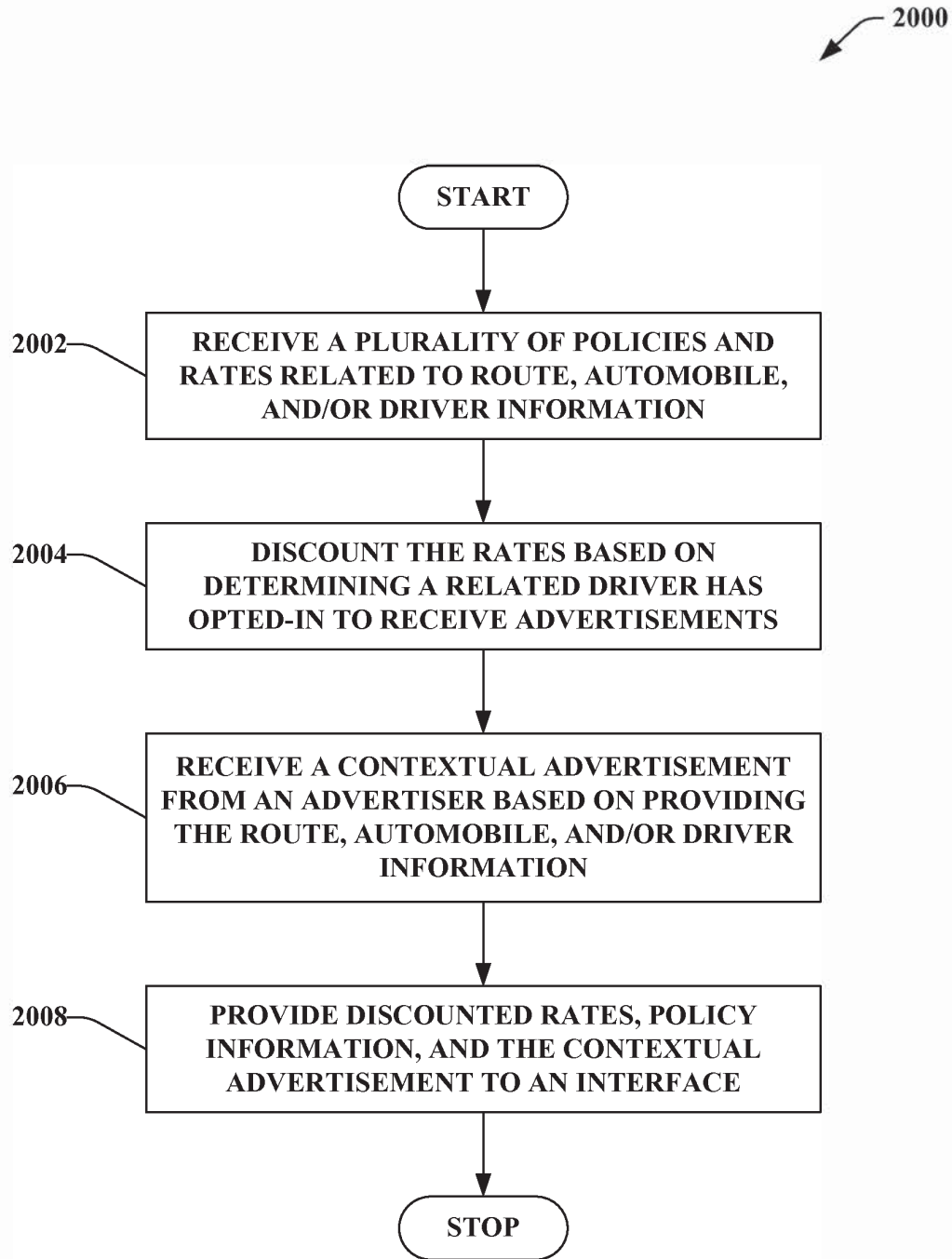
18/58

**FIG. 18**

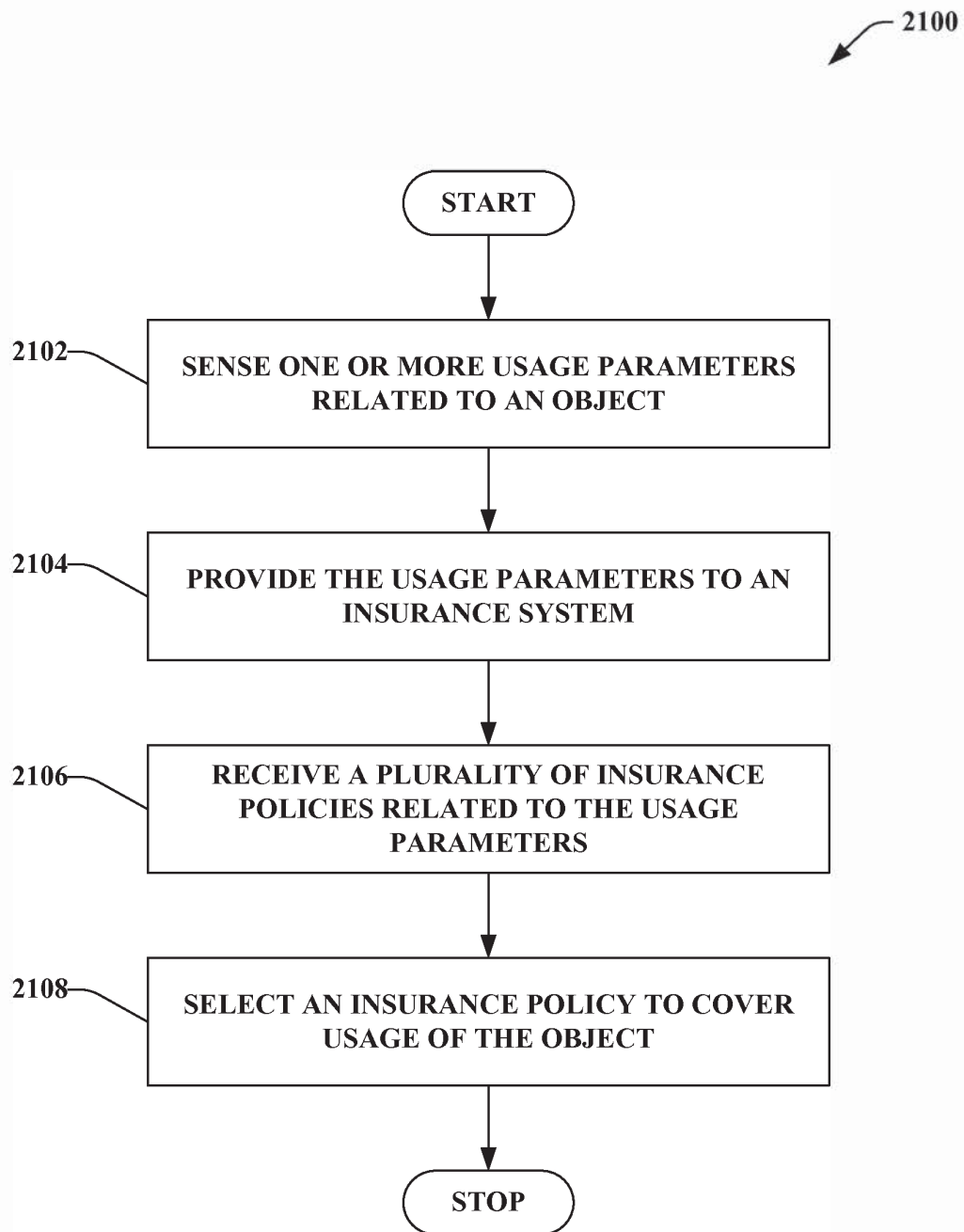
19/58

**FIG. 19**

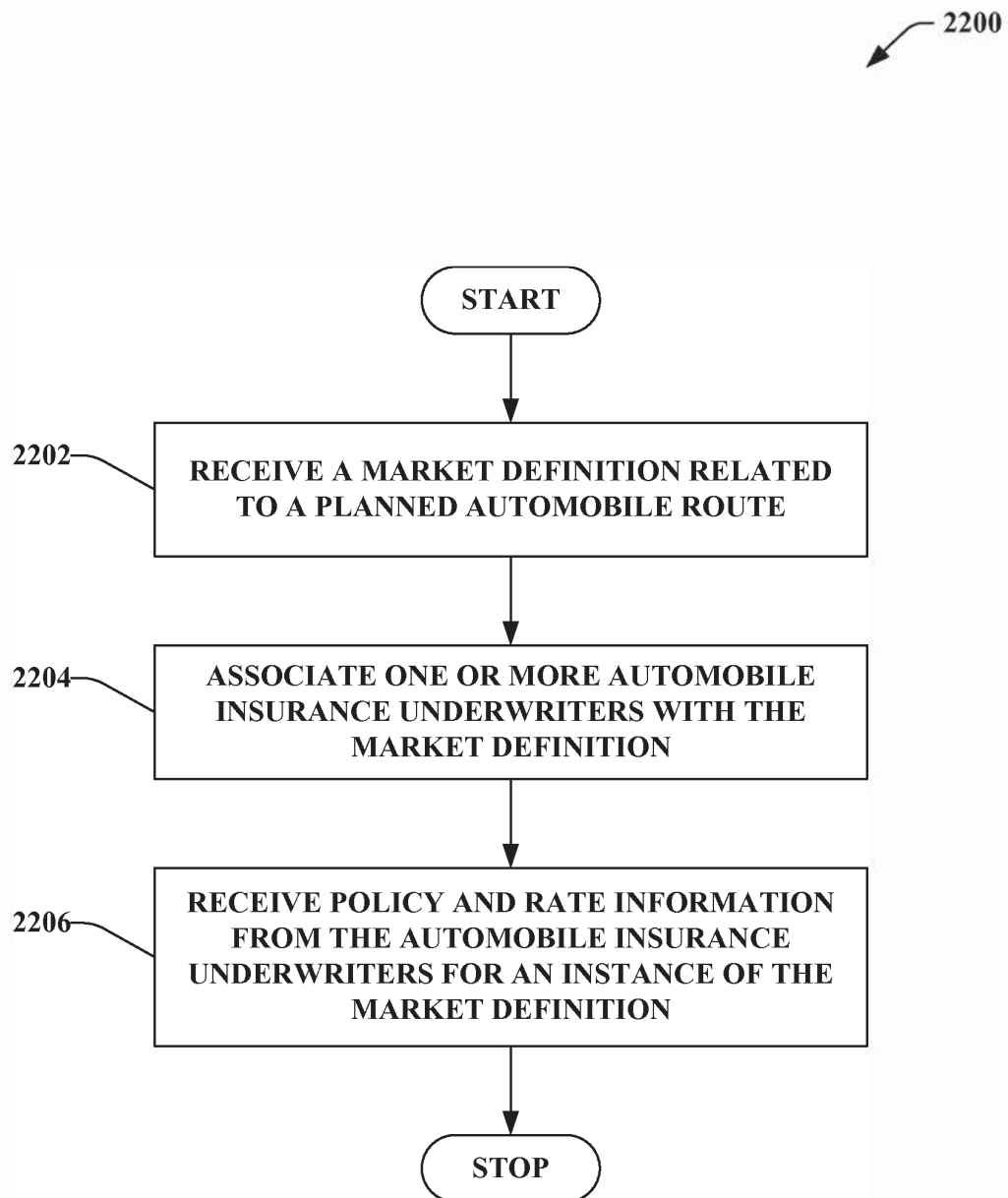
20/58

**FIG. 20**

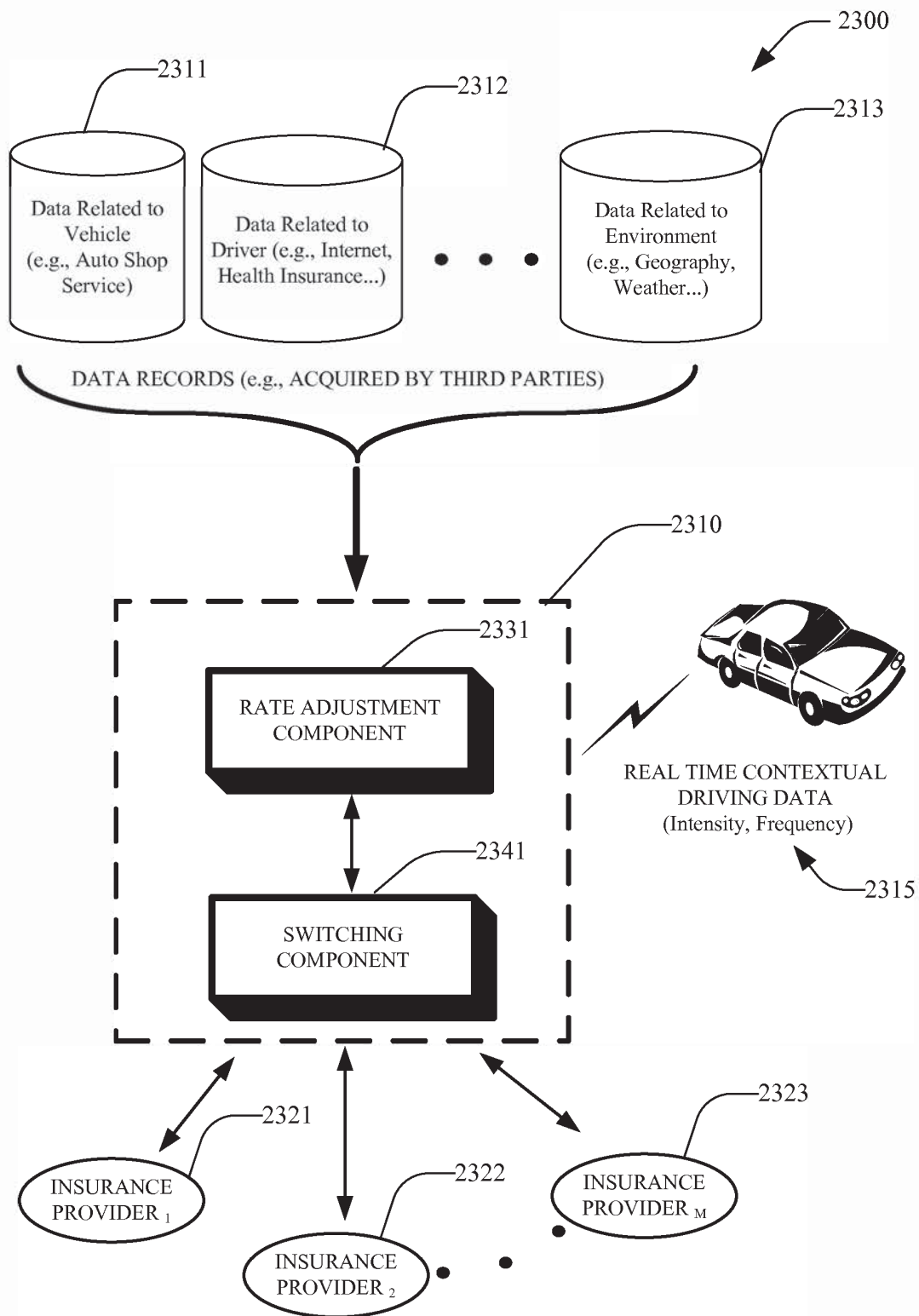
21/58

**FIG. 21**

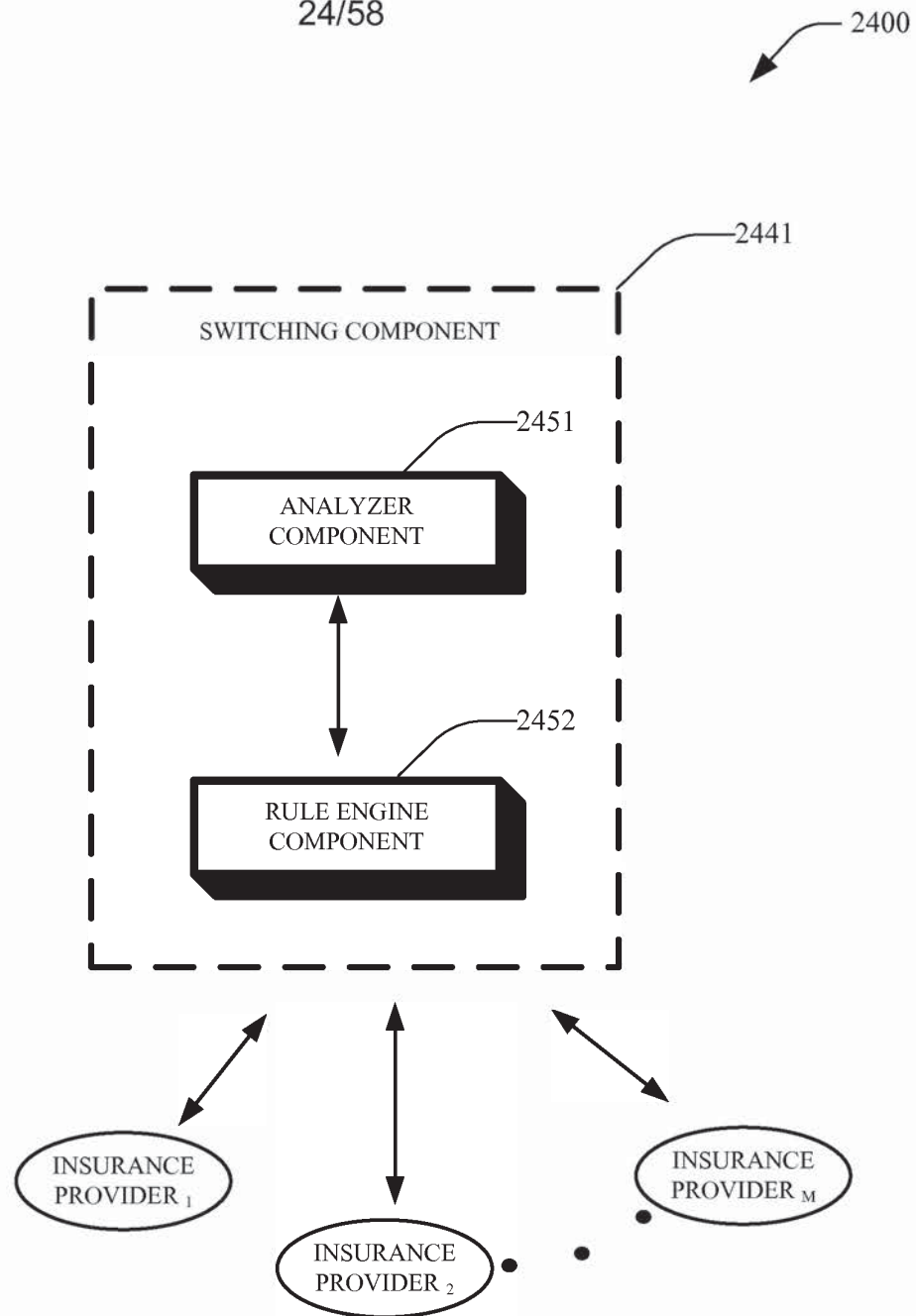
22/58

**FIG. 22**

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**Fig. 23**

