WASHINGTON 258996v1

PATENT REEL: 014024 FRAME: 0215

ATTORNEY DOCKET NO.: 52493.000295 (GEFA REFERENCE NO. 2002-019)

ASSIGNMENT

WHEREAS, WE, Piero Patrone BONISSONE, residing at 1065 Avon Road, Schenectady, NY 12308 and Naresh Sundaram IYER, residing at 168-D Eastwood Drive, Clifton Park, NY 12065, have invented certain new and useful improvements in and to the subject matter of:

SYSTEM AND PROCESS FOR DETECTING OUTLIERS FOR INSURANCE UNDERWRITING SUITABLE FOR USE BY AN AUTOMATED SYSTEM

described in an application for United States Letters Patent being executed simultaneously herewith;

AND, WHEREAS, GE Financial Assurance Holdings, Inc., a corporation organized under the laws of the State of Delaware, having a place of business located at 6604 West Broad Street, Richmond, VA 23230 (hereinafter "ASSIGNEE"), is desirous of acquiring certain rights to the improvements and under the application;

NOW, THEREFORE, in consideration of the sum of One Dollar (\$1.00) or the equivalent thereof, and other good and valuable consideration, receipt of which is hereby acknowledged, we do hereby sell, assign and transfer unto said ASSIGNEE, its successors, assigns and legal representatives, our entire right, title and interest in and throughout the United States of America (including its territories and dependencies) and all countries foreign thereto in and to said improvements, said United States application, any other United States applications, including provisional, divisional, renewal, substitute, continuation, reexamination and reissue applications, based in whole or in part on said United States application or in whole or in part on said improvements, any foreign applications, including international and regional applications, based in whole or in part on any of the aforesaid United States applications or in whole or in part on said improvements, and in and to any and all letters patent, including extensions thereof, of any country which have been or may be granted on any of the aforesaid applications or on said improvements or any parts thereof;

AND WE hereby authorize and request our agents, Hunton & Williams, whose address is 1900 K Street, Suite 1200, Washington, DC 20006-1109, to insert hereon any identification necessary or desirable for recordation of this document, including the filing date and application number of said application when known.

AND WE hereby agree for ourselves and our heirs, executors and administrators to execute without further consideration any further documents and instruments which may be necessary, lawful and proper in the prosecution of said above-referenced application or in the preparation or prosecution of any continuing, substitute, divisional, renewal, reexamination or reissue application or in any amendments, extensions or interference proceedings, or other applications for patents of any region or country, that may be necessary to secure to ASSIGNEE its interest and title in and to said improvements or any parts thereof, and in and to said several patents or any of them;

AND WE hereby covenant for ourselves and our legal representatives, and agree with said ASSIGNEE, its successors and assigns, that we have granted no right or license to

PATENT REEL: 014024 FRAME: 0216 make, use, sell or offer to sell said improvements, to anyone except said ASSIGNEE, that prior to the execution of this deed, our right, title and interest in said improvements had not been otherwise encumbered, and that we have not and will not execute any instrument in conflict therewith;

AND WE do hereby authorize and request the Director of the United States Patent and Trademark Office to issue any and all letters patent which may be granted upon said United States applications, or upon said improvements or any parts thereof when granted, to said ASSIGNEE.

IN WITNESS WHEREOF, we have hereunto set our hands and seals.

April 25	, 20 0 3	Vise	Petra Bone	
Date		Piero Patrone BONISSONE		
	xheneclady)) ss:		
State of \	ew lork)		
to me know	d for the County and St in and known to me t	to be the person of t	, 2003, before me a Notary lly appeared Piero Patrone Bonissone , that name, who signed and sealed the of his free act and deed.	
(SEAL)	ALMA ALEX Notary Public, Stat No. 6000 Qualified in Scheni Commission Expires Dec	e of New York 700 estady County	Notary Public My Commission Expires 22, 2005	

HUNTON & WILLIAMS
INTELLECTUAL PROPERTY DEPARTMENT
1900 K STREET, N.W.
SUITE 1200
WASHINGTON, DC 20006-1109
(202) 955-1500 (TELEPHONE)
(202) 778-2201 (FACSIMILE)

$\frac{04/25/0.3}{\text{Date}}$	S) Mun. Naresh Sundaram IYER
County of Schenestady)	
County of Schenetady) State of New York)	
Public in and for the County and State afor to me known and known to me to be the	, 2003, before me a Notary resaid, personally appeared Naresh Sundaram Iyer, e person of that name, who signed and sealed the
foregoing instrument, and acknowledged the	e same to be of his free act and deed.
ALMA ALEXANDER Notary Public, State of New Yor	Notary Public

Qualified in Schenectady County
Commission Expires December 22, 2005

(SEAL)

My Commission Expires 22, 2005

HUNTON & WILLIAMS INTELLECTUAL PROPERTY DEPARTMENT 1900 K STREET, N.W. **SUITE 1200** WASHINGTON, DC 20006-1109 (202) 955-1500 (TELEPHONE) (202) 778-2201 (FACSIMILE)