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| 4. Application number(s) or patent number(s): | | | | | |
| If this document is being filed together with a new application, the | execution date of the application is: | | | | |
| A. Patent Application No.(s) | B. Patent No.(s) | | | | |
| 10/023,899 | | | | | |
| Additional numbers attached? □Yes ⊠No | | | | | |
| 5. Name and address of party to whom correspondence | C T and a subjection and materials involved and | | | | |
| concerning document should be mailed: | 6. Total applications and patents involved: 1 | | | | |
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PATENT REEL: 012783 FRAME: 0184

Assignment of Application

Page 1 of

| WHEREAS, I (WE) | HEREAS, I (WE) Per-Anders K. Lof, Timragatan 84, 162 62 Vallingby, Sweden | | | | | |
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| | | | | , respectively, | | |
| | K-MINIMIZATION AND | MUTUAL II | EM, METHOD AND COMPUTE NSURANCE RELATIONS IN ME | | | |
| for which an application | n for Letters Patent was ex | kecuted on | | | | |
| (Application No. 10/ | 023,899 | , filed | December 21, 2001 |), and | | |
| WHEREAS, AB | B AB | | | | | |
| | | | | | | |

is desirous of acquiring the entire right, title and interest in and to said invention and in and to any Letters Patent that may be granted therefore in the United States and its territorial possessions and in any and all foreign countries;

NOW, THEREFORE, in consideration of the sum of FIVE DOLLARS (\$5.00), the receipt whereof is hereby acknowledged, and for other good and valuable consideration, I (WE), by these presents do sell, assign and transfer unto said ASSIGNEE, the full and exclusive right to the said invention in the United States and its territorial possessions and in all foreign countries and the entire right, title and interest in and to any and all Letters Patent which may be granted therefor in the United States and its territorial possessions and in any and all foreign countries and in and to any and all divisions, reissues, continuations, substitutions and renewals thereof.

I (WE) hereby authorize and request the Patent Office Officials in the United States and its territorial possessions and any and all foreign countries to issue any and all of said Letters Patent, when granted, to said ASSIGNEE as the assignee of my (our) entire right, title and interest in and to the same, for the sole use and behoof of said ASSIGNEE, its (his) successors and assigns, to the full end of the term for which said Letters Patent may be granted, as fully and entirely as the same would have been held by me (us) had this Assignment and sale not been made.

10/01

Further, I (WE) agree that I (WE) will communicate to said ASSIGNEE or its (his) representatives any facts known to me (us) respecting said invention, and testify in any legal proceeding, sign all lawful papers, execute all divisional, continuation, substitute, renewal and reissue applications, execute all necessary assignment papers to cause any and all of said Letter Patent to be issued to said ASSIGNEE, make all rightful oaths, and, generally do everything possible to aid said ASSIGNEE, its (his) successors and assigns, to obtain and enforce proper protection for said invention in the United States and its territorial possessions and in any and all foreign countries.

The undersigned hereby grant(s) the firm of Oblon, Spivak, McClelland, Maier & Neustadt, P.C. of Fourth Floor, 1755 Jefferson Davis Highway, Arlington, Virginia 22202 the power to insert on this assignment any further identification, including the application number and filing date, which may be necessary or desirable in order to comply with the rules of the United States Patent and Trademark Office for recordation of this document.

| Date: | 2002-03-14 | | Per Andus H |
|-------------------|------------|-------------------------|--|
| Date: | 2002-03-14 | (Signature of Inventor) | Per-Anders K. Lof. Vars Lars Gustaf I. Gertmar |
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| | 2002-03-18 | (Signature of Inventor) | Frans Lundquist |
| Date: | 3002 00 | (Signature of Inventor) | Peter Wigert |
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