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**Fig. 24**

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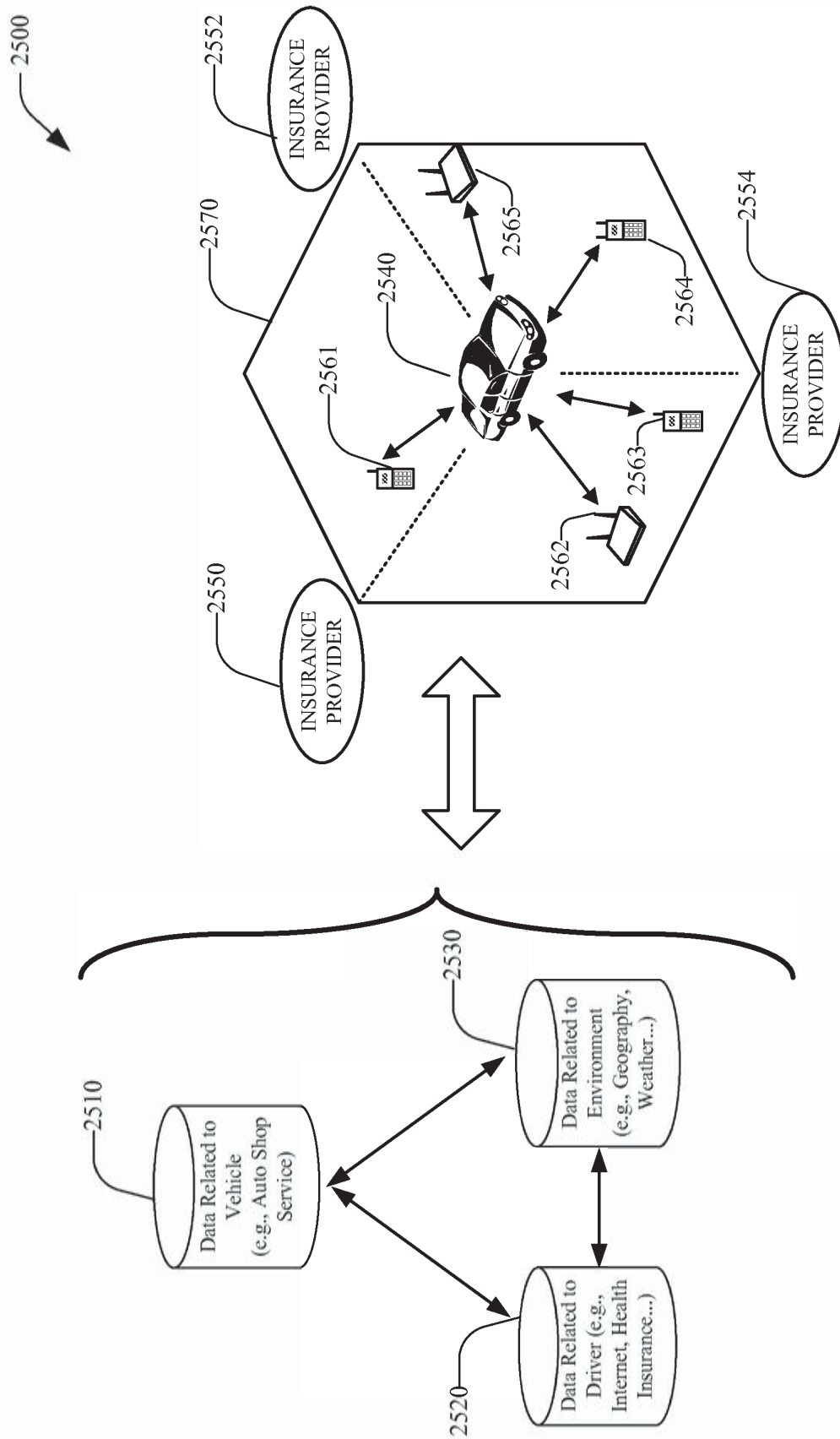


Fig. 25

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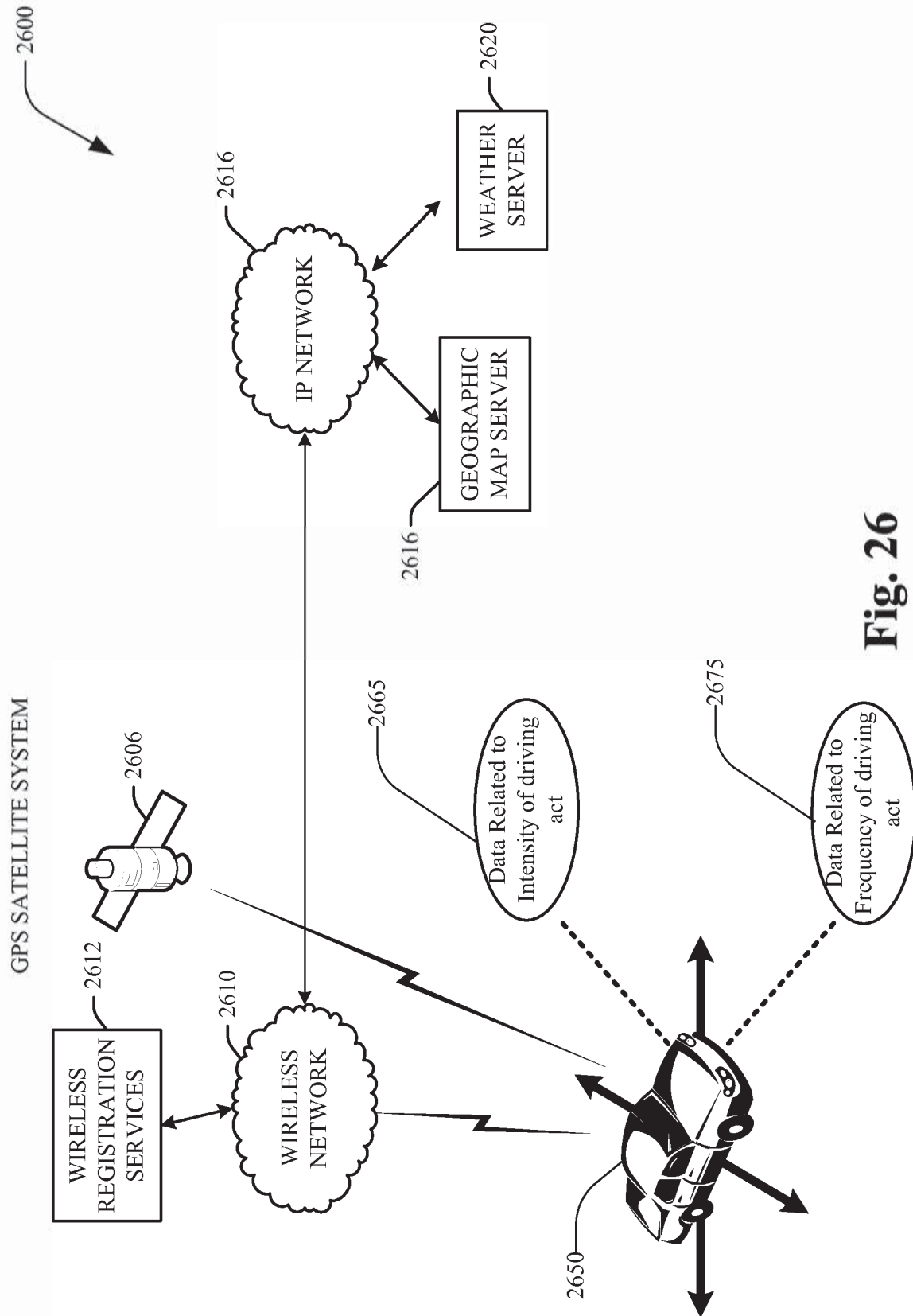
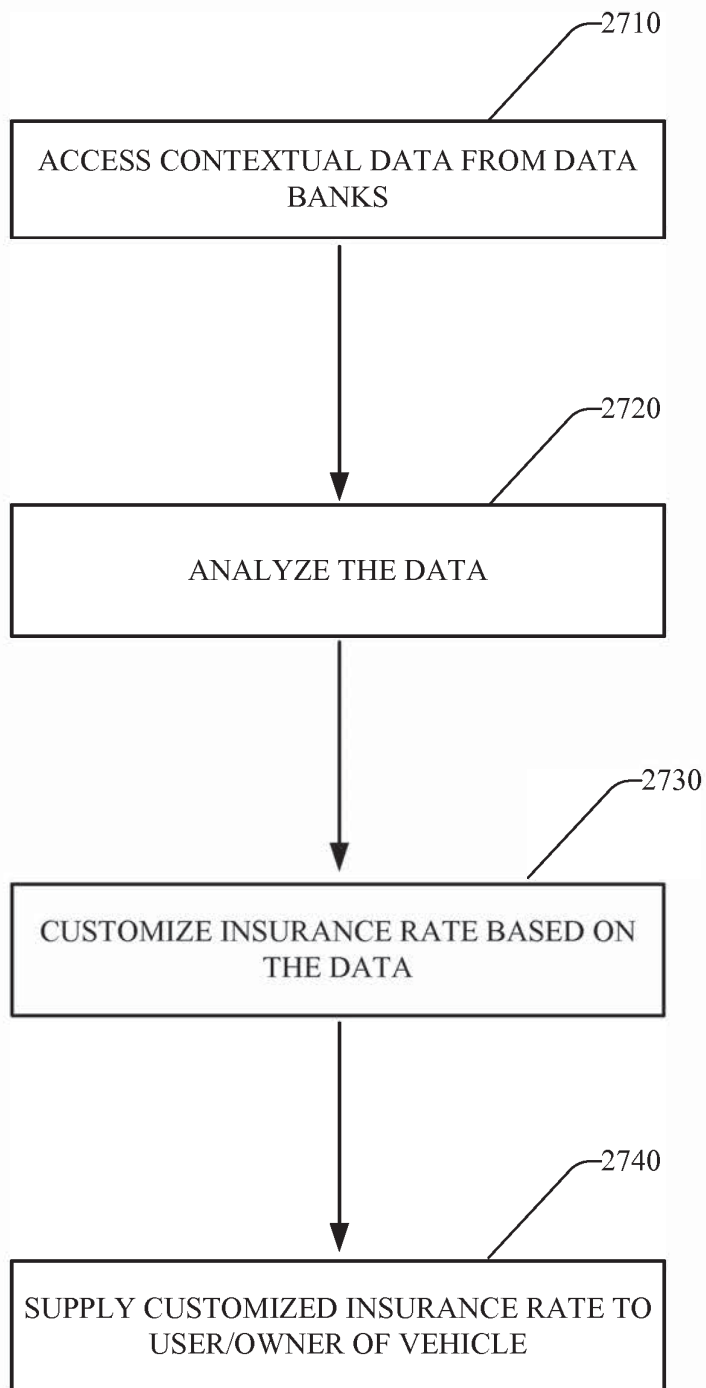


