FORM PTO-1619A Expires 06/30/99 OMB 0651-0027

01-30-2002

U.S. Department of Commerce Patent and Trademark Office **PATENT**



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Conveying Party(ies)				partmental File		cret File
Name (line 1) Guy James Labo	elle	V	Walk II additional	names of conveyi	ig parties atta	Execution Date Month Day 4/23/2001
Name (line 2)			10.00			4/25/2001
Second Party Name (line 1) George A. Howi	naton					Execution Date Month Day
	ngron					4/23/2001
Name (line 2)						10/05/6
Receiving Party			√ Ma	ark if additional nar	nes of receivi	ng parties attached
Name (line 1) Coveragemaker,	Inc.					If document to be record is an assignment and th
Name (line 2)						receiving party is not domiciled in the United States, an appointment
Address (line 1) 1300 S. Milton, S	Suite 224			***		of a domestic representative is attache (Designation must be a
Address (line 2)					 	separate document from Assignment.)
Address (line 3) Flagstaff	City	AZ/U.	S.A. State/Country		86001 Zip Code	
Domestic Representativ	e Name an	d Addres	S Enter	or the first Receivi	ng Party only.	
Name						*
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D.C. 20231 and to the Office of Information and Regulatory Affairs, Office of Management and Budget, Paperwork Reduction Project (0651-0027), Washington, D.C. 20503. See OMB Information Collection Budget Package 0851-0027, Patent and Trademark Assignment Practice. DO NOT SEND REQUESTS TO RECORD ASSIGNMENT DOCUMENTS TO THIS ADDRESS.

Mail documents to be recorded with required cover sheet(s) information to the control of th Commissioner of Patents and Trademarks, Box Assignments Elaship 12505 FRAME: 0929

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U.S. Department of Commerce Patent and Trademark Office

OMB 0651-0027	9	PATENT
Correspondent Name and Addres	SS Area Code and Telephone Number	(602) 382-6267
Name Allan W. Watts, Esq.		
Address (line 1) Snell & Wilmer, LLP		
Address (line 2) One Arizona Center		
Address (line 3) 400 E. Van Buren Street		
Address (line 4) Phoenix, AZ 85004-2202		
Pages Enter the total number of including any attachmen	f pages of the attached conveyance documents.	# 3
Application Number(s) or Patent I	Number(s) Mark if ad	ditional numbers attached
Patent Application Number(s f this document is being filed together with a new F signed by the first named executing inventor. Patent Cooperation Treaty (PCT) Enter PCT application numbe only if a U.S. Application Num has not been assigned.	Patent Application, enter the date the patent application v	Number(s)
ee Amount Fee Amo	ount for Properties Listed (37 CFR 3.41): \$	40.00
Method of Payment: En	nclosed Deposit Account f additional fees can be charged to the account.) Deposit Account Number: #	19-2814 Yes No
Statement and Signature	Authorization to charge auditional rees.	es V No
To the best of my knowledge an	d belief, the foregoing information is true an the original document. Charges to deposit a	-
Allan W. Watts, Reg. No. 45,930	Alla M Molt	8 1/18/2002
Name of Person Signing	Signature	Date

