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9-9-05

To the Director of the U.S. Patent and Trademark Office: Please record the attached documents or the new address(es) below.

1. Name of conveying party(ies):
David M. Pankey (09/09/2005) and Steven J. Gaspar (09/09/2005)

Additional name(s) of conveying party(ies) attached? Yes No

2. Name and address of receiving party(ies)
Name: The Regence Group
Internal Address: _____
Street Address: _____

3. Nature of conveyance/Execution Date(s):
Execution Date(s): in parentheses after inventor name _____

Assignment Merger Change of Name
 Security Agreement Joint Research Agreement
 Government Interest Assignment
 Executive Order 9424, Confirmatory License
 Other _____

200 SW Market Street
City: Portland
State: Oregon
Country: United States of America Zip: 97201
Additional name(s) & address(es) attached: Yes No

4. Application or patent number(s): This document is being filed together with a new application.

A. Patent Application No.(s) _____ B. Patent No.(s) _____

Additional numbers attached? Yes No

5. Name and address to whom correspondence concerning document should be mailed:
Name: John W. Branch
DARBY & DARBY P.C.
Internal Address: Atty. Dkt.: 20500/0202963-US0
Street Address: P.O. Box 5257

City: New York
State: NY Zip: 10150-5257
Phone Number: (206) 262-8900
Fax Number: (212) 753-6237
Email Address: branch@darbylaw.com

6. Total number of applications and patents involved: 1

7. Total fee (37 CFR 1.21(h) & 3.41) \$ 40.00

Authorized to be charged by credit card
 Authorized to be charged to deposit account
 Enclosed
 None required (government interest not affecting title)

8. Payment Information
a. Credit Card Last 4 Numbers _____
Expiration Date _____
b. Deposit Account Number _____
Authorized User Name _____

9. Signature:
[Signature] _____
Signature Date: September 9, 2005

John W. Branch - 41,633
Name of Person Signing

Total number of pages including cover sheet, attachments, and documents: 7

09/14/2005 HVUONG1 00000042 11223506
05 FC:8021 40.00 DP

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ASSIGNMENT

I, David M. Pankey, a citizen of US, residing at 108 Marine View Court; Lewiston, Idaho 83501; and

I, Steven J. Gaspar, a citizen of US, residing at 2108 NW 206th Street; Ridgefield, Washington 98642;

and each of us, if more than one person is identified above (hereinafter "ASSIGNOR") in consideration of the sum of Ten Dollars (\$10.00), or the equivalent thereof, and other good and valuable consideration, the sufficiency of which and receipt of which are hereby acknowledged, paid to ASSIGNOR by

The Regence Group

a Non-profit Corporation organized under the laws of Oregon, located at 200 SW Market Street, Portland, Oregon 97201 (hereinafter "ASSIGNEE"), do hereby sell and assign to said ASSIGNEE, its successors and assigns, the below indicated right, title, and interest, **throughout the world** in and to my Invention entitled:

VIDEO GAME FOR PREDICTIVE MODELING OF PREMIUMS FOR INSURANCE

invented by me and described in the specification bearing the above Attorney Docket No. and title executed by me concurrently herewith; and all patents, divisions, reissues, continuations and any extensions thereof and rights of priority therein, said interest being my entire ownership interest in the same, to be held and enjoyed by said ASSIGNEE, its successors, assigns, or other legal representatives, to the full end of the term thereof, as fully and entirely as the same would have been held and enjoyed by me if this assignment and sale had not be made;

And for the consideration aforesaid, I hereby covenant and agree to and with said ASSIGNEE, its successors and assigns, that whenever ASSIGNEE, its counsel or representative, or the counsel or representative of its successors or assigns, shall advise that an amendment to, or a division of, or any other proceeding or action in connection with an application concerning said Invention, including interference proceedings, is lawful and desirable, or that a reissue or continuation or extension of such application or patent issuing therefrom is lawful and desirable, I will sign all papers and drawings, take all rightful oaths and

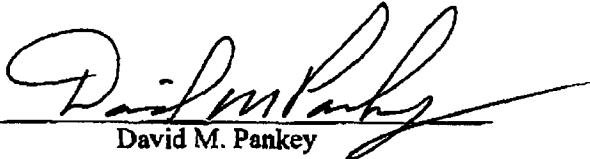
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affidavits, and do all acts necessary or required to be done for the procurement of all lawful rights associated with the Invention, or for the reissue or continuation or extension of the same, will do all acts necessary or required to secure in said ASSIGNEE, its successors or assigns, the title to and full benefit of all rights hereby assigned, without charge to said ASSIGNEE or its successors or assigns, but at its or their expense; and I hereby appoint every present or future officer of said ASSIGNEE as my agent to sign all such papers and to do all such necessary acts on my behalf, to the fullest extent permitted by law;

And I hereby authorize and request the Commissioner of Patents and Trademarks and any other granting authority to issue any Letters Patent resulting from said Invention and application(s) concerning same to said ASSIGNEE.