Fig. 26

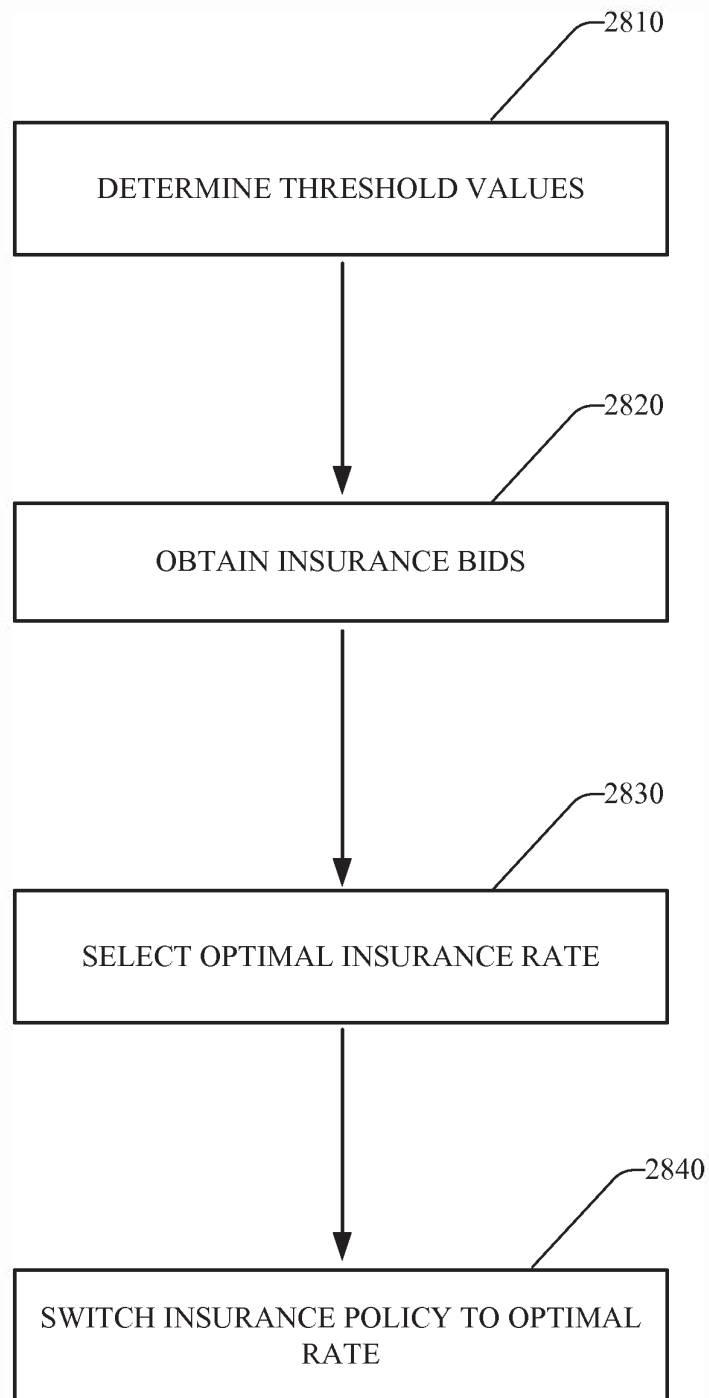
27/58

2700

**Fig. 27**

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2800

**Fig. 28**

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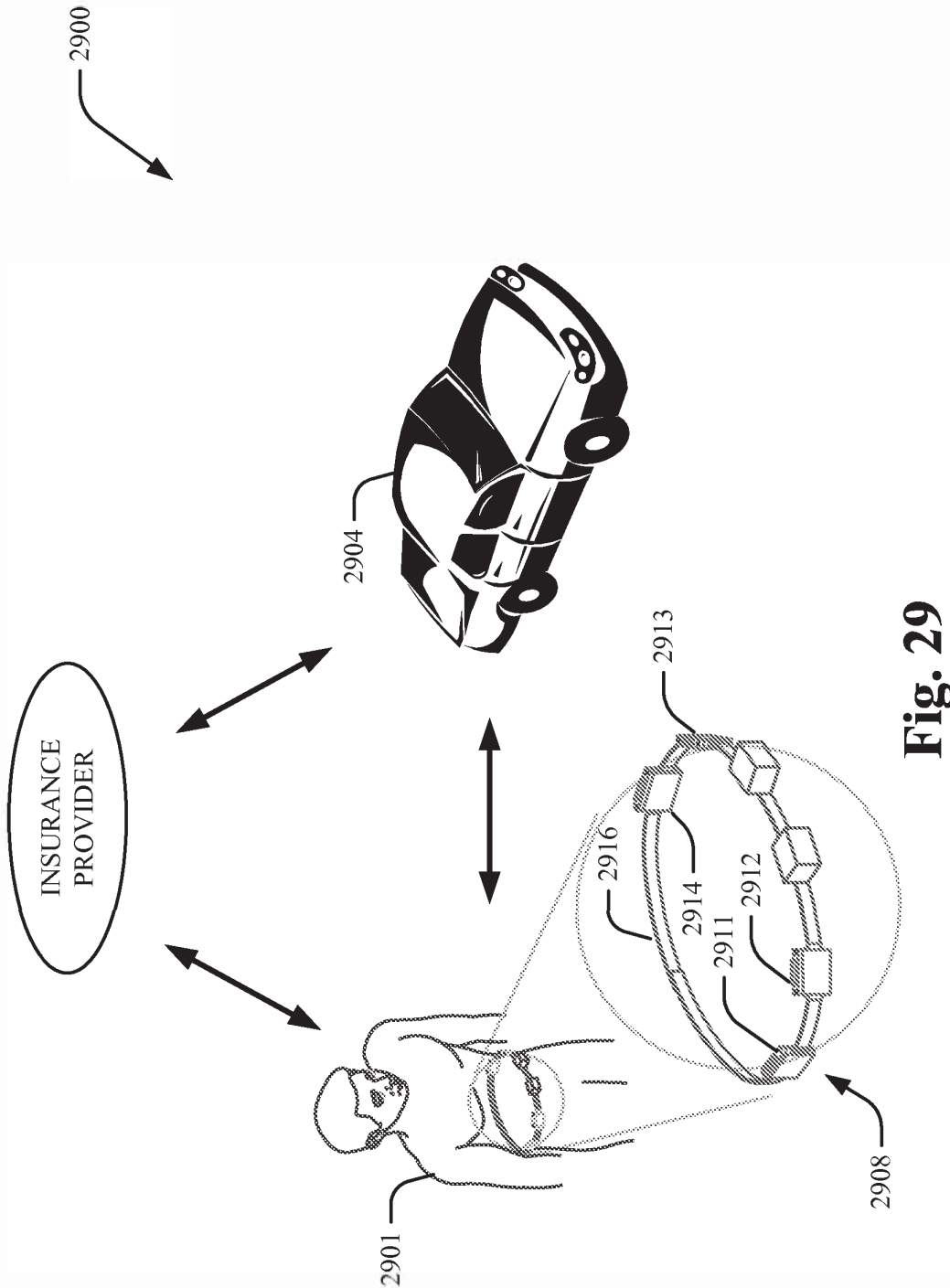
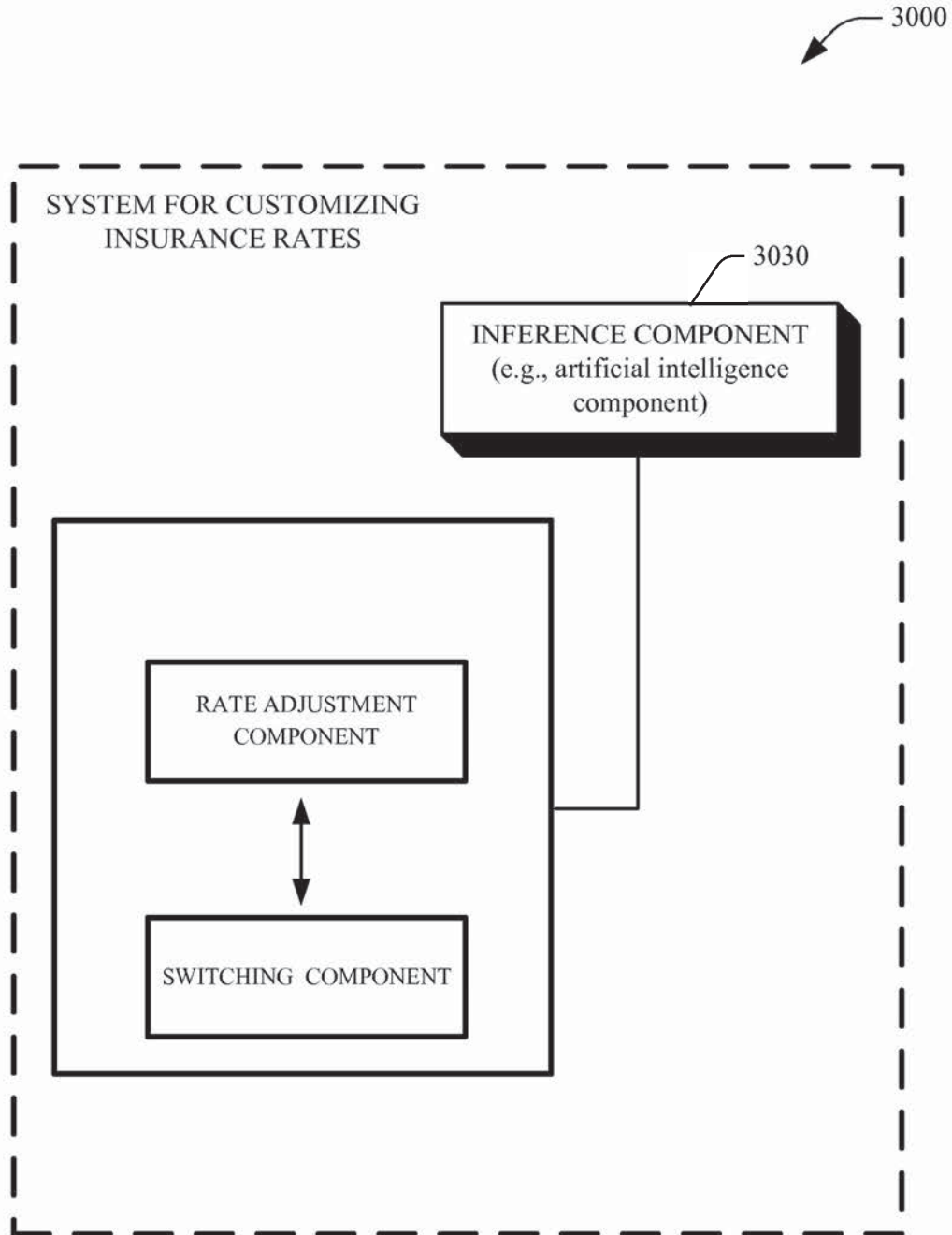


Fig. 29

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**Fig. 30**

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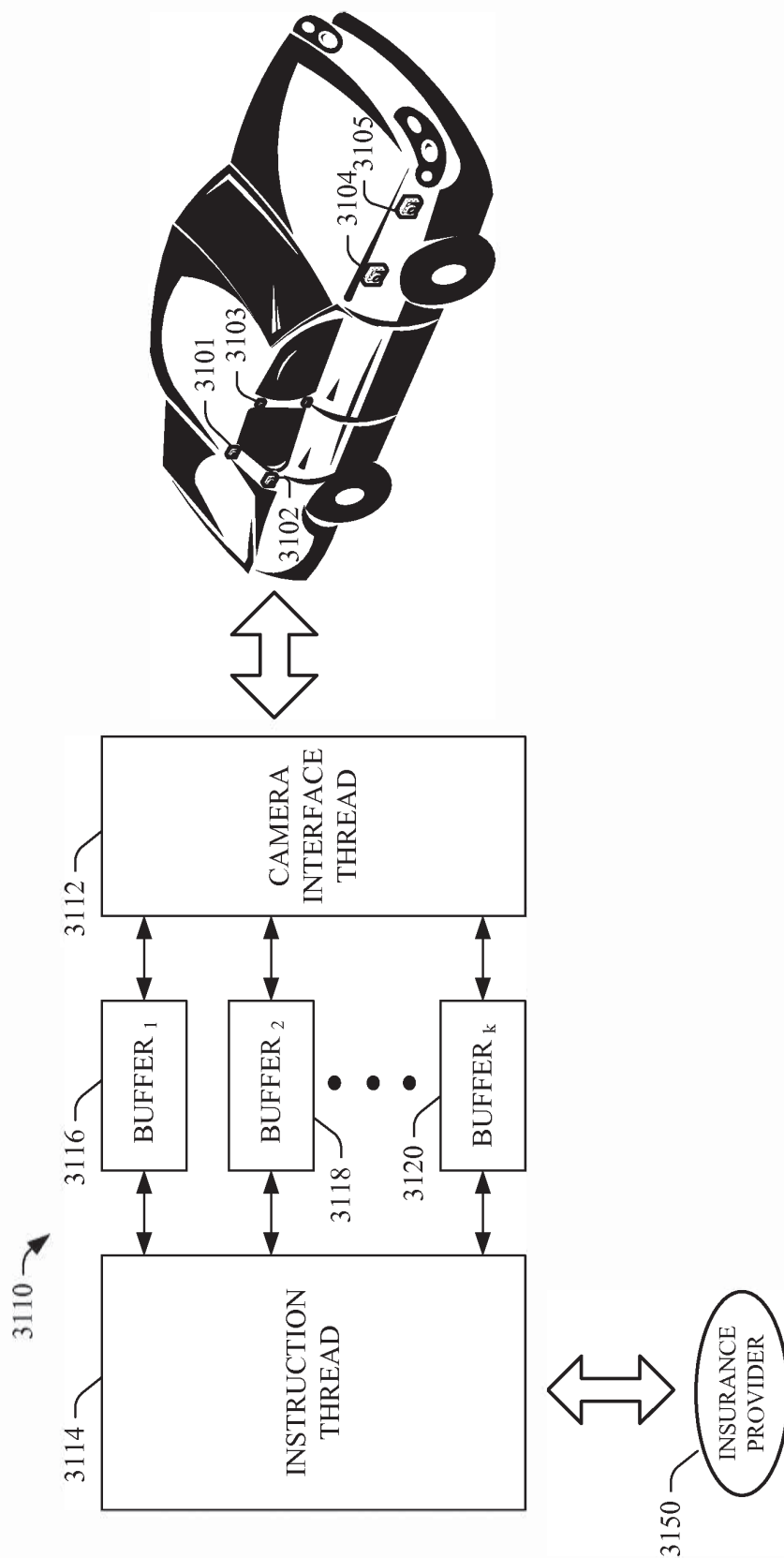


Fig. 31

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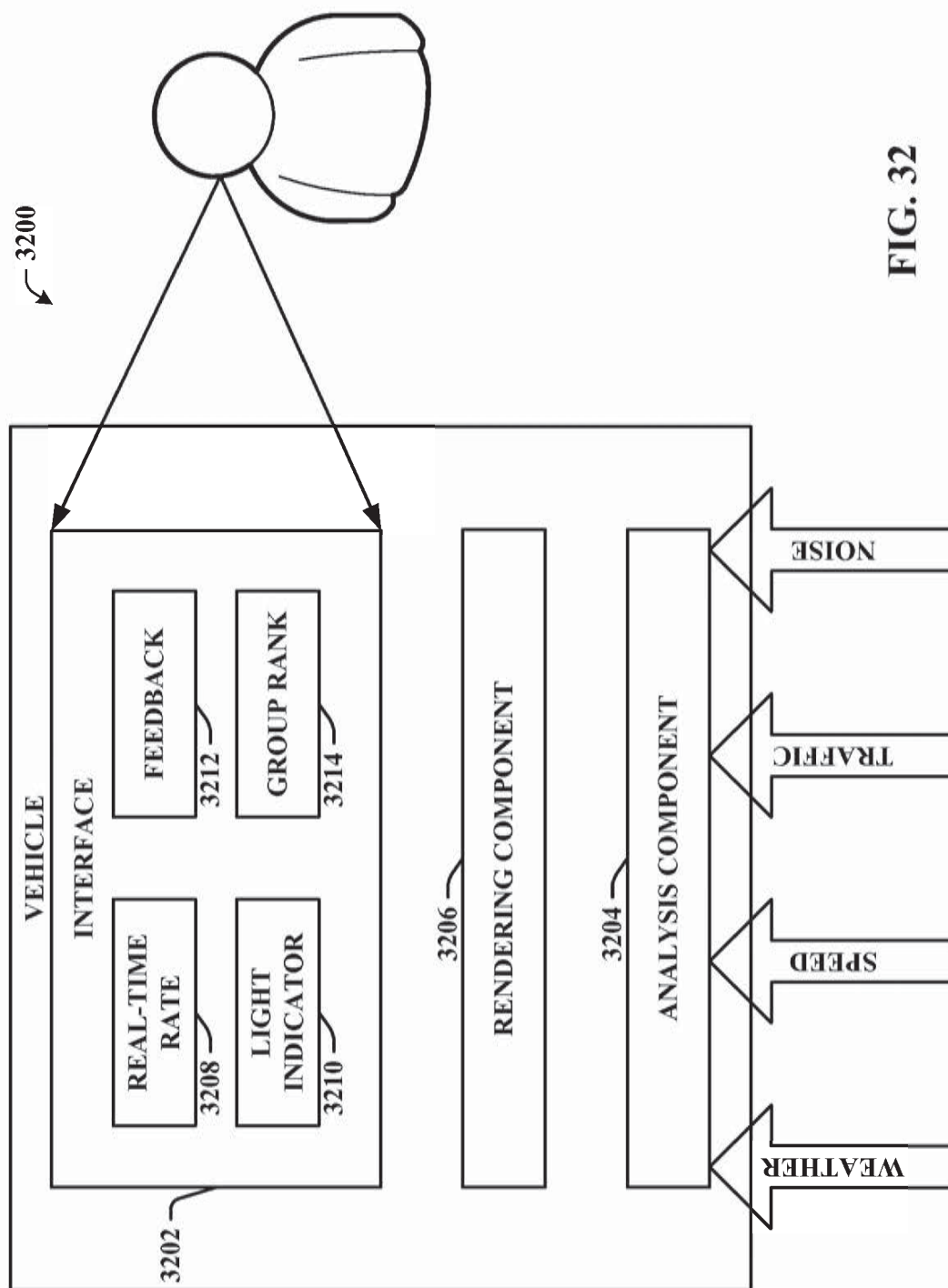


FIG. 32

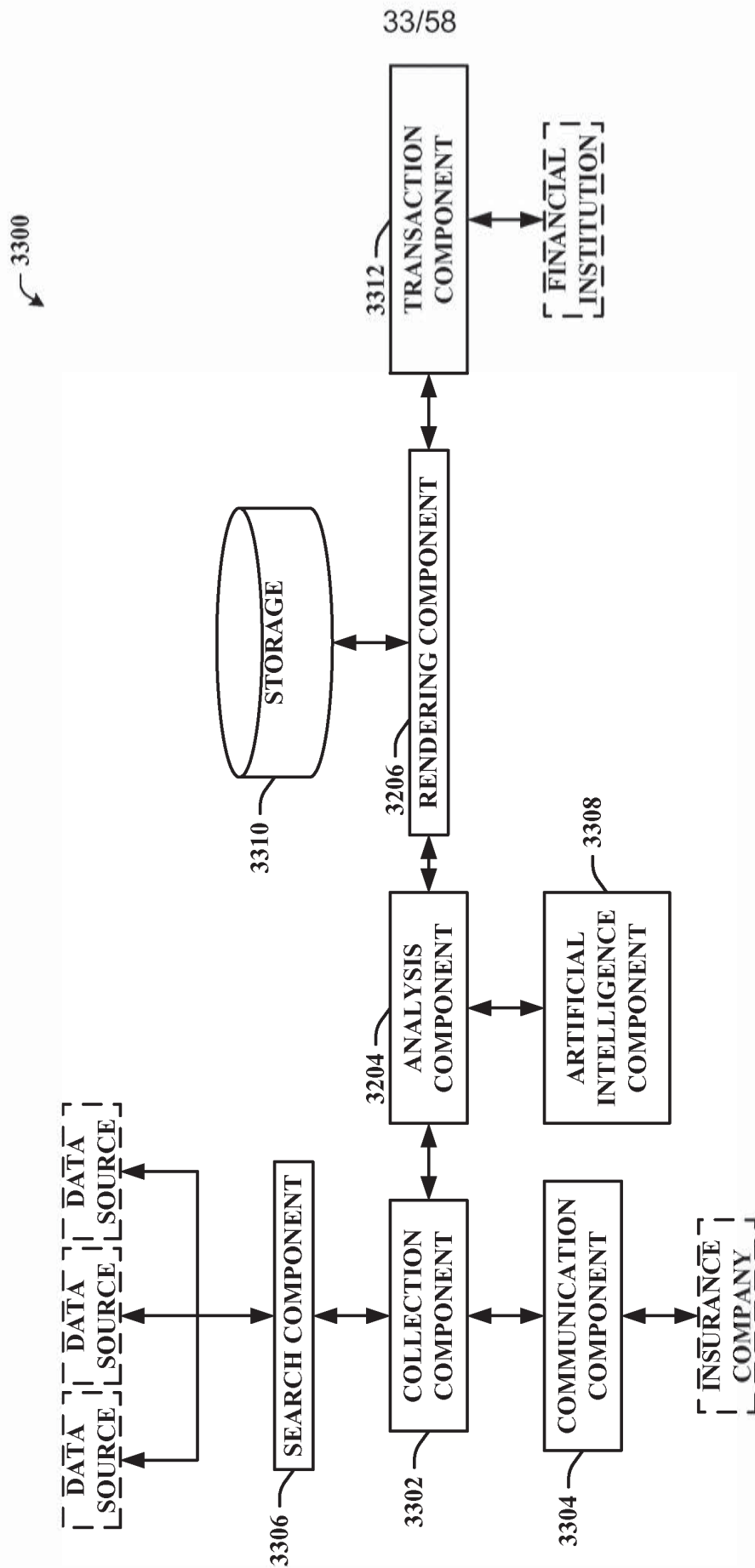


FIG. 33

3400

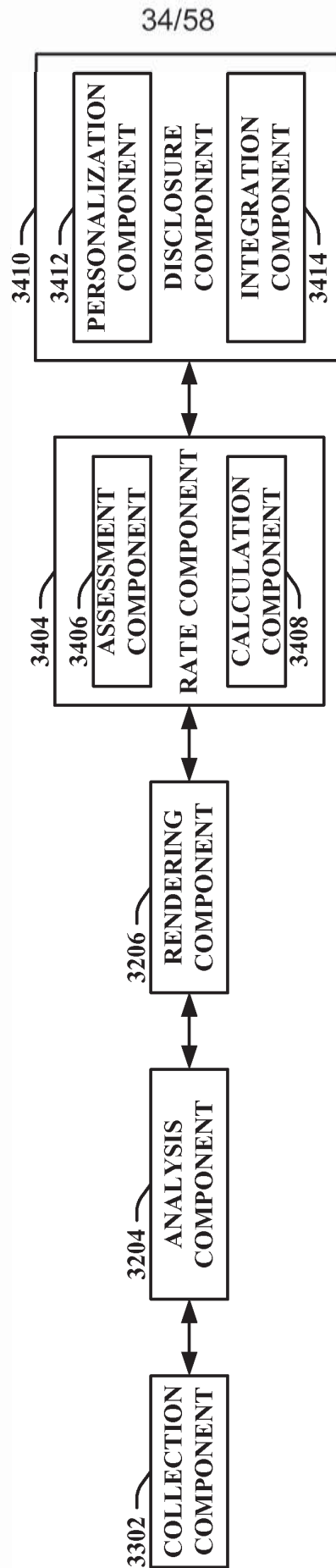


FIG. 34

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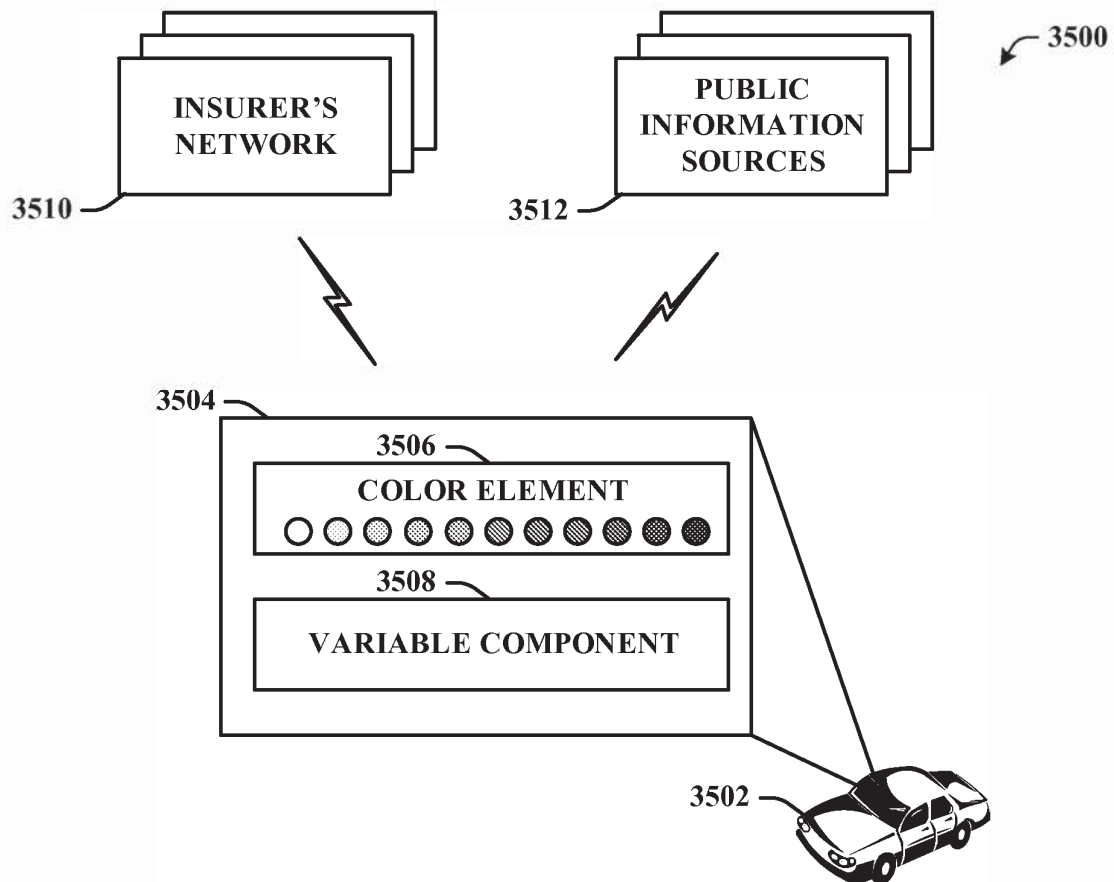