PATENT

REEL: 012505 FRAME: 0930

FORM PTO-1619C Expires 06/30/99 OMB 0651-0027

RECORDATION FORM COVER SHEET CONTINUATION PATENTS ONLY

U.S. Department of Commerce Patent and Trademark Office PATENT

Conveying Enter additiona	Party(ies) Mark if additional names of conveying parties I Conveying Parties	Execution Date
Name (line 1)	Roman J. Ruhnke	04/23/2001
Name (line 2)		Execution Date Month Day Year
Name (line 1)		
Name (line 2)		Execution Date
Name (line 1)		Month Day Year
Name (line 2)		
Receiving P	Party Mark if additional names of rec	eiving parties attached
Name (line 1)	International Insurance Group, Inc.	If document to be recorded is an assignment and the
Name (line 2)		receiving party is not domiciled in the United States, an appointment of a domestic
Address (line 1)	1300 S. Milton, Suite 224	representative is attached (Designation must be a separate document from
Address (line 2)		Assignment.)
Address (line 3)	Flagstaff AZ/U.S.A. 86001 City State/Country Zip Code	
Name (line 1)		If document to be recorded is an assignment and the receiving party is not
Name (line 2)		domiciled in the United States, an appointment of a domestic
Address (line 1)		representative is attached. (Designation must be a separate document from
Address (line 2)		Assignment.)
Address (line 3)		
	City State/Country Zip Code	
		I numbers attached
	ne Patent Application Number or the Patent Number (DO NOT ENTER BOTH numbers for the sam tent Application Number(s)	
	Tatent Name	70,(0)

PATENT REEL: 012505 FRAME: 0931 WHEREAS, the undersigned inventor(s) (hereinafter singly and collectively, "ASSIGNOR") of the address(es) indicated below, have invented COVERAGEMAKER for which application for Letters Patent of the United States was filed as U.S. Serial No. 60/262,534 on January 18, 2001;

AND WHEREAS, Coveragemaker, Inc., a corporation having its principal place of business and a mailing address at 1300 S. Milton, Suite 218, Flagstaff, AZ 86001, and International Insurance Group, Inc., a corporation having its principal place of business and a mailing address at 1300 S. Milton, Suite 218, Flagstaff, AZ 86001 (hereinafter collectively "ASSIGNEE") are desirous of acquiring an interest therein:

AND WHEREAS, a "formal application," as referred to herein, shall mean any provisional, non-provisional, continuation, continuation in part, divisional, reissue, reexamination, foreign, PCT or other patent application or like document,

NOW, THEREFORE, for good and valuable consideration, the receipt and sufficiency of which are hereby acknowledged, ASSIGNOR by these presents does sell, assign and transfer unto ASSIGNEE, its successors, assigns and legal representatives, the full and exclusive right to the aforesaid applications, to the invention as described in the aforesaid applications, and to all formal applications which may be filed based in whole or in part on one or more of the aforesaid applications, in the United States and all foreign countries, together with the right of priority under the International Convention for the Protection of Industrial Property, Inter-American Convention Relating to Patents, Designs and Industrial Models, and any other international agreements to which the United States adheres, and hereby authorizes and requests the Commissioner of Patents to issue said Letters Patent to ASSIGNEE, for the sole use and benefit of ASSIGNEE, its successors, assigns and legal representatives. The parties agree that all royalties resulting from commercialization of this patent application, patents issuing therefrom, in any and all foreign countries and in and to any and all divisions, reissues, continuations, and extensions thereof, shall be divided fifty (50%) percent to Coveragemaker, Inc., and fifty (50%) percent to International Insurance Group, Inc.

AND HEREBY AGREE to transfer, upon request of ASSIGNEE, its successors, assigns and legal representatives, and without further remuneration, a like interest in and to any improvements and formal applications based thereon, growing out of or relating to the invention disclosed in the application; and, without further remuneration, to provide all reasonable assistance and execute any papers requested by ASSIGNEE, its successors, assigns and legal representatives, to preserve and/or acquire ASSIGNEE's full protection and title in and to the invention hereby transferred and any improvements therein,

AGREEING, FURTHERMORE, upon request of ASSIGNEE, and without further remuneration, to execute any and all papers desired by ASSIGNEE for the filing and granting of formal applications based on the invention or improvements therein, and the perfecting of title thereto in ASSIGNEE.

