



(12) **EUROPEAN PATENT APPLICATION**

(88) Date of publication A3:
12.11.2003 Bulletin 2003/46

(51) Int Cl.7: **G06F 17/60**

(43) Date of publication A2:
11.07.2001 Bulletin 2001/28

(21) Application number: **00127972.8**

(22) Date of filing: **20.12.2000**

(84) Designated Contracting States:
**AT BE CH CY DE DK ES FI FR GB GR IE IT LI LU
MC NL PT SE TR**
Designated Extension States:
AL LT LV MK RO SI

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(30) Priority: **04.01.2000 US 477057**

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(54) **Method, computer program and system for interactive selling of insurance**

(57) An interactive system and method of selling re-insurance involves preliminary steps of enrolling a plurality of primary insurers or cedents to use the system, formulating reinsurance proposals to make available to the cedents through the interactive system, posting the proposals on a secure server in the system and calculating and allocating risk capacity to the proposals and cedents. Each cedent is provided secure access to a list of proposals being made available to it. Upon selection and submission of a proposal by a cedent, the system server generates an acceptance notice, transfers the information on the proposal to a listing of agreements entered into by that cedent, recalculates the available allocated capacity and withdraws from availability any proposals whose acceptance would reduce the available allocated capacity below a selected amount.

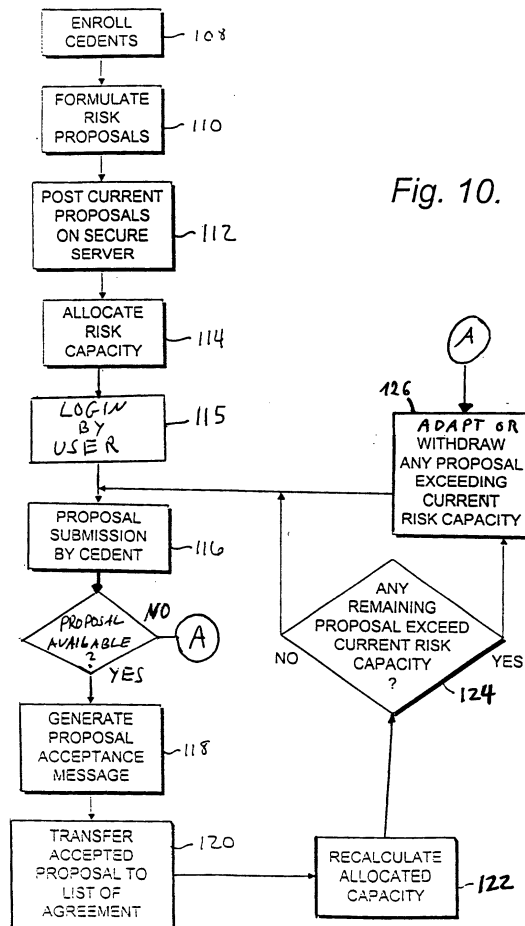


Fig. 10.



European Patent Office

DECLARATION

Application Number

which under Rule 45 of the European Patent Convention EP 00 12 7972 shall be considered, for the purposes of subsequent proceedings, as the European search report

<p>The Search Division considers that the present application, does not comply with the provisions of the EPC to such an extent that it is not possible to carry out a meaningful search into the state of the art on the basis of all claims</p>		<p>CLASSIFICATION OF THE APPLICATION (Int.Cl.7)</p>
<p>Reason:</p>		<p>G06F17/60</p>
<p>The claims relate to subject matter excluded from patentability under Art. 52(2) and (3) EPC. Given that the claims are formulated in terms of such subject matter or merely specify commonplace features relating to its technological implementation, the search examiner could not establish any technical problem which might potentially have required an inventive step to overcome. Hence it was not possible to carry out a meaningful search into the state of the art (Rule 45 EPC). See also</p> <p>Guidelines Part B Chapter VIII, 1-6.</p> <p>The applicant's attention is drawn to the fact that a search may be carried out during examination following a declaration of no search under Rule 45 EPC, should the problems which led to the declaration being issued be overcome (see EPC Guideline C-VI, 8.5).</p> <p style="text-align: center;">--- -----</p>		
<p>Place of search THE HAGUE</p>	<p>Date 27 August 2003</p>	<p>Examiner Moynihan, M</p>

EPO FORM 1504 (P04C37)