FIG. 35

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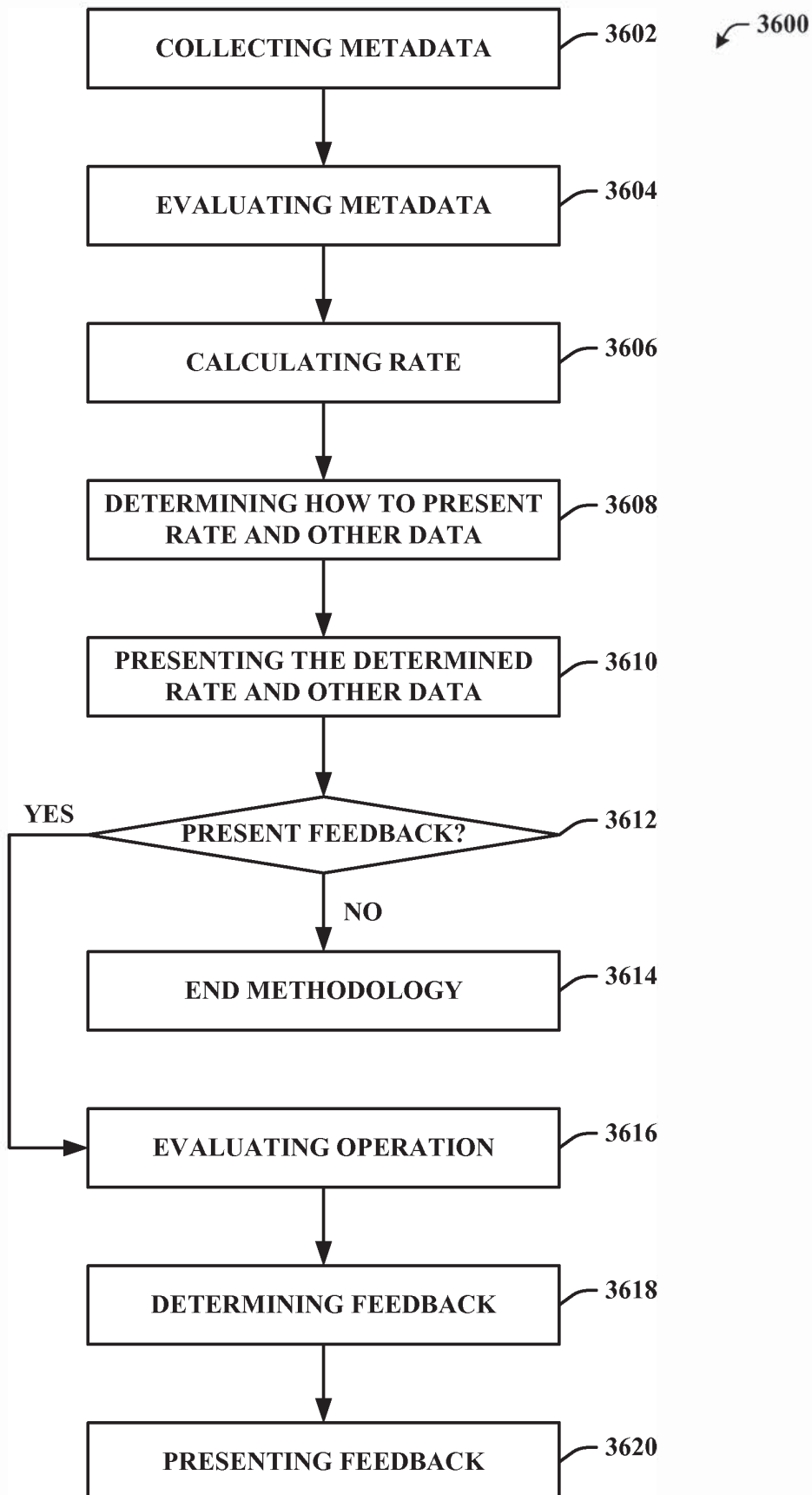


FIG. 36

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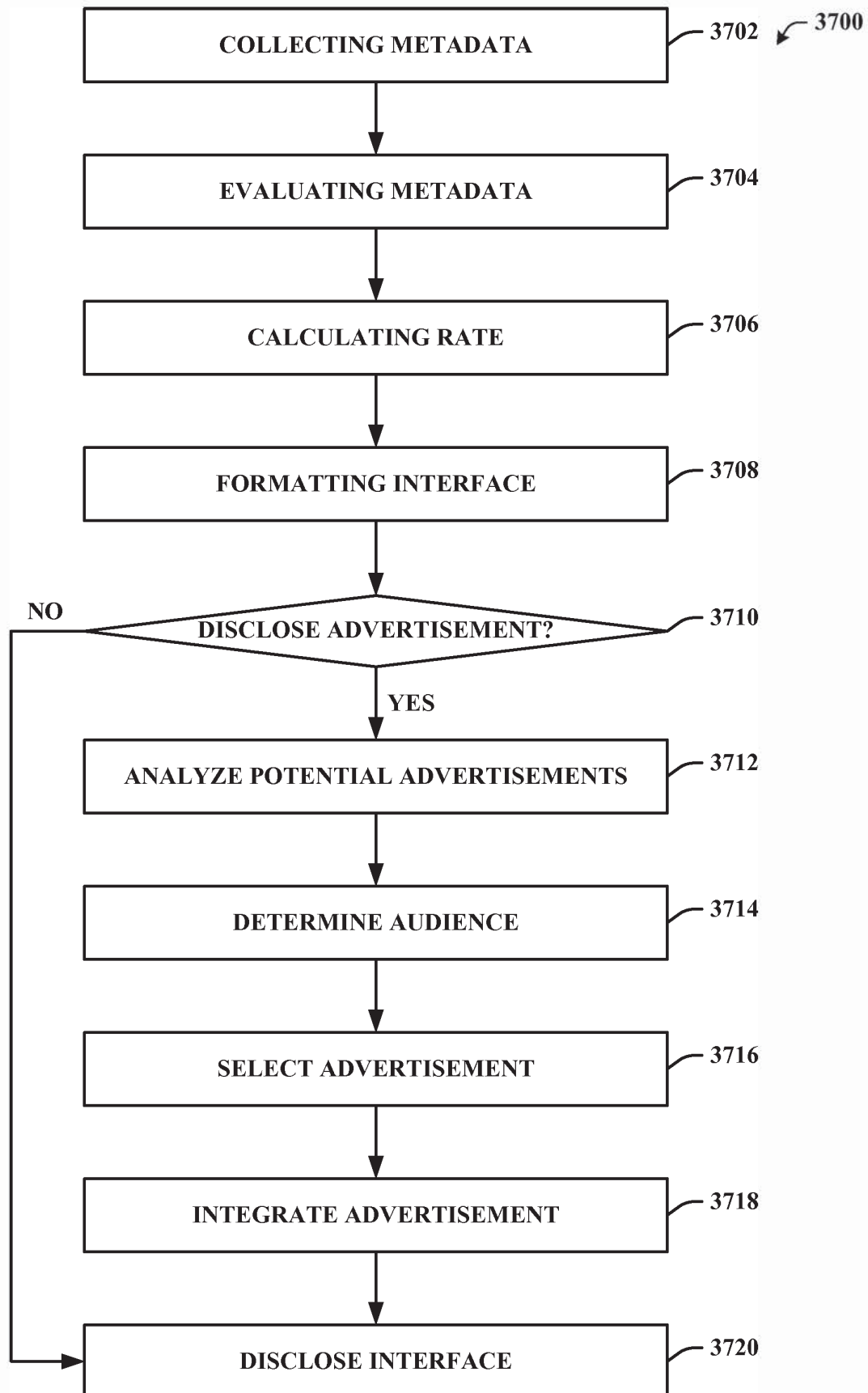


FIG. 37

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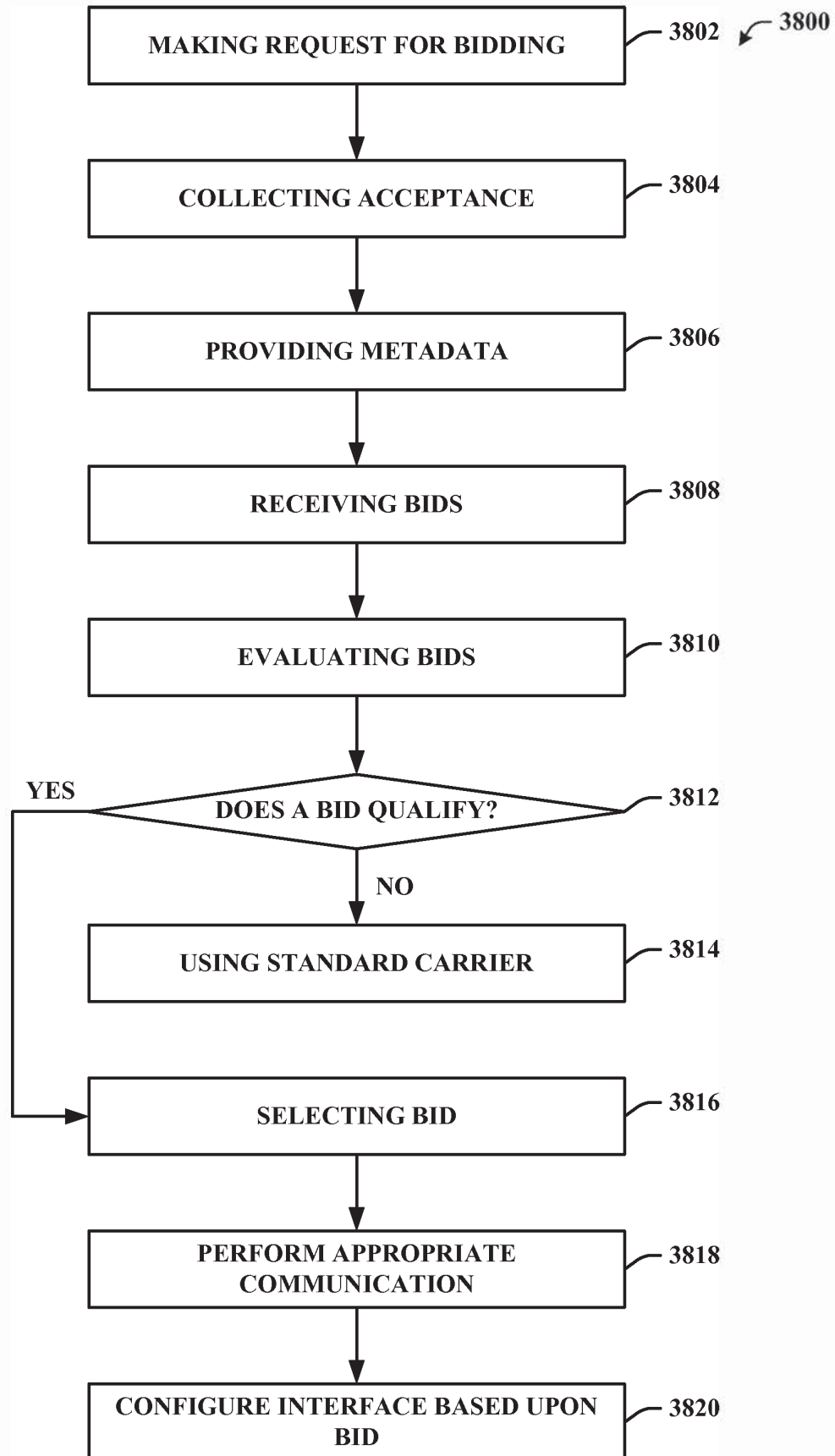


FIG. 38

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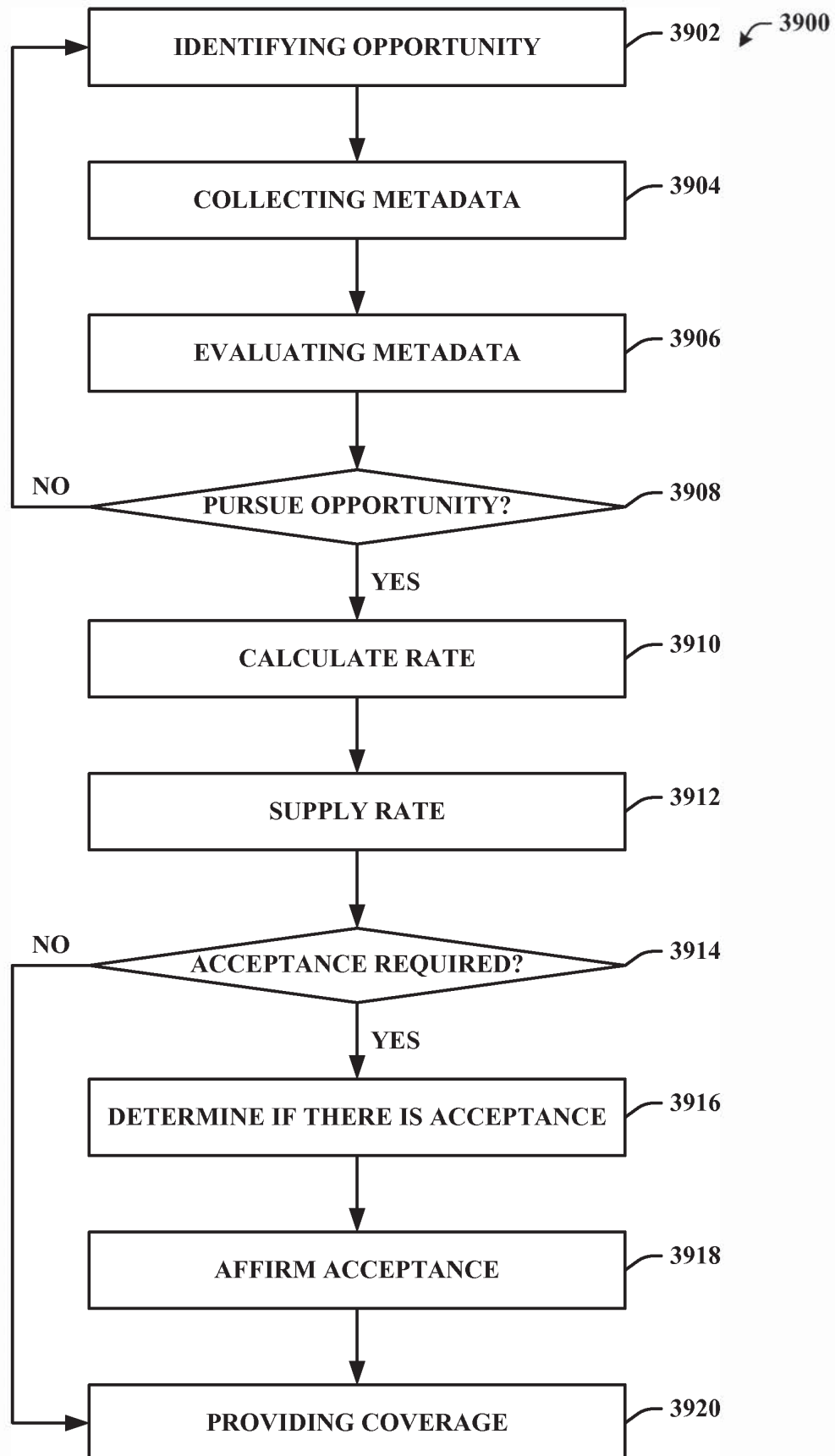


