

## PATENT ASSIGNMENT

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SUBMISSION TYPE:	NEW ASSIGNMENT						
NATURE OF CONVEYANCE:	ASSIGNMENT						
CONVEYING PARTY DATA							
<table border="1"> <thead> <tr> <th>Name</th> <th>Execution Date</th> </tr> </thead> <tbody> <tr> <td>Ian J. Czaja</td> <td>04/30/2012</td> </tr> <tr> <td>Wayne K. Whiten</td> <td>04/30/2012</td> </tr> </tbody> </table>		Name	Execution Date	Ian J. Czaja	04/30/2012	Wayne K. Whiten	04/30/2012
Name	Execution Date						
Ian J. Czaja	04/30/2012						
Wayne K. Whiten	04/30/2012						
RECEIVING PARTY DATA							
Name:	HARTFORD FIRE INSURANCE COMPANY						
Street Address:	One Hartford Plaza						
City:	Hartford						
State/Country:	CONNECTICUT						
Postal Code:	06155						
PROPERTY NUMBERS Total: 1							
<table border="1"> <thead> <tr> <th>Property Type</th> <th>Number</th> </tr> </thead> <tbody> <tr> <td>Application Number:</td> <td>13460281</td> </tr> </tbody> </table>		Property Type	Number	Application Number:	13460281		
Property Type	Number						
Application Number:	13460281						
CORRESPONDENCE DATA							
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<i>Correspondence will be sent to the e-mail address first; if that is unsuccessful, it will be sent via US Mail.</i>							
Correspondent Name:	VOLPE AND KOENIG, P.C.						
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Address Line 4:	PHILADELPHIA, PENNSYLVANIA 19103						
ATTORNEY DOCKET NUMBER:	HAR8-PT016						
NAME OF SUBMITTER:	Todd A. Norton						
Total Attachments: 2 source=HAR8_PT016_Assignment_executed#page1.tif source=HAR8_PT016_Assignment_executed#page2.tif							

CH \$40.00 13460281

## ASSIGNMENT

WHEREAS, I, Ian J. CZAJA, residing at 17 Homestead Road, West Simsbury CT 06092, and Wayne K. WHITEN, residing at 155 Clifton Avenue, West Hartford, CT 06107, in the United States of America, have invented a certain improvement in

SYSTEM AND METHOD FOR PROVIDING AND  
ACTIVATING COMMODITIZED INSURANCE

described in an application for Letters Patent of the United States, the specification of which:

- is being executed 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, Hartford Fire Insurance Company, (hereinafter "ASSIGNEE"), a Corporation organized and existing under the laws of the state of Connecticut, having principal offices at One Hartford Plaza, Hartford, Connecticut 06155, the United States of America, desires to acquire an interest therein in accordance with agreements duly entered into with me;

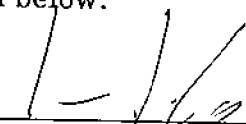
NOW, THEREFORE, to all whom it may concern be it known that for and in consideration of said agreements and of other good and valuable consideration, the receipt of which is hereby acknowledged, I have sold, assigned and transferred and by these presents do hereby sell, assign and transfer unto said ASSIGNEE, its successors, assigns and legal representatives, my 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 my 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 me had this assignment not been made; I 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 my 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, I hereby further agree for myself and my 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, 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 the communication to said ASSIGNEE, its successors, assigns and legal representatives, of all facts known to me relating to said invention and the history thereof;

AND, I 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, I have hereunto set my hand and affixed our seals on the date set forth below.

Inventor's Signature:  Date: Apr 30, 2012  
Ian J. Czaja

Inventor's Signature: Wayne K. Whiten Date: 4/30/12  
Wayne K. Whiten