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SUBMISSION TYPE:	NEW ASSIGNMENT
NATURE OF CONVEYANCE:	ASSIGNMENT

CONVEYING PARTY DATA

Name	Execution Date
Timothy Paul Kenefick	12/20/2007
Eric Besman	12/20/2007
Theresa Cote Murphy	12/20/2007

RECEIVING PARTY DATA

Name:	Hartford Fire Insurance Company
Street Address:	Hartford Plaza
City:	Hartford
State/Country:	CONNECTICUT
Postal Code:	06115

PROPERTY NUMBERS Total: 1

Property Type	Number
Application Number:	11961380

CORRESPONDENCE DATA

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Correspondent Name: ROPES & GRAY LLP PATENT DOCKETING 39/41

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Address Line 2: HSDO-029-101

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ATTORNEY DOCKET NUMBER:	HSDO-029-101
NAME OF SUBMITTER:	Edward A. Gordon

Total Attachments: 4

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PATENT REEL: 020277 FRAME: 0629

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> PATENT REEL: 020277 FRAME: 0630

ASSIGNMENT

WHEREAS, we, Timothy Paul Kenefick, Eric Besman, and Theresa Cote Murphy, have invented a certain improvement in SYSTEM AND METHOD FOR UTILIZING INTERRELATED COMPUTERIZED PREDICTIVE MODELS described in an application for Letters Patent of the United States, the specification of which:

	X	•	being executed on even date herewith; and is about to be filed in the United ates Patent Office;
]	Wa	as filed on as Application No
[]	W	as patented under U.S. Patent No on

WHEREAS, Hartford Fire Insurance Company (hereinafter "ASSIGNEE"), having principal offices at Hartford Plaza, Hartford, Connecticut 06115 desires to acquire an interest therein in accordance with agreements duly entered into with us;

NOW, THEREFORE, to all whom it may concern be it known that for and in consideration of said agreements and of other good and valuable consideration, the receipt of which is hereby acknowledged, we have sold, assigned and transferred and by these presents 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, its territories and all foreign countries, in and to said invention as described in said application, together with our entire right, title and interest in and to said application and such Letters Patent as may issue thereon, and any reissue, continuation, divisional and foreign counterparts thereof and including the right to claim priority under any applicable statute, treaty or convention based on said application; said invention, application and Letters Patent to be held and enjoyed by said ASSIGNEE for its own use and behalf and for its successors, assigns and legal representatives, 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 us had this assignment not been made; we hereby convey all rights arising under or pursuant to any and all international agreements, treaties or laws relating to the protection of industrial property by filing any such applications for Letters Patent, all choses in action pertaining to the applications or Letters Patent including the right to sue for and collect damages and other recoveries for past infringement thereof, all rights to initiate proceedings before government and administrative bodies, and all files, records and other materials arising from the prosecution, exploitation, or defense of rights and registrations pertaining to the applications or Letters Patent. I hereby acknowledge that this assignment, being of our entire right, title and interest in and to said invention, carries with it the right in ASSIGNEE to apply for and obtain from competent authorities in all countries of the world any and all Letters Patent by attorneys and agents of ASSIGNEE's selection and the right to procure the grant of all such Letters Patent to ASSIGNEE for its own name as assignee of the entire right, title and interest therein;

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AND, we hereby further agree for ourselves and our executors and administrators to execute upon request any other lawful documents and likewise to perform any other lawful acts which may be deemed necessary to secure fully the aforesaid invention to said ASSIGNEE, its successors, assigns and legal representatives, but at its or their expense and charges, including the execution of applications for patents in foreign countries, and the execution of substitution, reissue, divisional or continuation applications and preliminary or other statements and the giving of testimony in any interference or other proceeding in which said invention or any application or patent directed thereto may be involved;

AND, we do hereby authorize and request the Commissioner of Patents of the United States to issue such Letters Patent as shall be granted upon said application or applications based thereon to said ASSIGNEE, its successors, assigns, and legal representatives.

The undersigned hereby authorizes Ropes & Gray LLP, of One International Place, Boston, MA 02110, to insert hereon any further identification information necessary or desirable for recordation of this document.

IN TESTIMONY WHEREOF, we have hereunto set our hands and affixed our seal(s) the date set forth below.

Inventor's	Signature: Twi Paul Kenner Timothy Paul Kenefick
State of Connecticut) Hartford County of Hartford)	
personally appeared Timothy Paul Kend	, 2007 before me, the undersigned notary public, efick, proved to me through satisfactory evidence of to be the person whose name is iment in my presence.
(SEAL)	Reliecca M Sailer Notary Public

My commission expires 1/30/08

IN TESTIMONY WHEREOF, we have hereunto set our hands and affixed our seal(s) the date set forth below. Inventor's Signature: Eric Besman
State of Connecticut) County of Hartford) Hartford
On this 25 day of December, 2007, before me, the undersigned notary public, personally appeared Eric Besman, proved to me through satisfactory evidence of identification, which was Dayers Ucense, to be the person whose name is signed on the preceding or attached document in my presence.
(SEAL) Rotary Public
My commission expires 11/30/08

IN TESTIMONY WHEREOF, we date set forth below.	we have hereunto set our hands and affixed our seal(s) the
Inventor's	Signature: The Cote Murphy Theresa Cote Murphy
State of Commecticut) County of furtford)	
On this Day of Deunbel personally appeared Theresa Cote Muridentification, which was Drivers signed on the preceding or attached documents.	, 2007 before me, the undersigned notary public, phy, proved to me through satisfactory evidence of, to be the person whose name is ament in my presence.
(SEAL)	Lihecea Sarborn Notary Public
My commission expires 11/30/08	

RECORDED: 12/20/2007