FIG. 39

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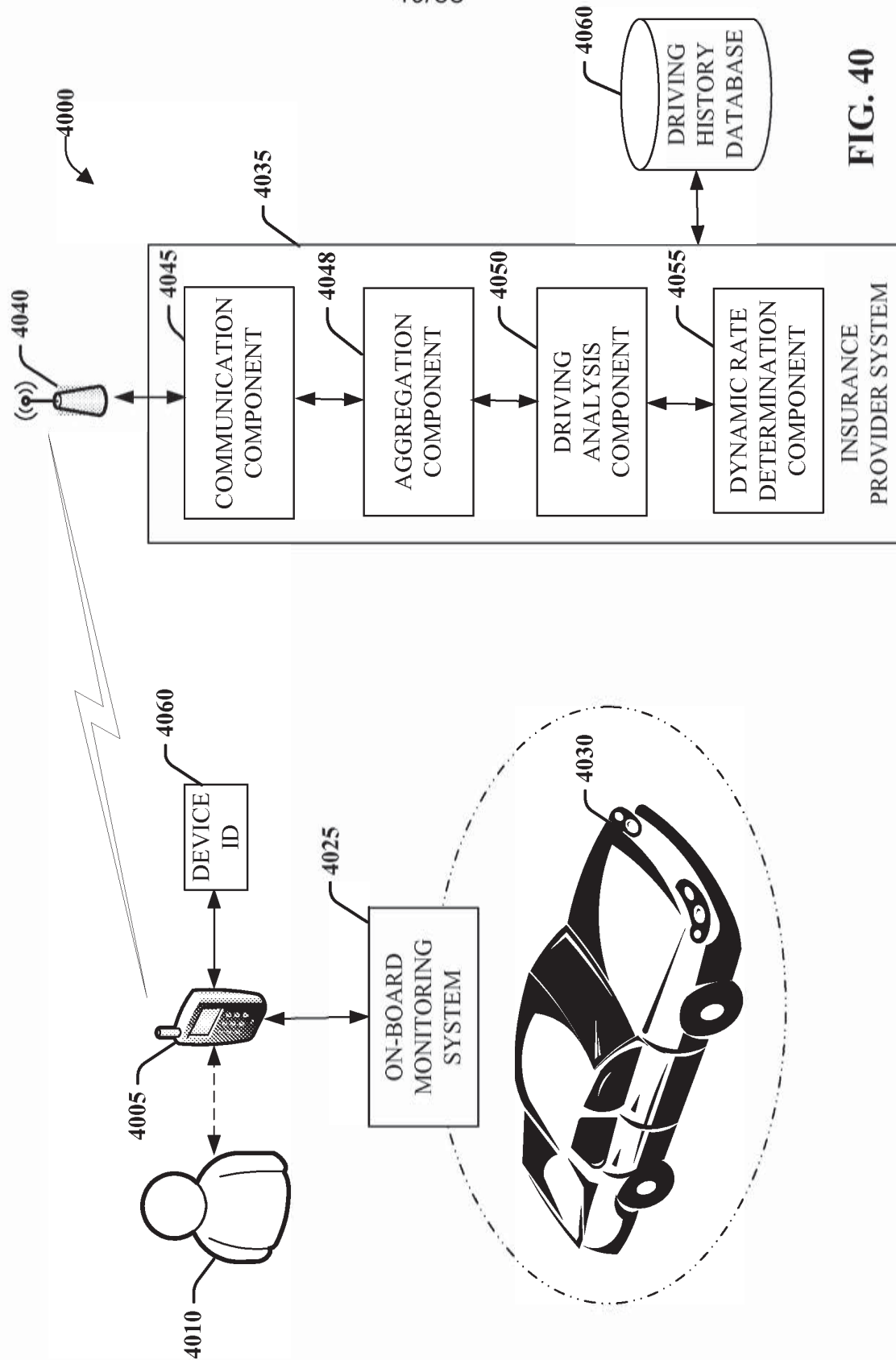


FIG. 40

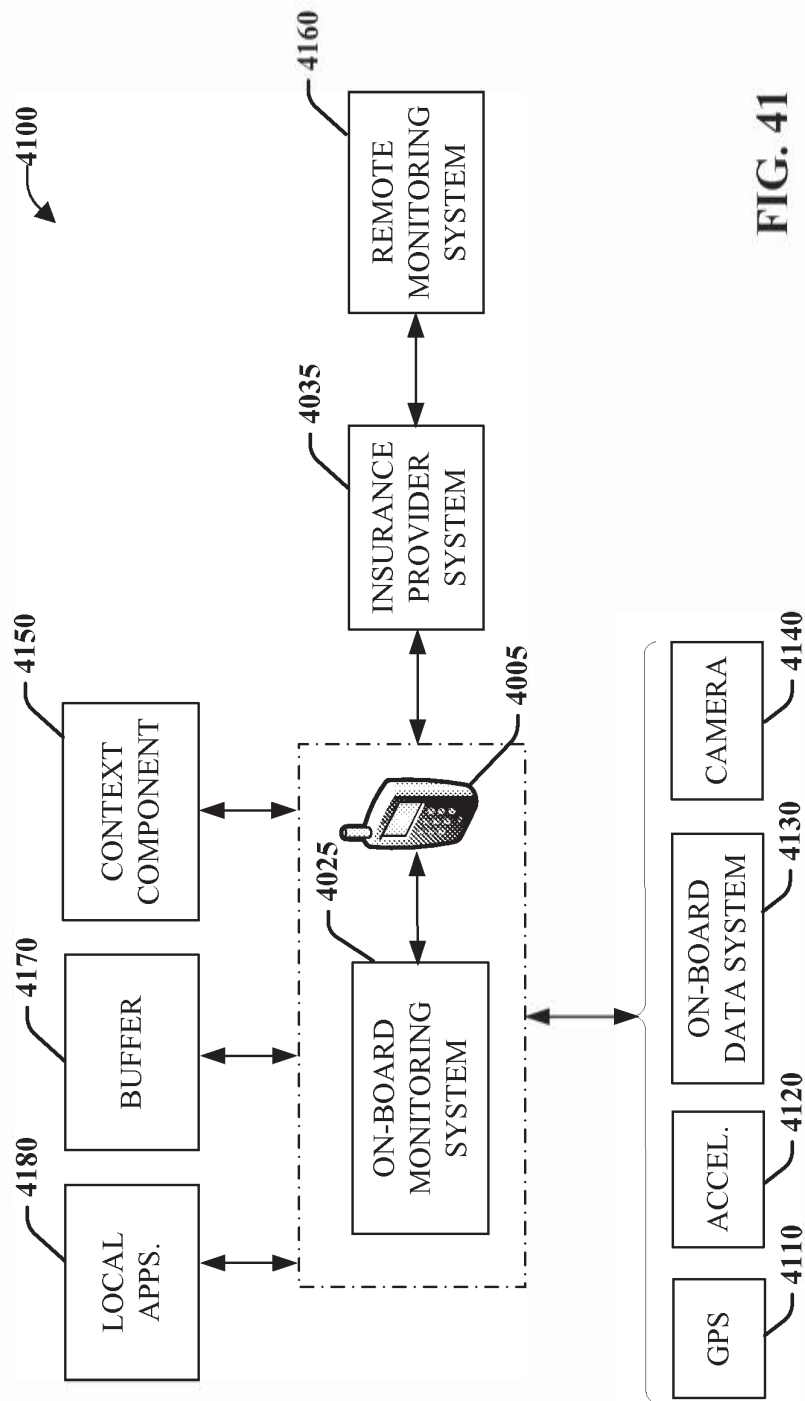


FIG. 41

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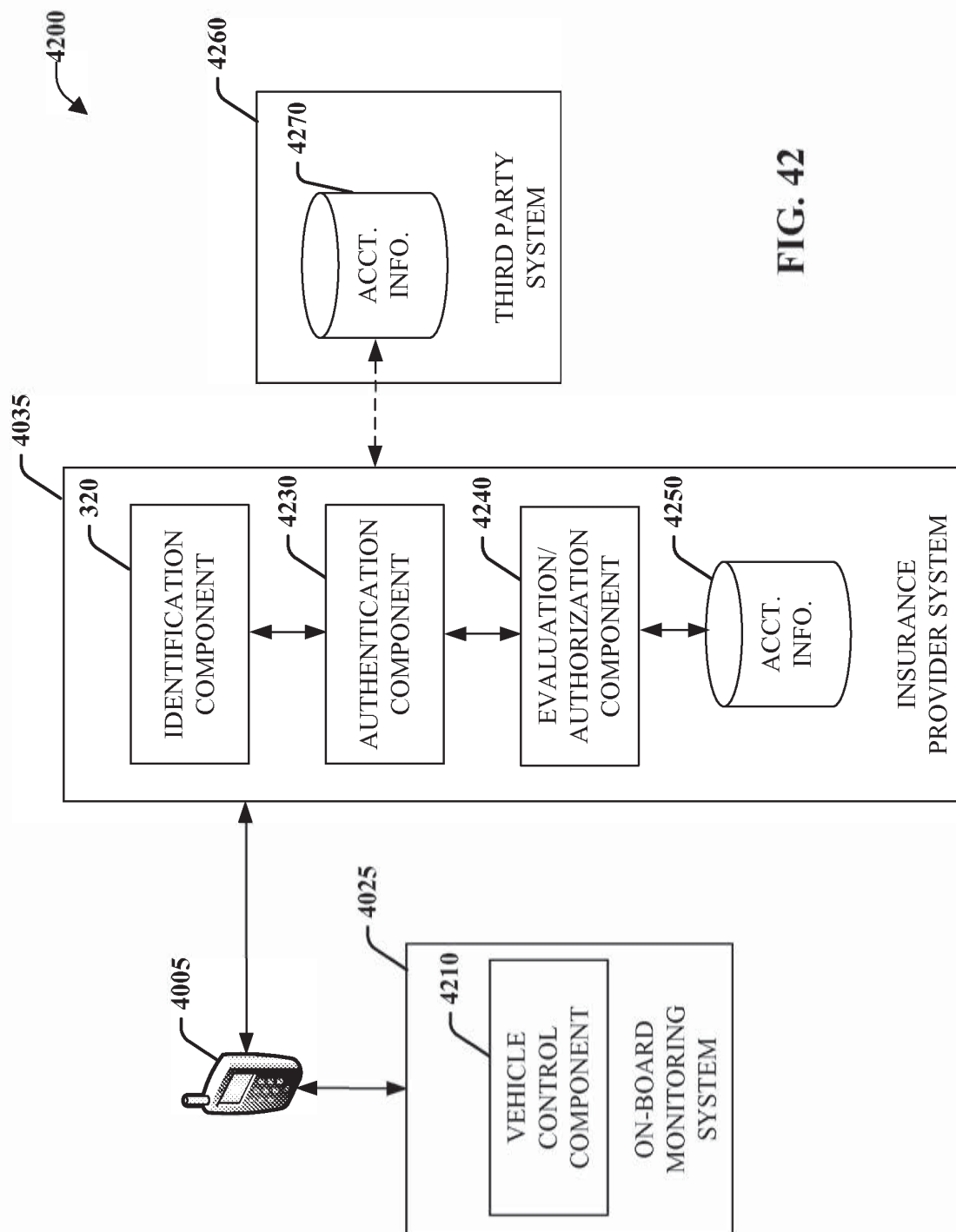
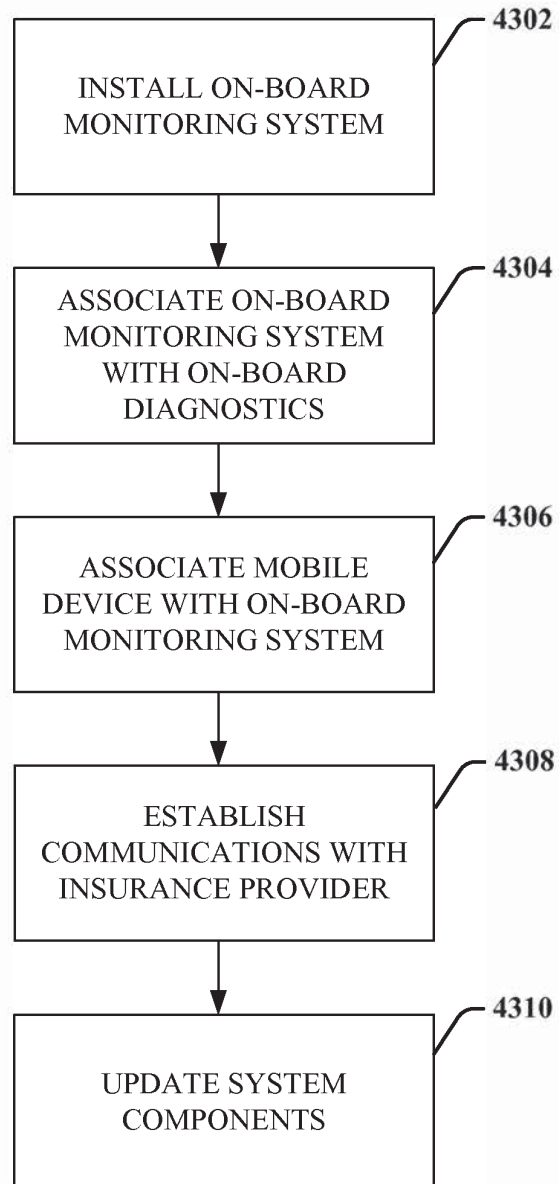


FIG. 42

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4300

**FIG. 43**

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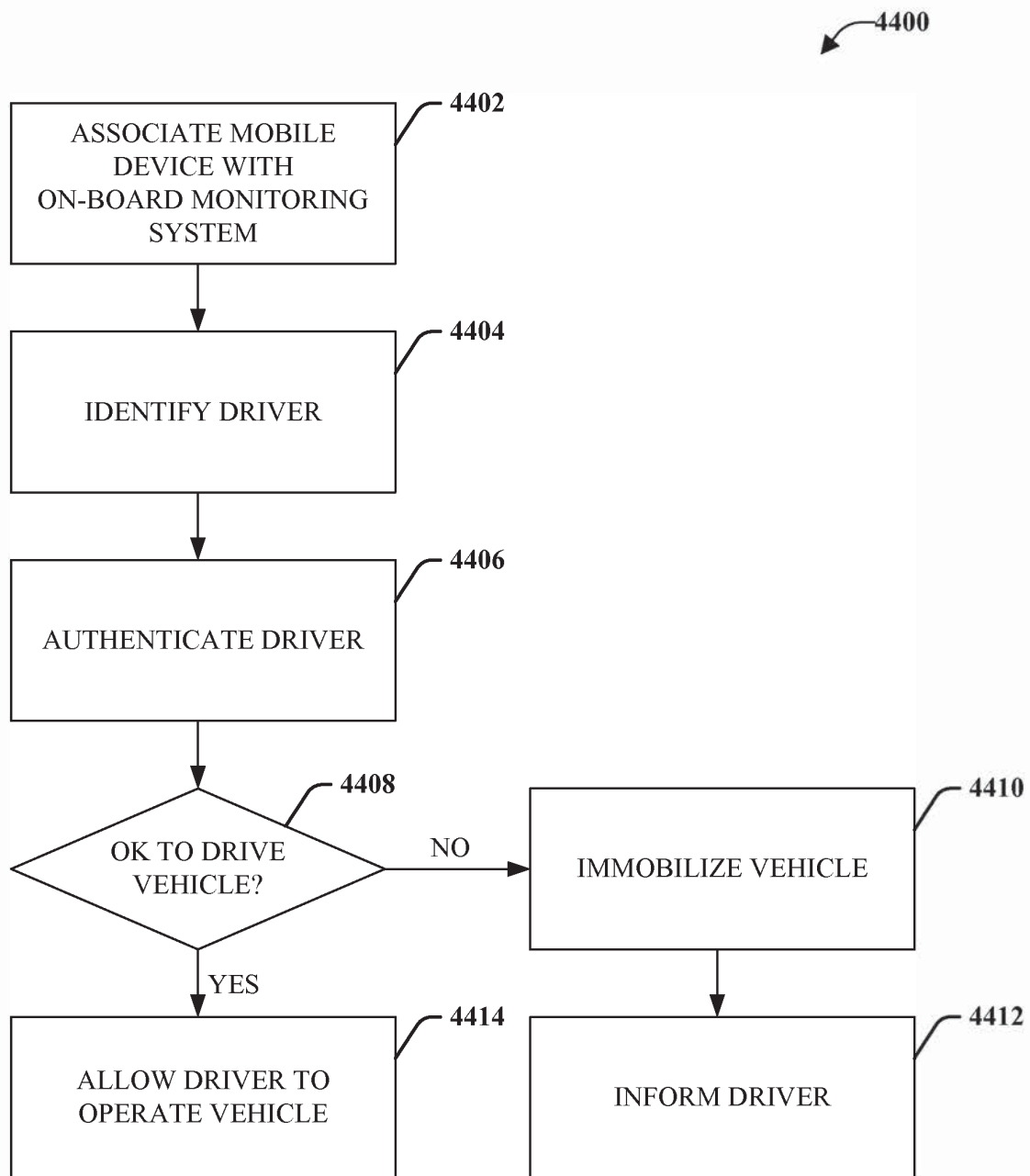