This assignment shall have an effective date corresponding to the last date of execution.

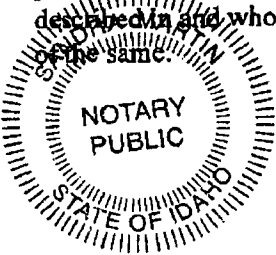
I declare under penalty of perjury under the laws of the United States of America, and under penalty of the laws of any other jurisdiction before which this document may be presented, that I have signed this document as my own free act and that all of the foregoing is true and correct.

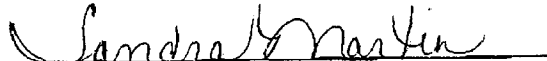

David M. Pankey

Date: 9/9/05

United States of America)
State of Idaho) ss.:
County of Nez Perce)

On this 9 day of September, 2005, before me personally came David M. Pankey, to me known to be the individual described in and who executed the foregoing instrument, and acknowledged execution of the same.




Sandra Martin
Notary Public

Date: _____

United States of America)
State of _____) ss.:
County of _____)

On this _____ day of _____, _____, before me personally came Steven J. Gaspar, to me known to be the individual described in and who executed the foregoing instrument, and acknowledged execution of the same.

Notary Public

Attorney Docket No.: 20500/0202963-US0

ASSIGNMENT

I, David M. Pankey, a citizen of US, residing at 108 Marine View Court; Lewiston, Idaho 83501; and

I, Steven J. Gaspar, a citizen of US, residing at 2108 NW 206th Street; Ridgefield, Washington 98642;

and each of us, if more than one person is identified above (hereinafter "ASSIGNOR") in consideration of the sum of Ten Dollars (\$10.00), or the equivalent thereof, and other good and valuable consideration, the sufficiency of which and receipt of which are hereby acknowledged, paid to ASSIGNOR by

The Regence Group

a Non-profit Corporation organized under the laws of Oregon, located at 200 SW Market Street, Portland, Oregon 97201 (hereinafter "ASSIGNEE"), do hereby sell and assign to said ASSIGNEE, its successors and assigns, the below indicated right, title, and interest, throughout the world in and to my Invention entitled:

VIDEO GAME FOR PREDICTIVE MODELING OF PREMIUMS FOR INSURANCE

invented by me and described in the specification bearing the above Attorney Docket No. and title executed by me concurrently herewith; and all patents, divisions, reissues, continuations and any extensions thereof and rights of priority therein, said interest being my entire ownership interest in the same, to be held and enjoyed by said ASSIGNEE, its successors, assigns, or other legal representatives, to the full end of the term thereof, as fully and entirely as the same would have been held and enjoyed by me if this assignment and sale had not be made;

And for the consideration aforesaid, I hereby covenant and agree to and with said ASSIGNEE, its successors and assigns, that whenever ASSIGNEE, its counsel or representative, or the counsel or representative of its successors or assigns, shall advise that an amendment to, or a division of, or any other proceeding or action in connection with an application concerning said Invention, including interference proceedings, is lawful and desirable, or that a reissue or continuation or extension of such application or patent issuing therefrom is lawful and desirable, I will sign all papers and drawings, take all rightful oaths and

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affidavits, and do all acts necessary or required to be done for the procurement of all lawful rights associated with the Invention, or for the reissue or continuation or extension of the same, will do all acts necessary or required to secure in said ASSIGNEE, its successors or assigns, the title to and full benefit of all rights hereby assigned, without charge to said ASSIGNEE or its successors or assigns, but at its or their expense; and I hereby appoint every present or future officer of said ASSIGNEE as my agent to sign all such papers and to do all such necessary acts on my behalf, to the fullest extent permitted by law;

And I hereby authorize and request the Commissioner of Patents and Trademarks and any other granting authority to issue any Letters Patent resulting from said Invention and application(s) concerning same to said ASSIGNEE.

This assignment shall have an effective date corresponding to the last date of execution.

I declare under penalty of perjury under the laws of the United States of America, and under penalty of the laws of any other jurisdiction before which this document may be presented, that I have signed this document as my own free act and that all of the foregoing is true and correct.

David M. Pankey

Date: _____

United States of America)
State of _____) ss.:
County of _____)

On this _____ day of _____, _____, before me personally came David M. Pankey, to me known to be the individual described in and who executed the foregoing instrument, and acknowledged execution of the same.

Notary Public

Steven J. Gaspar
Steven J. Gaspar

Date: September 9, 2005

United States of America)
State of Oregon) ss.:
County of Multnomah)

On this 9th day of September, 2005, before me personally came Steven J. Gaspar, to me known to be the individual described in and who executed the foregoing instrument, and acknowledged execution of the same.

Jayne Y. Cohen
Notary Public

