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To the Honorable Commissioner of Patents and Trademarks, Wash., D.C. 20231



SIR: Please record the attached original document or copy thereof on which the particulars are:

1. Name of conveying party(ies) (assignor(s)):
11-21-02 **Piero Patrone BONISSONE**
William Estel CHEETHAM

Additional name(s) of conveying party(ies) attached? []yes [X]no

2. Name and Address of Party(ies) receiving an interest (assignee(s)):

Address: GE Financial Assurance Holdings, Inc.
6604 West Broad Street, Richmond, VA 23230

Country: U.S.

Additional name(s) & address(es) attached? []yes [X]no

3. Nature of Conveyance:

[X] Assignment Execution Date: 5/31/02

[] Merger [] Change of Name [] Verified Translation

[] Security Agreement [] Other

4. Execution date(s) on the Declaration if filed herewith:

4.5 Application number(s) or patent number(s). Others on additional sheet(s) attached? []yes [X]no

A. Patent Application No(s). (series code/serial number)	First Inventor if not in Item 1	B. Patent No(s).	First Inventor if not in Item 1
<u>10/171,572</u>			

5. Name and address of party to whom correspondence concerning document should be mailed:
JENNIFER A. ALBERT
Hunton & Williams
1900 K Street, N.W., Suite 1200
Washington, D.C. 20006-1109
 (see telephone number below)

6. Number involved:
 Appls. 1 + Pats: = Total 1

7. Amount of fee enclosed:
Above Total x \$40 = \$40.00

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5.5 Atty. Dkt. **52493.000185**

11/26/2002 DBYRNE 00000042 10171572

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9. Statement and signature
 To the best of my knowledge and belief, the foregoing information is true and correct and any attached copy is a true copy of the original document.

Signature

10. Total number of pages including this cover sheet (Do NOT file dup. cover sheet)	4
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Attorney: Jonathan D. Link

Reg. No. 41,548

Atty/Sec: JAA/JDL/vll/dms

Date: November 21, 2002

Tel: 202-955-1500 Fax: 202-778-2201

102135865

To the Honorable Commissioner of Patents and Trademarks, Wash., D.C. 20231

SIR: Please record the attached original document or copy thereof on which the particulars are:

1. Name of conveying party(ies) (assignor(s)):

Piero Patrone BONISSONE
William Estel CHEETHAM

6-17-02

WILLIAM

Additional name(s) of conveying party(ies) attached? []yes [X]no

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Address: GE Financial Assurance Holdings, Inc.
6604 West Broad Street, Richmond, VA 23230

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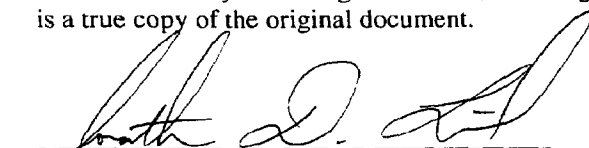
5.5 Atty. Dkt.

52493.000185

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Attorney: Jonathan D. Link
Reg. No. 41,548
Atty/Sec: JAA/JDL/vll

Date: June 17, 2002
Tel: 202-955-1500 Fax: 202-778-2201

10/171572
10/171572
06/17/02

JOINT ASSIGNMENT

WHEREAS, WE, Piero Patrone **BONISSONE**, residing at 1065 Avon Road, Schenectady, NY 12308; and William Estel **CHEETHAM**, residing at 13 Bluestone Ridge, Clifton Park, NY 12065, (“Assignors”), have made an invention entitled

**PROCESS FOR DETERMINING A CONFIDENCE FACTOR FOR
INSURANCE UNDERWRITING SUITABLE FOR USE BY AN AUTOMATED SYSTEM**

and described in a Provisional Application Serial No. 60/343,117 filed on 31 December 2001 and from which the utility patent application filed concurrently herewith claims priority and

WHEREAS, **GE FINANCIAL ASSURANCE HOLDINGS, INC.** (“Assignee”), a Richmond corporation having a place of business at 6604 West Broad Street, Richmond, Virginia 23230, desires to acquire the entire right, title and interest in and to the aforesaid invention, the Application and all Letters Patent of the United States or any foreign country related thereto, including conversions to utility applications, continuations, continuations-in-part, reissues, reexaminations, extensions, substitutes and divisions which may be granted therefor;