FIG. 44

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4500

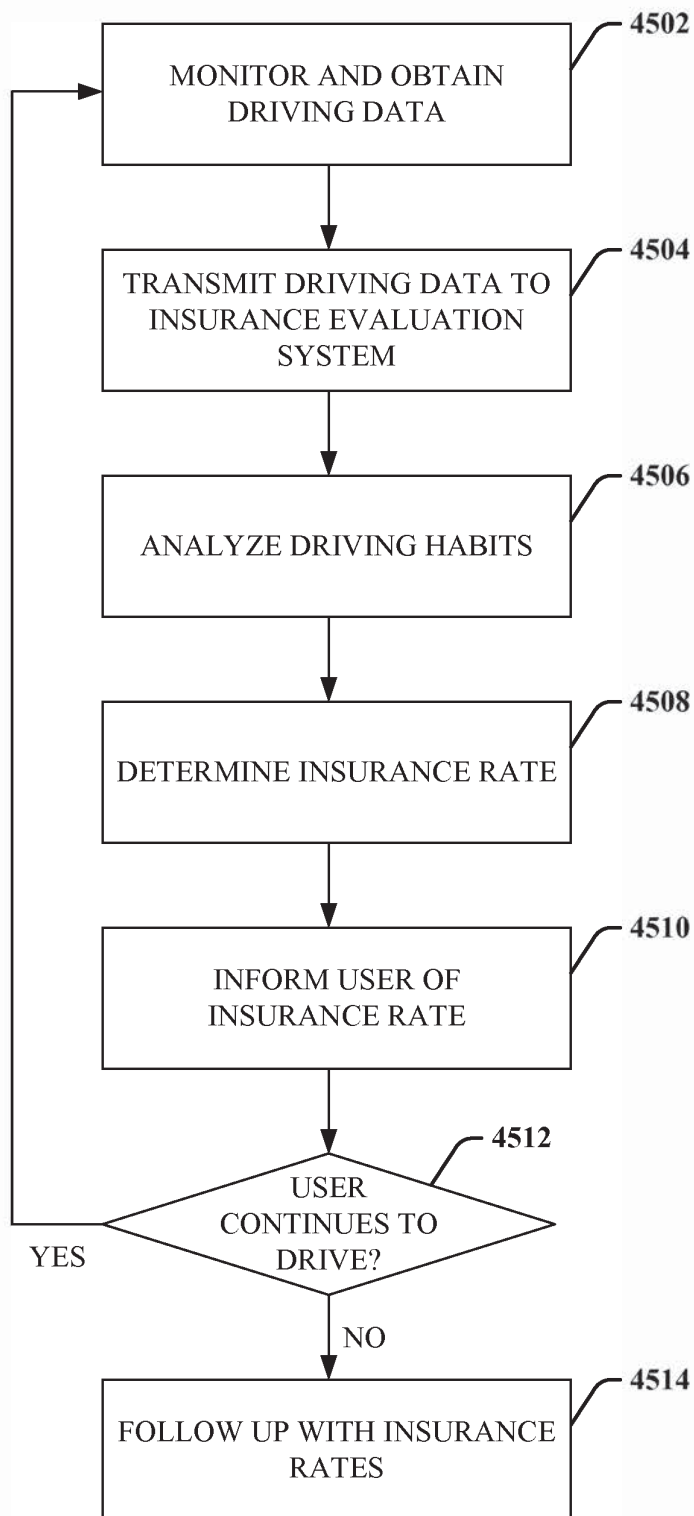
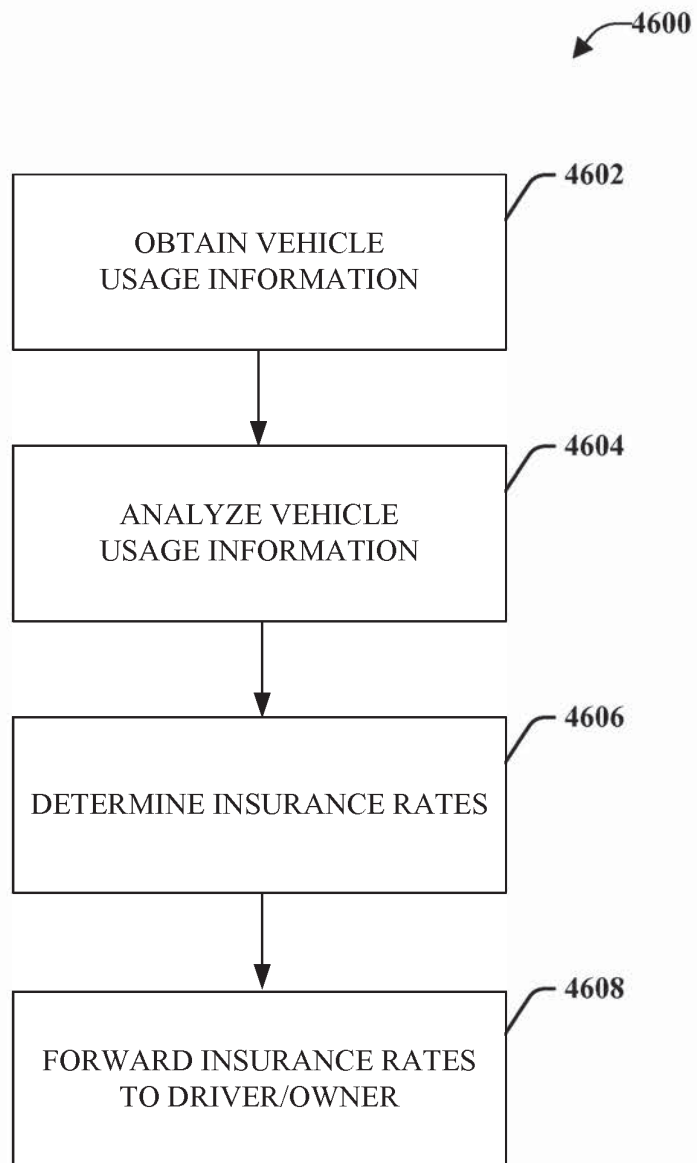


FIG. 45

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**FIG. 46**

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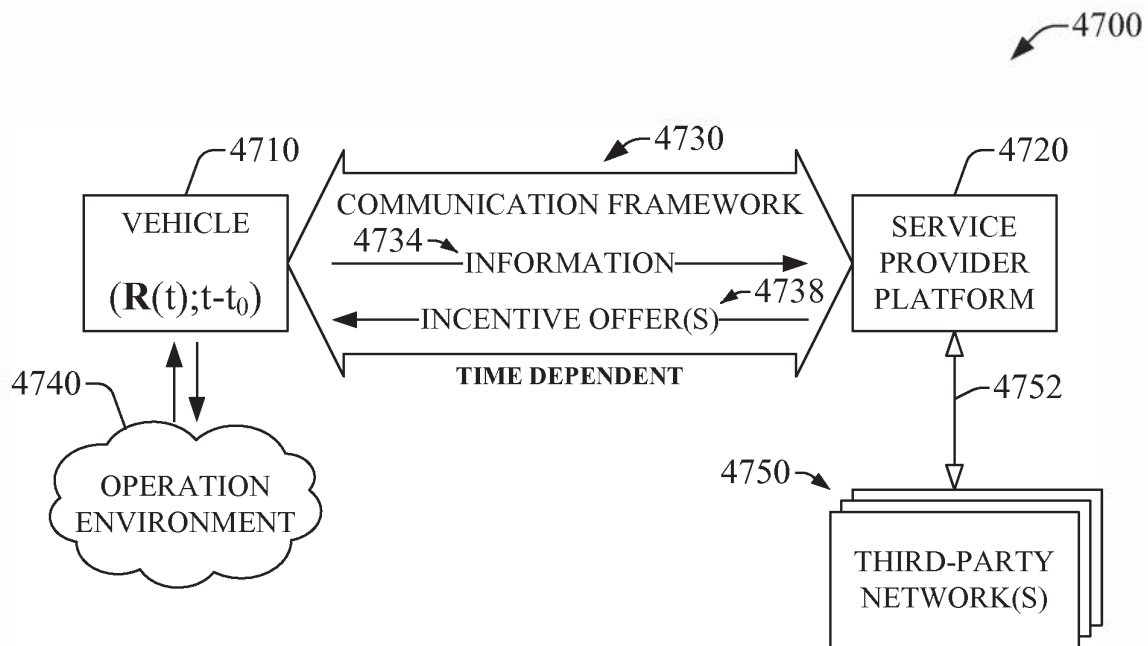


FIG. 47

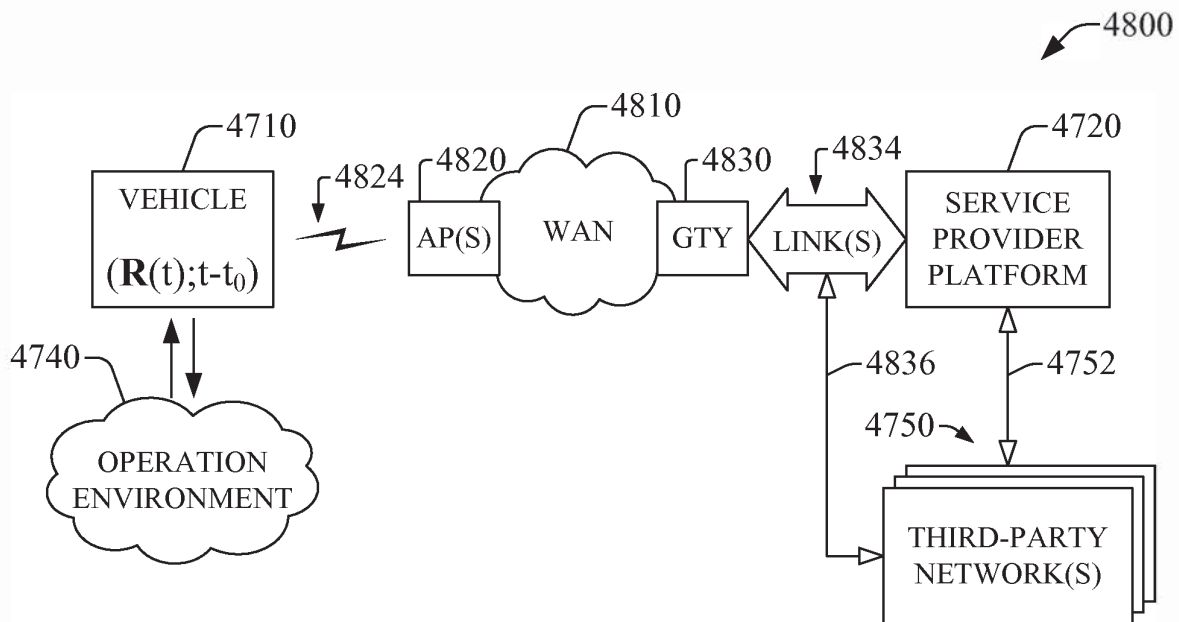


FIG. 48

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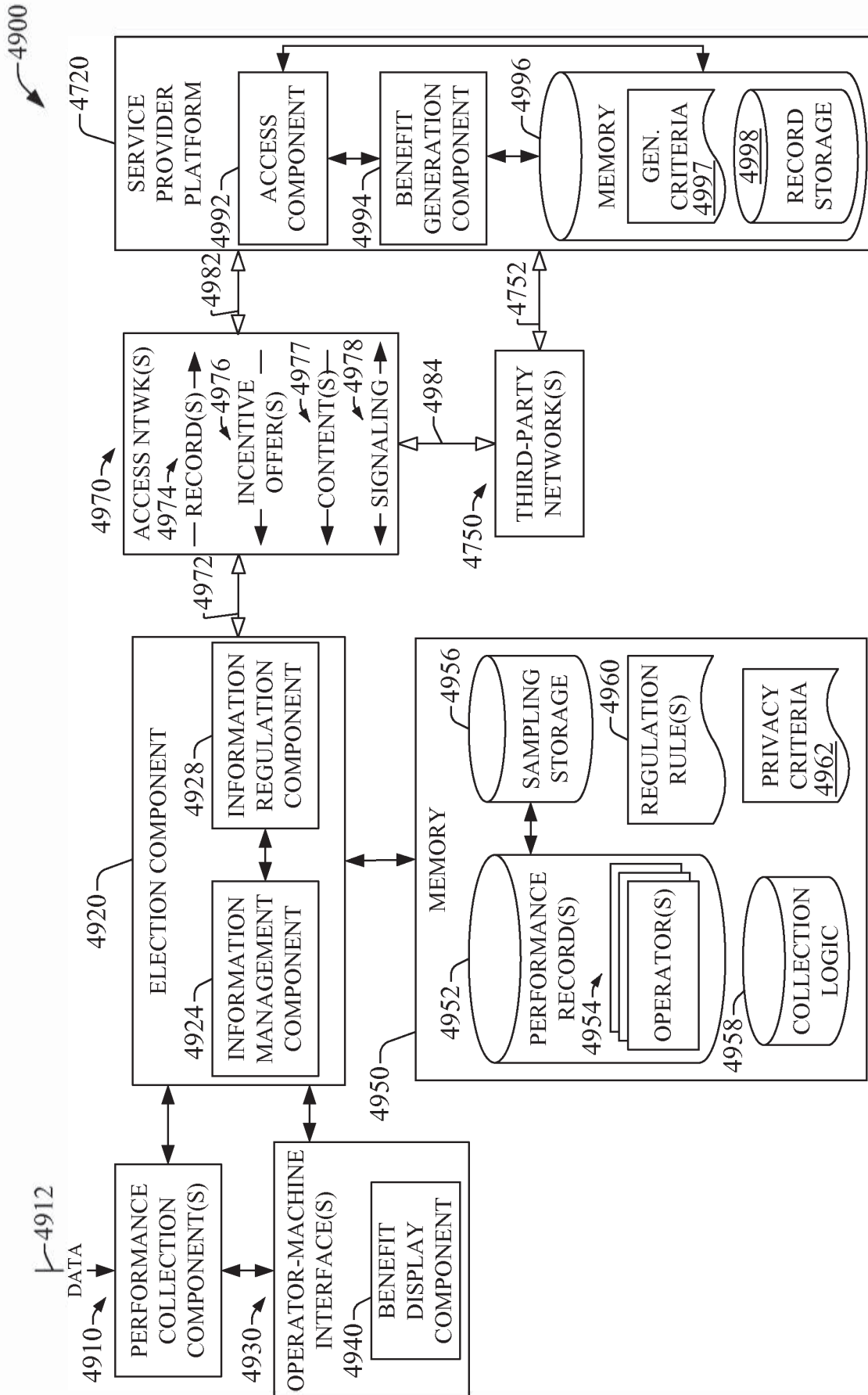


FIG. 49

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5000

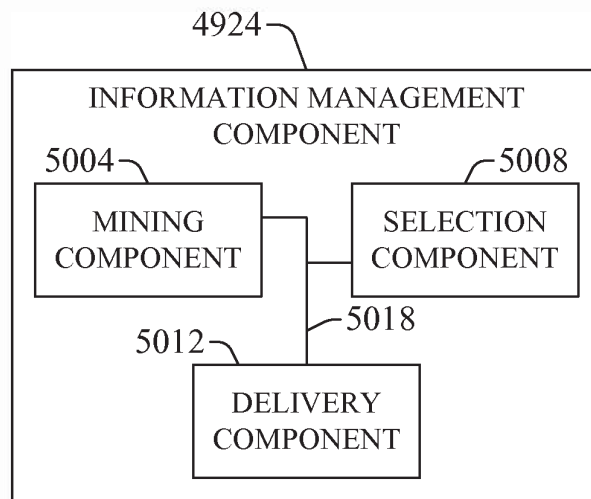


FIG. 50

5100

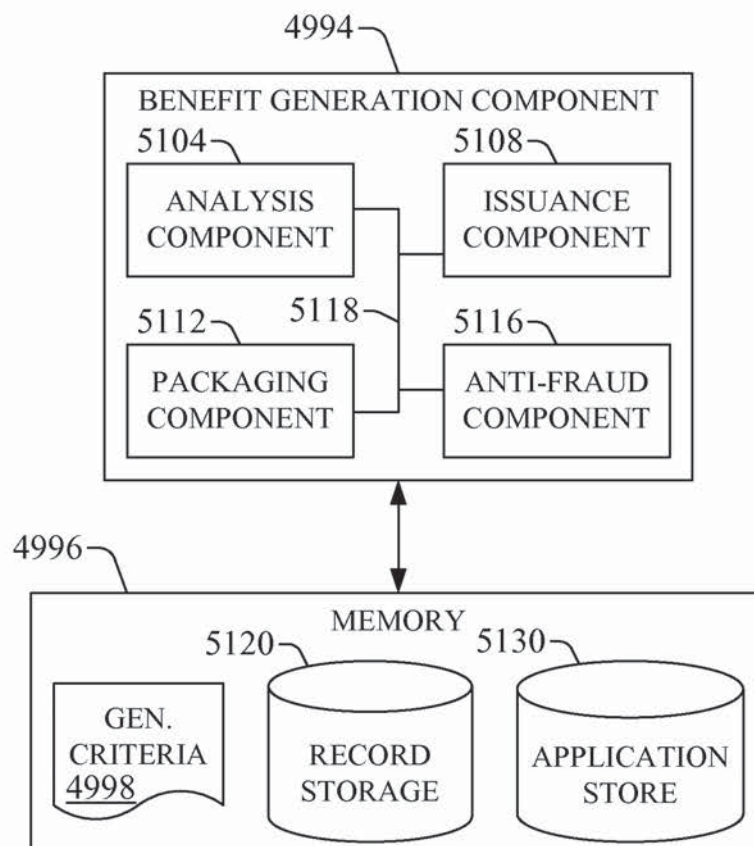


FIG. 51

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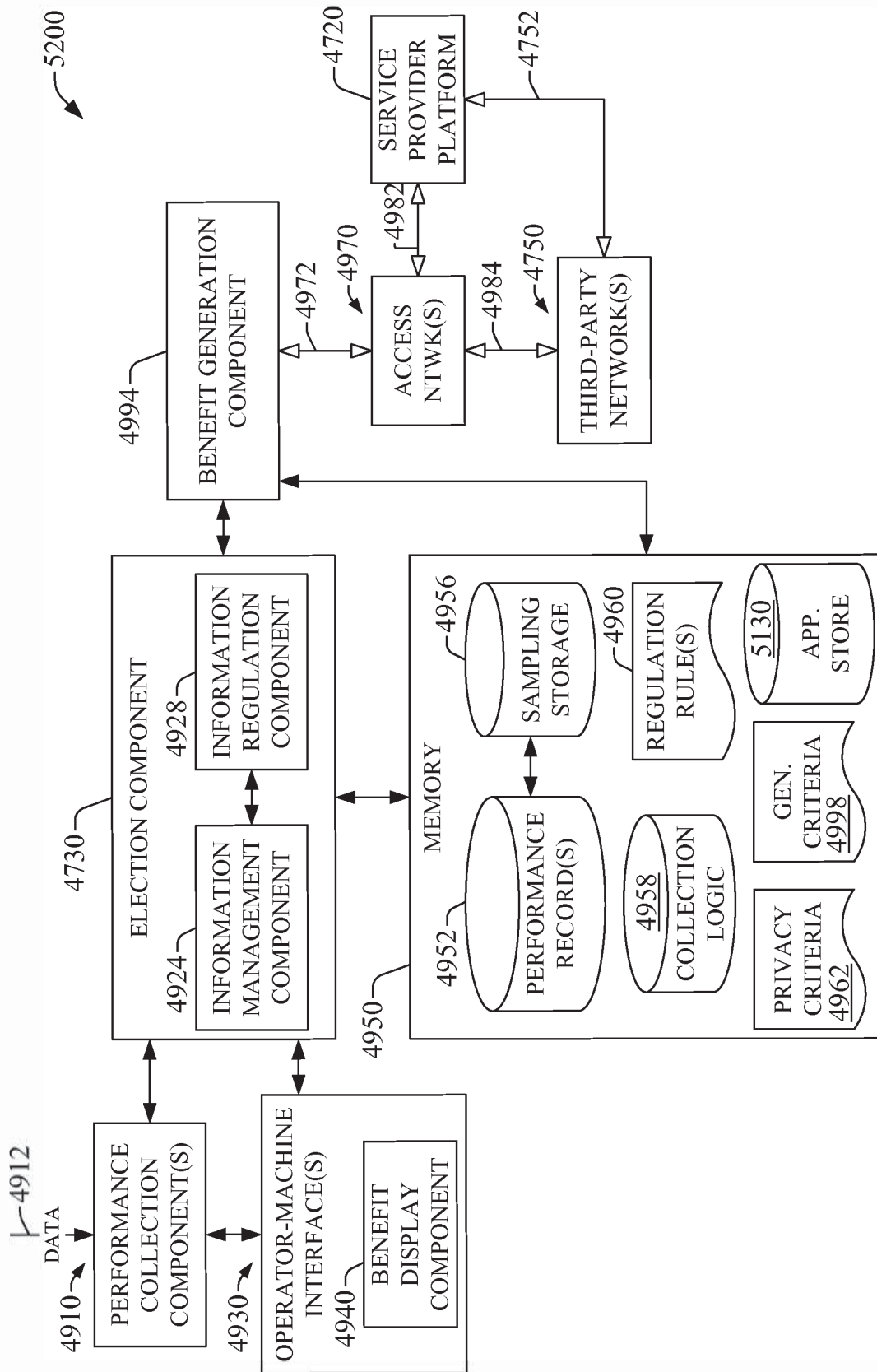