EXECUTED as of the date(s) written below by ASSIGNOR:

PATENT REEL: 012505 FRAME: 0932

NAME			
James Labelle	3410 Gillenwater		4230
	Flagstaff, AZ 86001	- Con all the contract of the	<u>~</u>
	i ingottiri, i iib vvvv i		
STATE OF $\mathbb{Q}_{\mathbb{M}}$,		
County of Crowning			
County of Destand	<u>,</u>		
On this 23	day of apul	2001 1 6	11 1 1 0 1 1
Oil tills <u>U.S</u>	_ day of	2001, before me, a notary pub	olic in and for said
county, appeared James	s Labelle, who is personally know	own to me to be the same per	son whose name is
subscribed to the forego	oing instrument, and he acknowle	edged that he signed, sealed an	d delivered the said
instrument as a free and	typluntary act for the uses and p	urposes therein set forth.	
CHRISTINE	MAVED		
NOTARY PUBLIC - ST	TATE OF ADIZONA	Marie Mayer	
COCONINO	ATE OF ARIZONA J	Public	
My commission expir	res Jan. 24, 2003.		
My commission expires	S:		
- 1124103			
INVENTOR'S	ADDRESS	SIGNATURE	DATE
INVENTOR'S NAME	ADDRESS	SIGNATURE	DATE
NAME		SIGNATURE	DATE [] 23/01
	3301 N. Monte Vista Drive	SIGNATURE	DATE 4/23/01
NAME		SIGNATURE	DATE 4/23/01
NAME George Howington	3301 N. Monte Vista Drive	SIGNATURE	DATE 4/23/01
NAME	3301 N. Monte Vista Drive Flagstaff, AZ 86004	SIGNATURE De Grande	DATE 4/23/01
NAME George Howington STATE OF	3301 N. Monte Vista Drive Flagstaff, AZ 86004	SIGNATURE Signature	DATE 4/23/01
NAME George Howington	3301 N. Monte Vista Drive Flagstaff, AZ 86004	SIGNATURE SIGNATURE	DATE 4/23/01
NAME George Howington STATE OF ON County of C	3301 N. Monte Vista Drive Flagstaff, AZ 86004)) ss.	De Gama	4/23/01
NAME George Howington STATE OF County Of Coun	3301 N. Monte Vista Drive Flagstaff, AZ 86004)) ss. day of	2001, before me, a notary pub	$\frac{1/23/01}{2}$
NAME George Howington STATE OF	3301 N. Monte Vista Drive Flagstaff, AZ 86004)) ss. day of	2001, before me, a notary put known to me to be the same	U/23/01 Olic in and for said person whose name
NAME George Howington STATE OF	3301 N. Monte Vista Drive Flagstaff, AZ 86004)) ss. day of	2001, before me, a notary put known to me to be the same powledged that he signed, seale	U/23/01 Olic in and for said person whose name
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NAME George Howington STATE OF County of County of County of County of County of County, appeared George is subscribed to the County of	3301 N. Monte Vista Drive Flagstaff, AZ 86004)) ss. day of	2001, before me, a notary put known to me to be the same powledged that he signed, sealed and purposes therein set forth.	U/23/01 Olic in and for said person whose name
NAME George Howington STATE OF County of County of County of County of County of County, appeared George is subscribed to the County of	3301 N. Monte Vista Drive Flagstaff, AZ 86004)) ss. day of	2001, before me, a notary put known to me to be the same powledged that he signed, seale	U/23/01 Olic in and for said person whose name

ADDRESS

SIGNATURE

DATE

1/24/03

INVENTOR'S

INVENTOR'S NAME

Roman Ruhnke

ADDRESS

3301 N. Monte Vista Drive

Flagstaff, AZ 86004

SIGNATURE

DATE

4-23-200

STATE OF Clay

)) ss.

County of (Conunc)

On this 33 day of 201, before me, a notary public in and for said county, appeared Roman Ruhnke, who is personally known to me to be the same person whose name is subscribed to the foregoing instrument, and he acknowledged that he signed, sealed and delivered the said instrument as a free and voluntary act for the uses and purposes therein set forth.

CHR NE MAYER
NOTARY EL STATE OF ARIZONA
ENO COUNTY
My commission expires Jan. 24, 2003.

Notary Public

Snell & Wilmer L.L.P One Arizona Center 400 East Van Buren Phoenix, Arizona 85004-0001

RECORDED: 01/18/2002

Tel: (602) 382-6000 Fax: (602) 382-6070