NOW THEREFORE, in consideration of the sum of One Dollar (\$1.00) and other good and valuable consideration, the receipt of which is hereby acknowledged, we sell, assign and transfer to Assignee, its successors, legal representatives and assigns, the full and exclusive right in and to the invention and Application, and in and to any Letters Patent of the United States or any foreign country related thereto, including conversions to utility applications, continuations, continuations-in-part, reissues, reexaminations, extensions, substitutes and divisions which may be granted therefor and all rights to claim priority on the basis of the Application;

AND WE HEREBY authorize and request the Commissioner of Patents and Trademarks or any other proper officer or agency of any country to issue all such Letters Patent to the Assignee;

AND WE HEREBY warrant and covenant that we have the full right to convey the entire interest herein assigned and that we have not executed and will not execute any instrument or assignment in conflict herewith;

AND WE HEREBY agree to communicate to Assignee or its representatives any facts known to us respecting the invention, to execute all divisional, continuation, reissue, reexamination, extension, substitute and foreign applications, sign all lawful documents and make all rightful oaths and declarations relating to the invention, execute and deliver any and all papers that may be necessary or desirable to perfect the title to this invention in the Assignee, its successors, legal representatives or assigns, and to testify in any judicial or administrative proceeding and generally do everything possible to aid the Assignee to obtain and enforce such Letters Patent in the United States or any foreign country when requested so to do by the Assignee.

Signature of Inventor:
Inventor's Name:

Piero Patrone Bonissone
Piero Patrone Bonissone

Date of Execution: 5/31/02

IN WITNESS WHEREOF, I have hereunto set my hand and seal.

COUNTY OF Schenectady)
STATE OF New York) ss:

On this 31st day of May, 2002, before me a Notary Public in and for the County and State aforesaid, personally appeared Piero Patrone Bonissone, to me known and known to me to be the person of that name, who signed and sealed the foregoing instrument, and acknowledged the same to be of his free act and deed.

(SEAL)

Notary Public
Stephanie R. Ross

My commission Expires:

STEPHANIE R. ROSS
Notary Public, State of New York
Residing in Albany County
My Commission Expires 7/31/05

Signature of Inventor:

William Estel Cheetham

Inventor's Name:

William Estel Cheetham

Date of Execution:

5/31/02

IN WITNESS WHEREOF, I have hereunto set my hand and seal.

COUNTY OF Schenectady)
STATE OF New York) ss:

On this 31st day of May, 2002, before me a Notary Public in and for the County and State aforesaid, personally appeared William Estel Cheetham, to me known and known to me to be the person of that name, who signed and sealed the foregoing instrument, and acknowledged the same to be of his free act and deed.

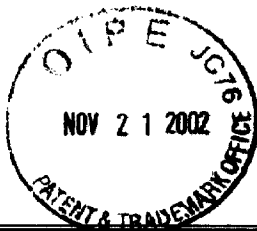
(SEAL)

Notary Public

Stephanie R. Ross

My commission Expires:

STEPHANIE R. ROSS
Notary Public, State of New York
Residing in Albany County
My Commission Expires 7/31/05.



REQUEST TO RESCIND PREVIOUS NONPUBLICATION REQUEST 35 U.S.C. 122(b)(2)(B)(ii)	Application Number	10/171,572
	Filing Date	June 17, 2002
	First Named Inventor	Piero P. BONISSONE <i>et al.</i>
	Title	PROCESS FOR DETERMINING A CONFIDENCE FACTOR FOR INSURANCE UNDERWRITING SUITABLE FOR USE BY AN AUTOMATED SYSTEM
	Attorney Docket No.	52493.000185
	Group Art Unit	2166
	Examiner Name	Unassigned

I hereby **rescind** the previous request that the above-identified application not be published under 35 U.S.C. 122(b).

November 21, 2002

Date

Signature

Jonathan D. Link

Typed or printed name

41,548

Registration No.

This request must be signed in compliance with 37 C.F.R. 1.33(b).

Note: Filing this rescission of a previous nonpublication request is considered the notice of a subsequent foreign or international filing required by 35 U.S.C. 122(b)(2)(B)(iii) and 37 C.F.R. 1.213(c) if this rescission is filed no later than forty-five (45) days after the date of filing of such foreign or international application. See 37 C.F.R. 1.137(f) if a notice of subsequent foreign or international filing required by 35 U.S.C. 122(b)(2)(B)(iii) and 37 C.F.R. 1.213(c) is **not** filed within forty-five (45) days after the date of filing of the foreign or international application.