FIG. 52

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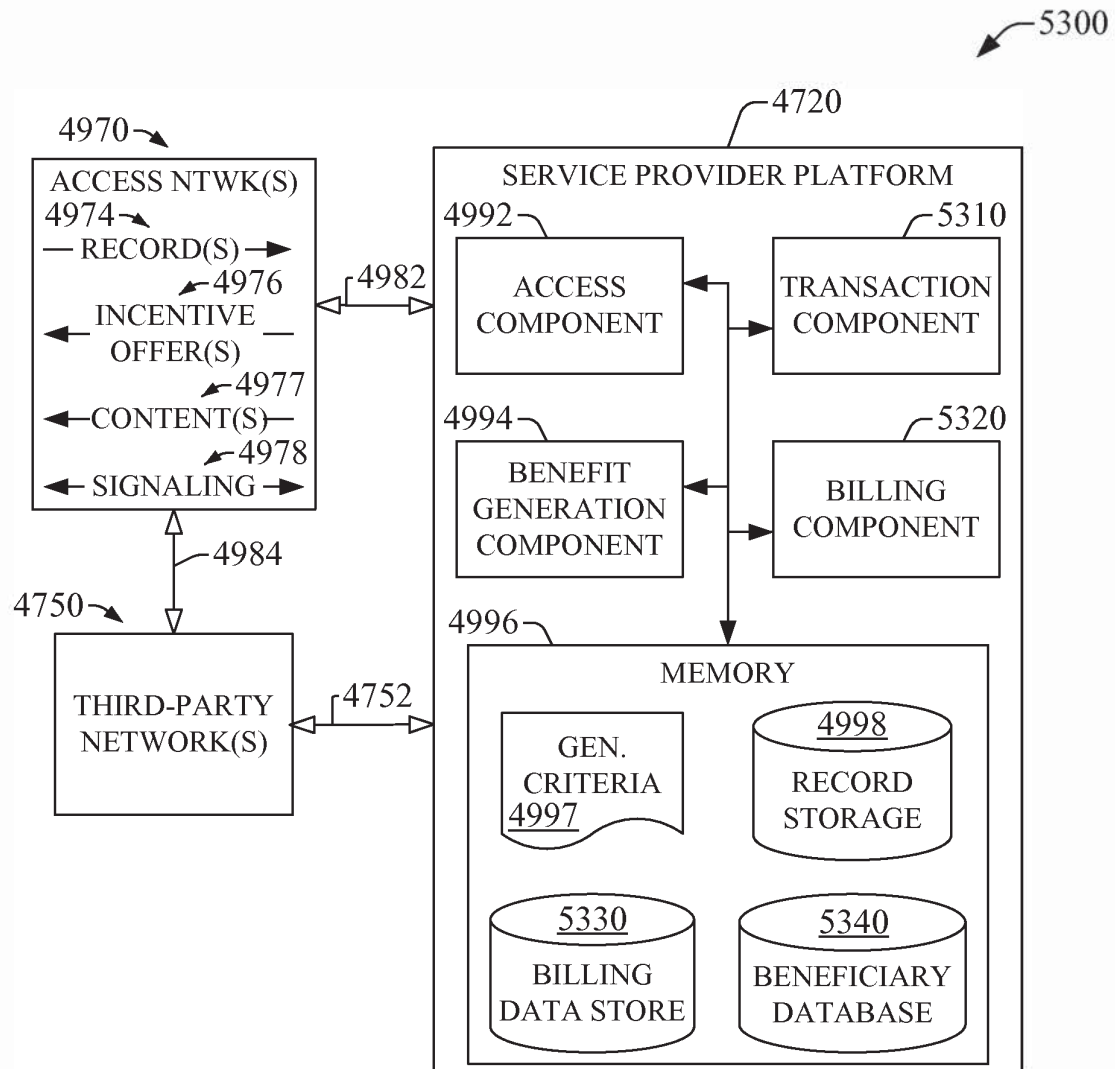


FIG. 53

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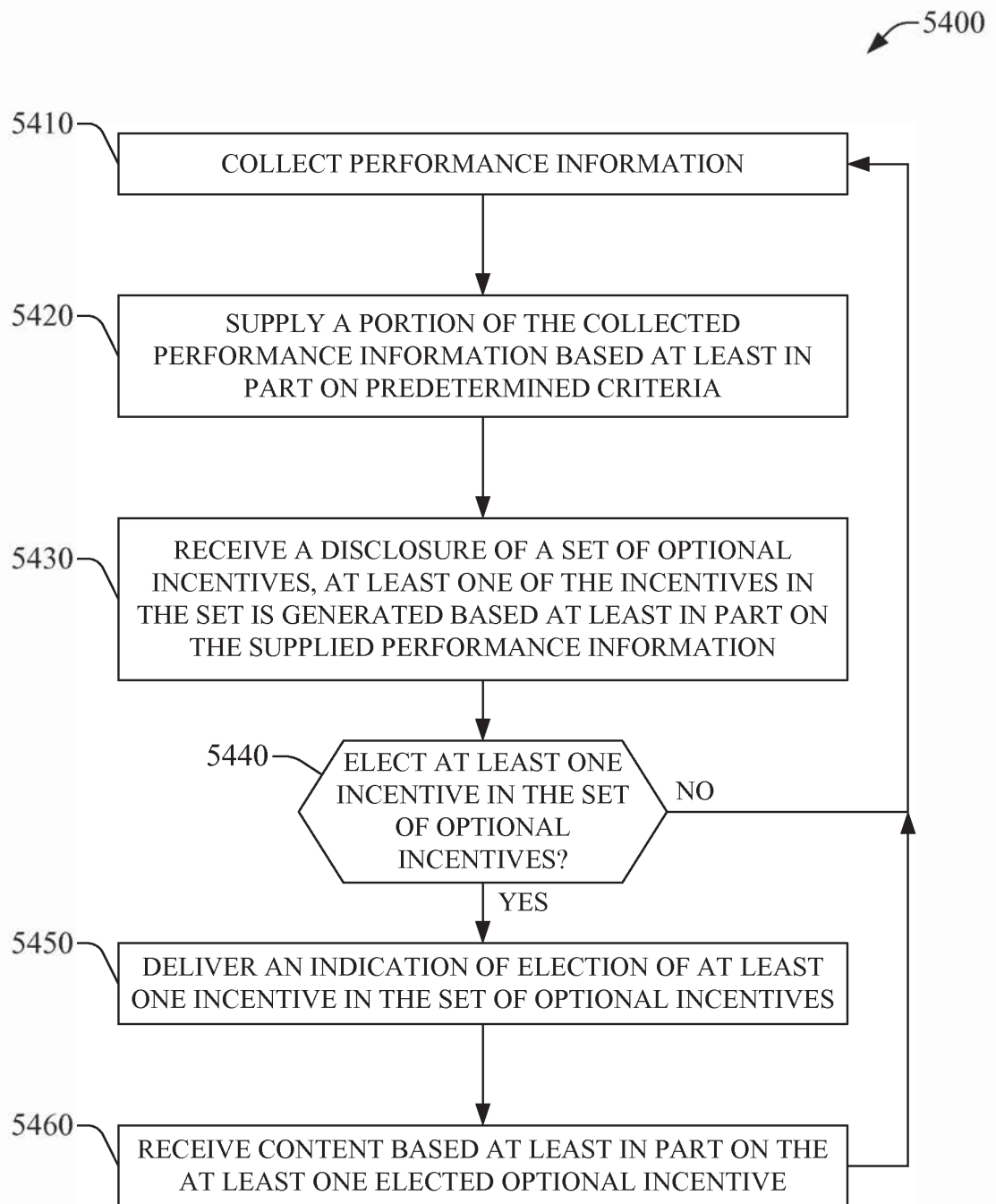


FIG. 54

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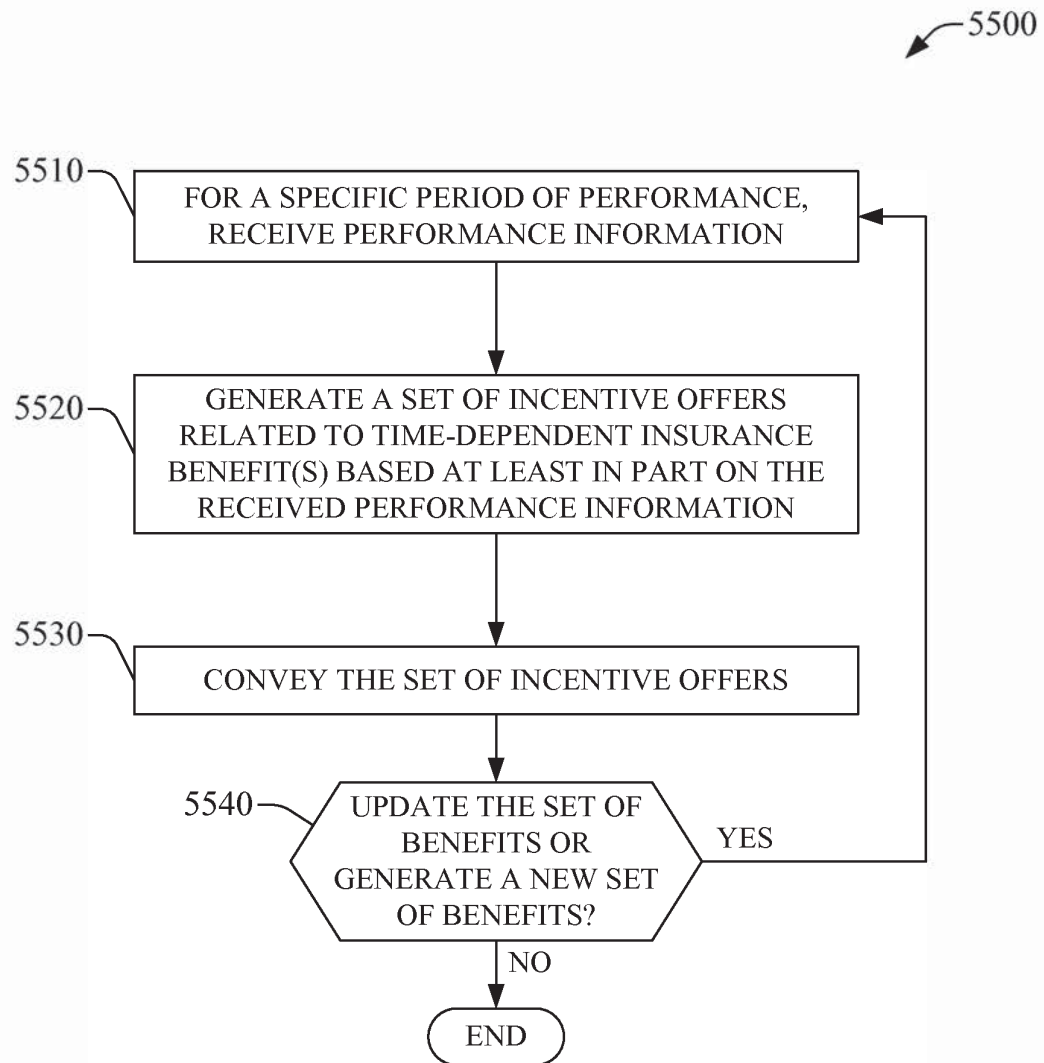
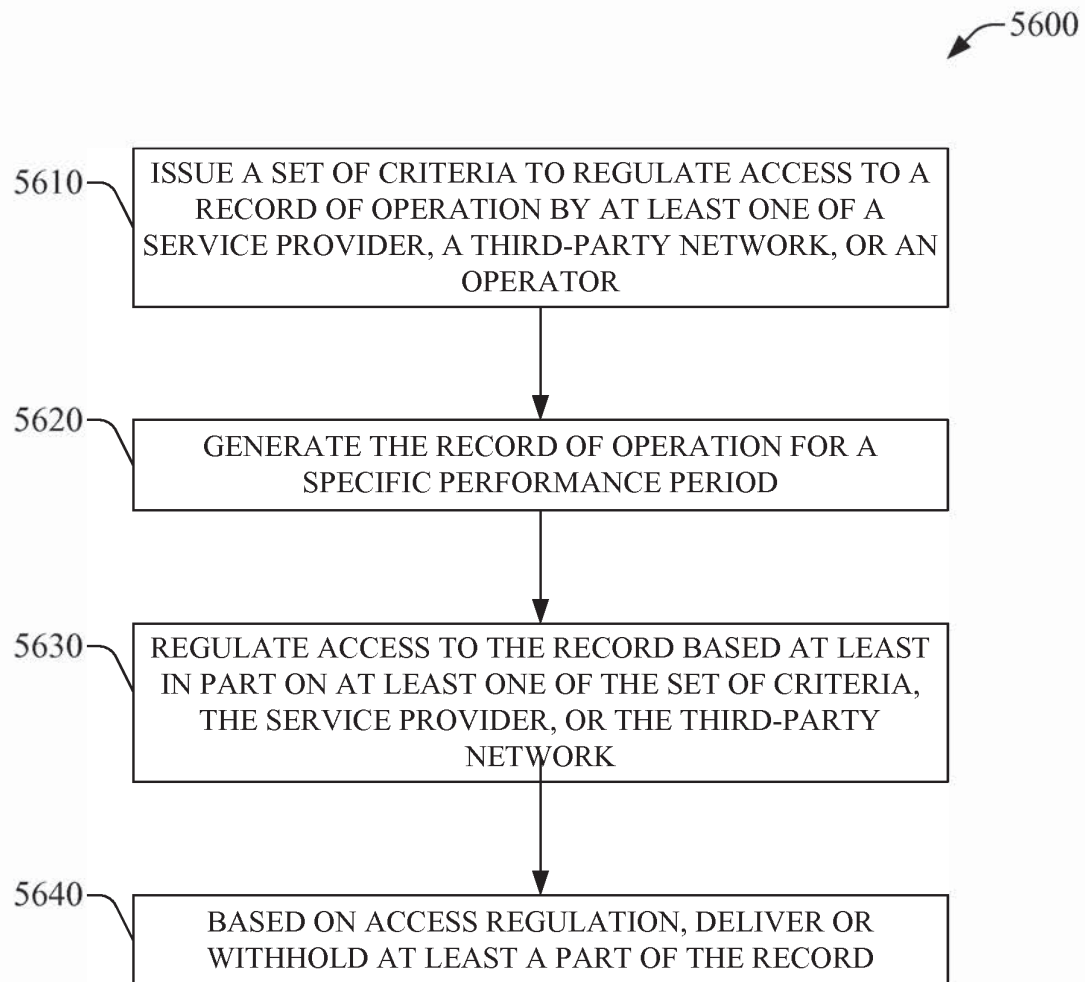
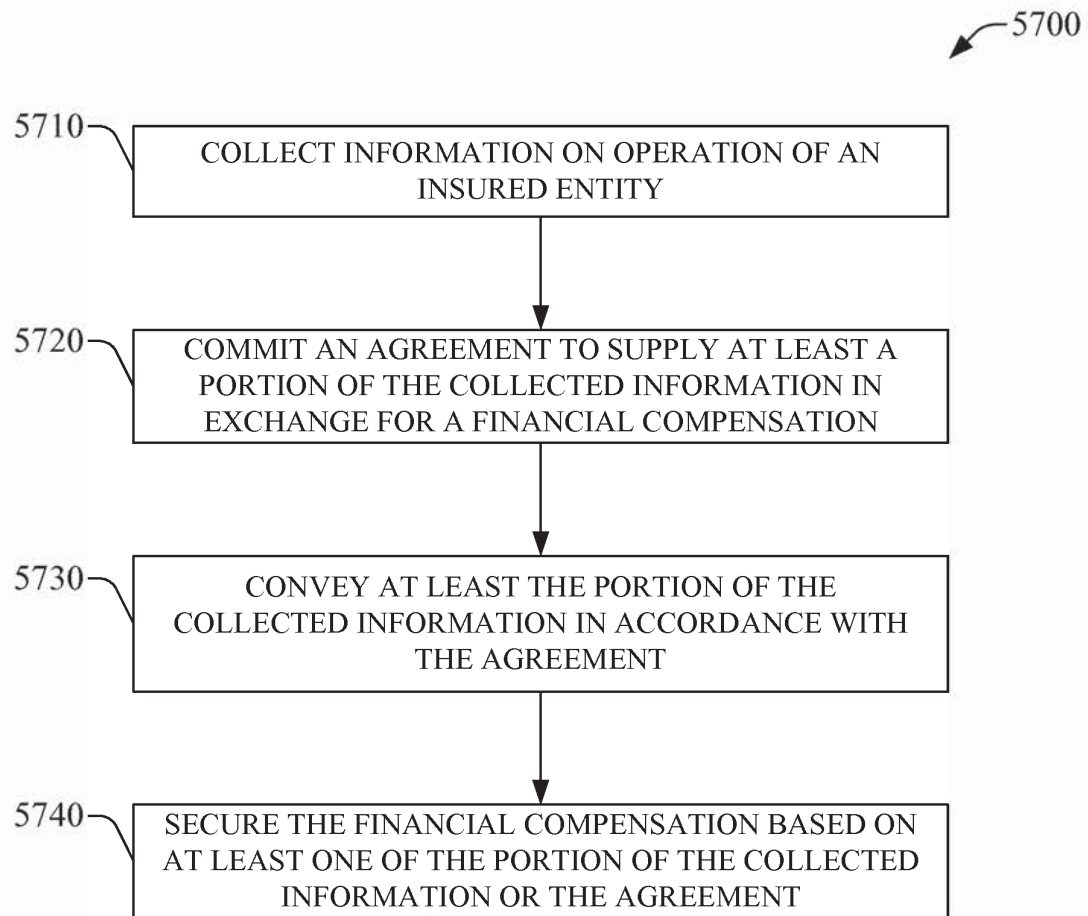


