

**PATENT ASSIGNMENT**

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SUBMISSION TYPE:	NEW ASSIGNMENT
NATURE OF CONVEYANCE:	ASSIGNMENT
<b>CONVEYING PARTY DATA</b>	
<b>Name</b>	<b>Execution Date</b>
Mark T. Faupel	10/12/2005
Douglas Colosky	10/12/2005
Eileen M. Lagasse	10/12/2005
<b>RECEIVING PARTY DATA</b>	
<b>Name:</b>	The St. Paul Travelers Companies, Inc.
<b>Street Address:</b>	385 Washington Street
<b>City:</b>	St. Paul
<b>State/Country:</b>	MINNESOTA
<b>Postal Code:</b>	55102
<b>PROPERTY NUMBERS Total: 1</b>	
<b>Property Type</b>	<b>Number</b>
Application Number:	12119301
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ATTORNEY DOCKET NUMBER:	2003536.140 US2
NAME OF SUBMITTER:	Irah H. Donner

CH \$40.00 12119301

Total Attachments: 3  
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## ASSIGNMENT

WHEREAS, we, Mark T. Faupel, Douglas Colosky, and Eileen M. Lagasse, have invented a certain improvement in MODULAR MULTI-COVERAGE INSURANCE PRODUCTS described in an application for Letters Patent of the United States, the specification of which:

- is being executed on even date herewith; and is about to be filed in the United States Patent Office;
- was filed on [FILING DATE] as Application No. [APPLICATION SERIAL NUMBER]
- was patented under U.S. Patent No \_\_\_\_\_ on \_\_\_\_\_.

WHEREAS, The St Paul Travelers Companies, Inc. (hereinafter "ASSIGNEE"), a corporation having principal offices at 385 Washington Street, St. Paul, Minnesota 55102, 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, the 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; 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. We 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;

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.

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

Inventor's Signature: Mark T. Faupel  
Mark T. Faupel

State of Connecticut )  
County of Hartford )

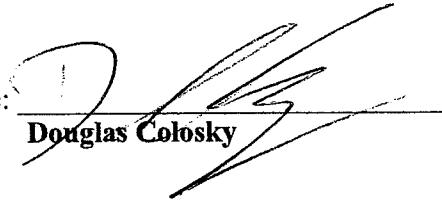
Then personally appeared before me the above-named **Mark T. Faupel** and acknowledged that he executed the foregoing instrument as **his** free act and deed this 12th day of October, 2005.

(SEAL)

Marie C. Jetrault  
Notary Public

My commission expires June 30, 2006

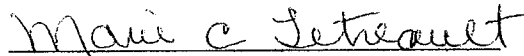
IN TESTIMONY WHEREOF, We have hereunto set our hands and affixed our seal(s) the date set forth below.

Inventor's Signature:   
**Douglas Colosky**

State of Connecticut )  
County of Hartford )

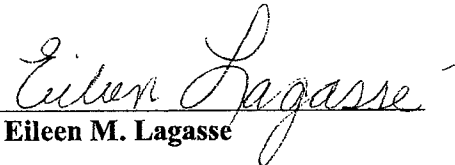
Then personally appeared before me the above-named **Douglas Colosky** and acknowledged that he executed the foregoing instrument as **his** free act and deed this 12<sup>th</sup> day of October, 2005.

(SEAL)

  
Notary Public

My commission expires June 30, 2006


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

Inventor's Signature:   
**Eileen M. Lagasse**

State of Connecticut )  
County of Hartford )

Then personally appeared before me the above-named **Eileen Lagasse** and acknowledged that she executed the foregoing instrument as **her** free act and deed this 12<sup>th</sup> day of October, 2005.

(SEAL)

  
Notary Public

My commission expires June 30, 2006