FIG. 55

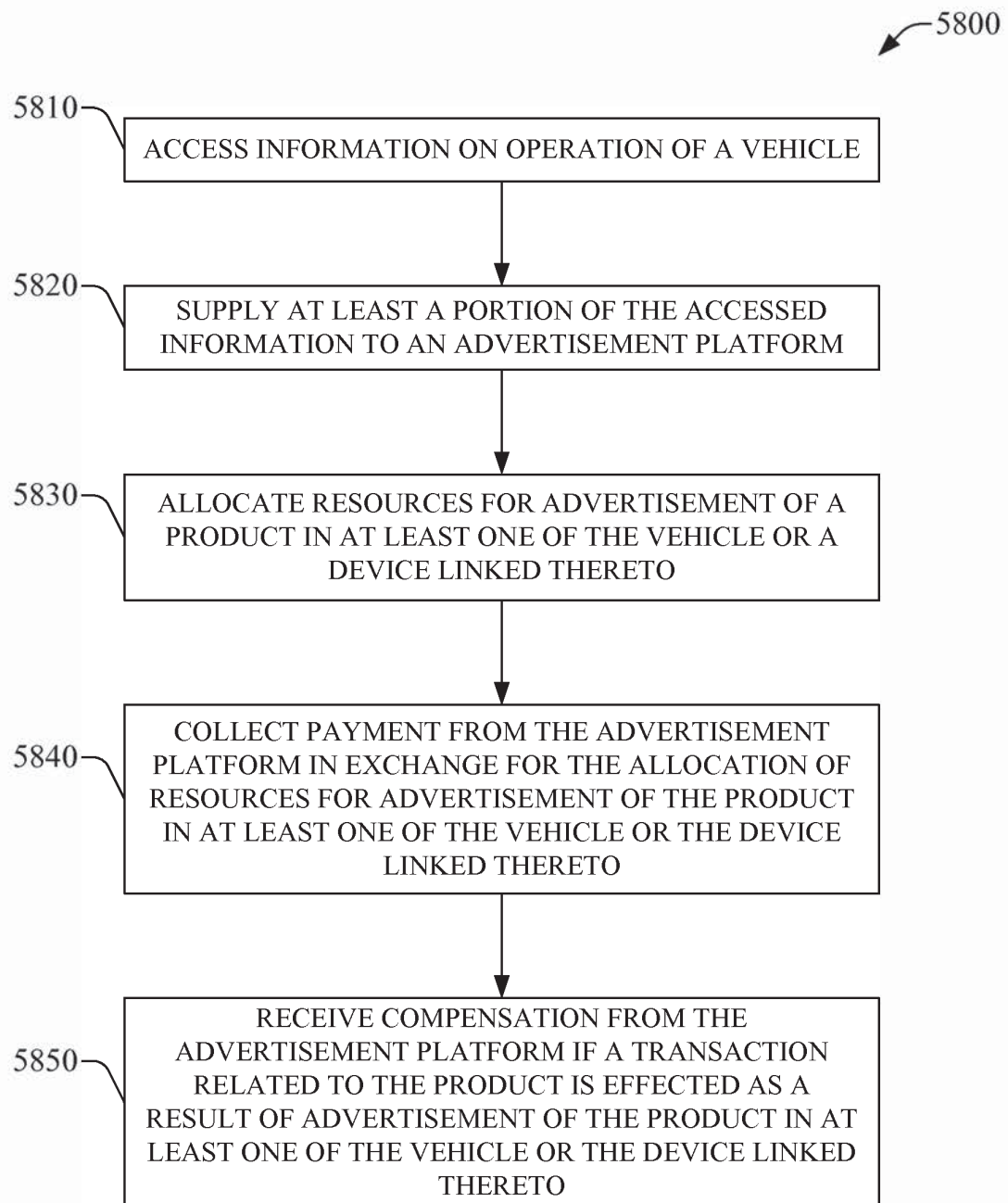
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**FIG. 56**

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**FIG. 57**

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**FIG. 58**

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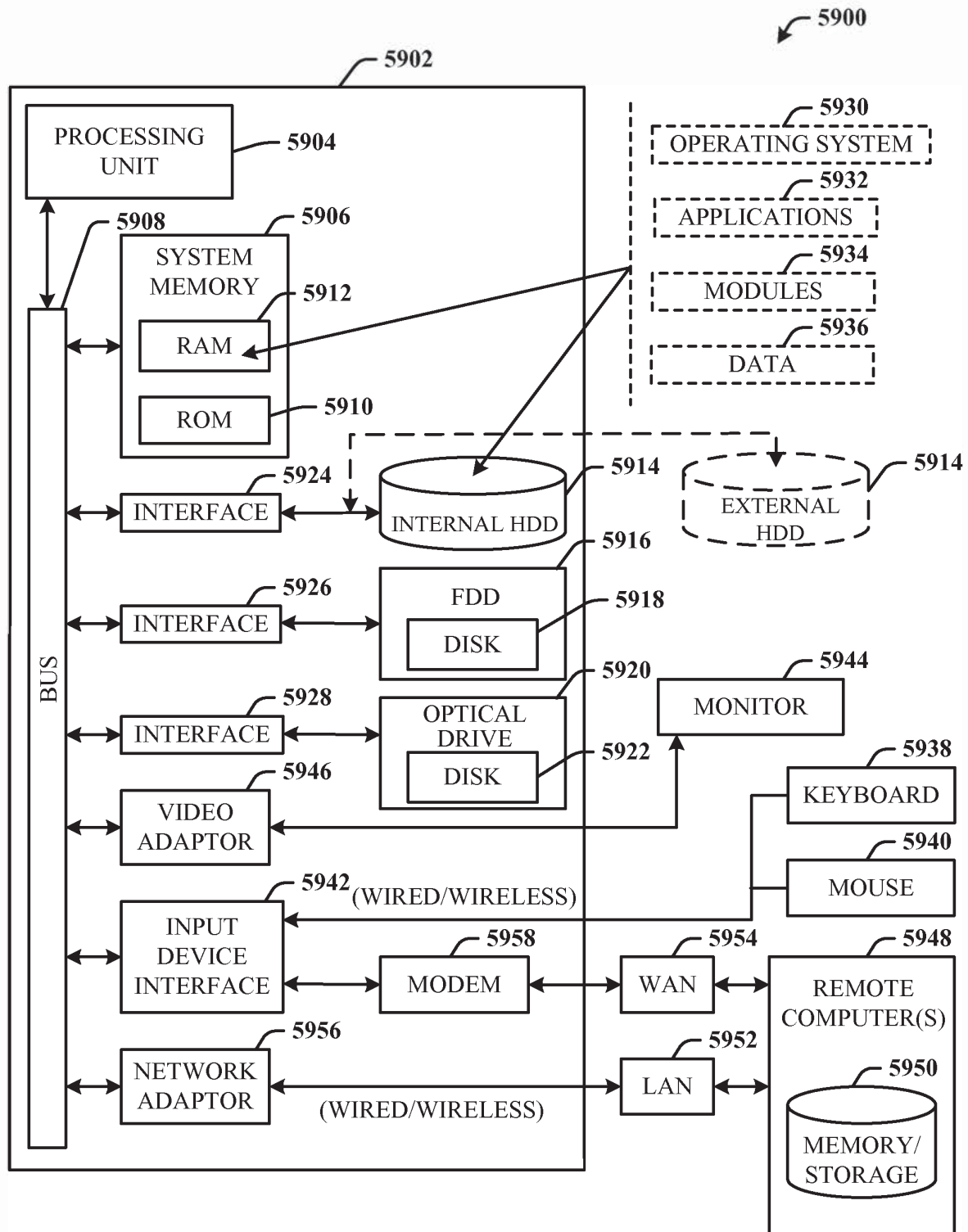
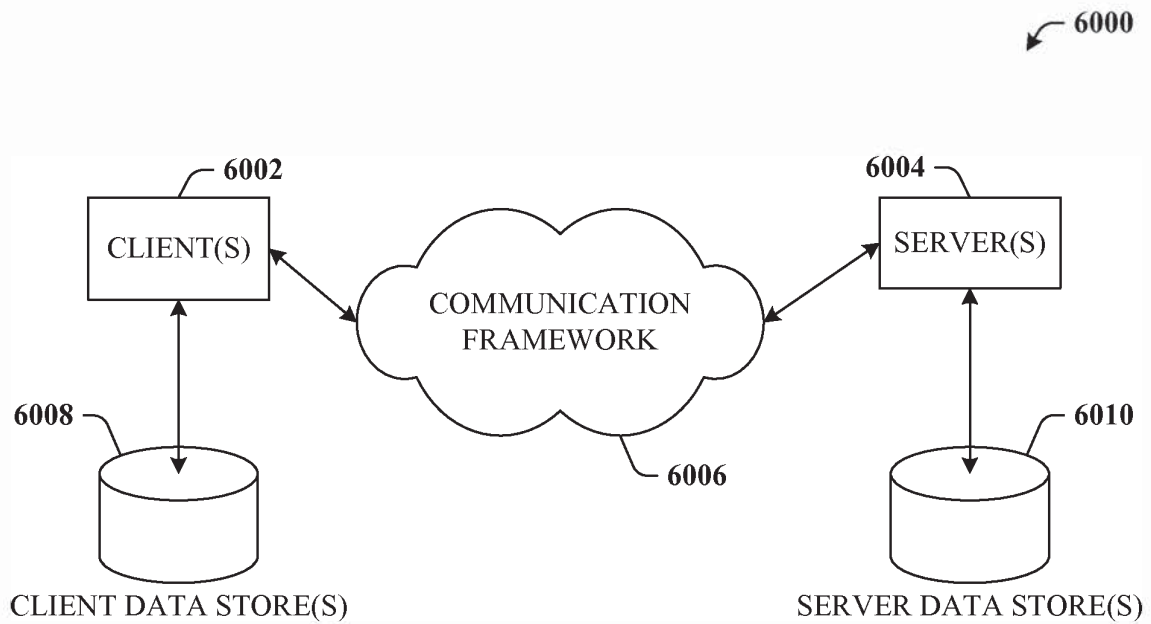


FIG. 59

**FIG. 60**

INTERNATIONAL SEARCH REPORT

International application No.

PCT/US 09/65730

A. CLASSIFICATION OF SUBJECT MATTER IPC(8) - G06Q 40/00 (2010.01) USPC - 705/4 According to International Patent Classification (IPC) or to both national classification and IPC		
B. FIELDS SEARCHED Minimum documentation searched (classification system followed by classification symbols) USPC: 705/4 Documentation searched other than minimum documentation to the extent that such documents are included in the fields searched USPC: 705/1, 4, 8, 14.1, 14.13, 14.25, 500; 700/1, 90, 91 Electronic data base consulted during the international search (name of data base and, where practicable, search terms used) Electronic databases: USPTO WEST (PGPB, USPT, EPAB, JPAB); Google Scholar Search Terms Used: insurance, vehicle, driving, automobile, car, dynamic, real-time, cost, price, discount, surcharge, rate, calculate, determine, render, color etc.		
C. DOCUMENTS CONSIDERED TO BE RELEVANT		
Category*	Citation of document, with indication, where appropriate, of the relevant passages	Relevant to claim No.
X	US 2008/0243558 A1 (GUPTE) 02 October 2008 (02.10.2008), entire document, especially para [0010]-[0012], [0015], [0020], [0036]-[0043], abstract and Figs 3-4	1-20
A	US 2005/0071202 A1 (KENDRICK) 31 March 2005 (31.03.2005)	1-20
A	US 2007/0027726 A1 (WARREN et al.) 01 February 2007 (01.02.2007)	1-20
☐ Further documents are listed in the continuation of Box C. ☐		
* Special categories of cited documents: "A" document defining the general state of the art which is not considered to be of particular relevance "E" earlier application or patent but published on or after the international filing date "L" document which may throw doubts on priority claim(s) or which is cited to establish the publication date of another citation or other special reason (as specified) "O" document referring to an oral disclosure, use, exhibition or other means "P" document published prior to the international filing date but later than the priority date claimed "T" later document published after the international filing date or priority date and not in conflict with the application but cited to understand the principle or theory underlying the invention "X" document of particular relevance; the claimed invention cannot be considered novel or cannot be considered to involve an inventive step when the document is taken alone "Y" document of particular relevance; the claimed invention cannot be considered to involve an inventive step when the document is combined with one or more other such documents, such combination being obvious to a person skilled in the art "&" document member of the same patent family		
Date of the actual completion of the international search 11 March 2010 (11.03.2010)		Date of mailing of the international search report 19 MAR 2010
Name and mailing address of the ISA/US Mail Stop PCT, Attn: ISA/US, Commissioner for Patents P.O. Box 1450, Alexandria, Virginia 22313-1450 Facsimile No. 571-273-3201		Authorized officer: Lee W. Young PCT Helpdesk: 571-272-4300 PCT OSP: 571-272-7774

Form PCT/ISA/210 (second sheet) (July 2009)

INTERNATIONAL SEARCH REPORT

International application No.

PCT/US 09/65730

Box No. II Observations where certain claims were found unsearchable (Continuation of item 2 of first sheet)

This international search report has not been established in respect of certain claims under Article 17(2)(a) for the following reasons:

1. ☐ Claims Nos.:
because they relate to subject matter not required to be searched by this Authority, namely:

2. ☐ Claims Nos.:
because they relate to parts of the international application that do not comply with the prescribed requirements to such an extent that no meaningful international search can be carried out, specifically:

3. ☐ Claims Nos.:
because they are dependent claims and are not drafted in accordance with the second and third sentences of Rule 6.4(a).

Box No. III Observations where unity of invention is lacking (Continuation of item 3 of first sheet)

This International Searching Authority found multiple inventions in this international application, as follows:

(See Extra Sheet)

1. ☐ As all required additional search fees were timely paid by the applicant, this international search report covers all searchable claims.
2. ☐ As all searchable claims could be searched without effort justifying additional fees, this Authority did not invite payment of additional fees.
3. ☐ As only some of the required additional search fees were timely paid by the applicant, this international search report covers only those claims for which fees were paid, specifically claims Nos.:
4. ☒ No required additional search fees were timely paid by the applicant. Consequently, this international search report is restricted to the invention first mentioned in the claims; it is covered by claims Nos.:
Claims 1-20

Remark on Protest

- ☐ The additional search fees were accompanied by the applicant's protest and, where applicable, the payment of a protest fee.
- ☐ The additional search fees were accompanied by the applicant's protest but the applicable protest fee was not paid within the time limit specified in the invitation.
- ☐ No protest accompanied the payment of additional search fees.

Form PCT/ISA/210 (continuation of first sheet (2)) (July 2009)

Continuation of:

Box No. III --- Observations where unity of invention is lacking (Continuation of item 3 of first sheet)

(i) Invention Groups:

Group 1: claims 1-20
Group 2: claims 21-49 and 58-60
Group 3: claims 50-57
Group 4: claims 61-80
Group 5: claims 81-96
Group 6: claims 97-100
Group 7: claims 101-120
Group 8: claims 121-140
Group 9: claims 141-160

(ii) Reasons for lack of Unity of Invention:

This application contains the following inventions or groups of inventions which are not so linked as to form a single general inventive concept under PCT Rule 13.1. In order for all inventions to be searched, the appropriate additional search fees must be paid.

Group 1, claims 1-20, drawn to a system/method for modifying insurance rate/cost based one parameters related to an insured vehicle and/or vehicle operator.

Group 2, claims 21-49 and 58-60, drawn to a system/method for facilitating vertical market specialization for automobile insurance based at least in part on the parameters related to the route of the automobile.

Group 3, claims 50-57, drawn to a method that facilitates providing sensed information regarding use of an object for vertical insurance market specialization by automatically sensing one or more object usage parameters and providing insurance rates based on the usage and other parameters.

Group 4, claims 61-80, drawn to a system/method for customizing insurance rates to user profiles by switching the users to an insurance provider that supplies optimal rate based on contextual data.

Group 5, claims 81-96, drawn to a computer implemented system/method for real-time rendering insurance information on a display based on insurance rate information evaluation against current vehicle operation by a user.

Group 6, claims 97-100, drawn to a device located in driver's viewing range during vehicle operation for displaying at least one color across the spectrum to indicate a current driving condition.

Group 7, claims 101-120, drawn to a computer implemented system/method for real-time gathering insurance information for determining insurance rate based upon the gathered operation data and operator identity.

Group 8, claims 121-140, drawn to a system/method for rendering a set of incentive offers on a display and enabling collection of acceptance/rejection of at least one incentive offer.

Group 9, claims 141-160, drawn to a system/method for committing an agreement to supply at least a portion of the information on performance of the vehicle in exchange of financial compensation.

The inventions listed as Groups 1-9 do not relate to a single general inventive concept under PCT Rule 13.1 because, under PCT Rule 13.2, they lack the same or corresponding special technical features for the following reasons: The special technical feature of the Group 1 invention is modifying insurance rate/cost based one parameters related to an insured vehicle and/or vehicle operator. The special technical feature of the Group 2 invention is facilitating vertical market specialization for automobile insurance based at least in part on the parameters related to the route of the automobile. The special technical feature of the Group 3 invention is automatically sensing one or more object usage parameters and providing insurance rates based on the usage and other parameters for vertical insurance market specialization. The special technical feature of the Group 4 invention is customizing insurance rates to user profiles by switching the users to an insurance provider that supplies optimal rate based on contextual data. The special technical feature of the Group 5 invention is real-time rendering insurance information on a display based on insurance rate information evaluation against current vehicle operation by a user. The special technical feature of the Group 6 invention is device located in driver's viewing range during vehicle operation for displaying at least one color across the spectrum to indicate a current driving condition. The special technical feature of the Group 7 invention is real-time gathering insurance information for determining insurance rate based upon the gathered operation data and operator identity. The special technical feature of the Group 8 invention is rendering a set of incentive offers on a display and enabling collection of acceptance/rejection of at least one incentive offer. The special technical feature of the Group 9 invention is committing an agreement to supply at least a portion of the information on performance of the vehicle in exchange of financial compensation. None of these special technical features are common to the other groups, nor do they correspond to a special technical feature in the other groups. Therefore, unity of invention is lacking.