

PATENT ASSIGNMENT

Electronic Version v1.1
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SUBMISSION TYPE:	NEW ASSIGNMENT																								
NATURE OF CONVEYANCE:	ASSIGNMENT																								
CONVEYING PARTY DATA																									
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<table border="1"> <tr> <td>Name:</td> <td>Great Lakes Incubator, LLC</td> </tr> <tr> <td>Street Address:</td> <td>23240 Chagrin Boulevard, Suite 450</td> </tr> <tr> <td>City:</td> <td>Beachwood</td> </tr> <tr> <td>State/Country:</td> <td>OHIO</td> </tr> <tr> <td>Postal Code:</td> <td>44122</td> </tr> </table>		Name:	Great Lakes Incubator, LLC	Street Address:	23240 Chagrin Boulevard, Suite 450	City:	Beachwood	State/Country:	OHIO	Postal Code:	44122														
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CORRESPONDENCE DATA																									
Fax Number:	2166968731																								
Correspondence will be sent via US Mail when the fax attempt is unsuccessful.																									

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ATTORNEY DOCKET NUMBER:

VSBL MATTERS

NAME OF SUBMITTER:

Gregory Turocy

Total Attachments: 3

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ASSIGNMENT OF INVENTION AND PATENT RIGHTS

For valuable consideration, the receipt and sufficiency of which is hereby acknowledged,

We, **Fred Collopy** and **Craig Allen Nard** ("Assignors")

hereby sell, assign, transfer, and convey unto Great Lakes Incubator, LLC, an Ohio corporation, with an address at 23240 Chagrin Boulevard, Suite 450, Beachwood, OH 44122 ("**Assignee**"), all rights, title, and interests that exist today and may exist in the future in and to any and all of the following items (1) through (9) below:

1. all inventions claimed *and/or* described in the Patent(s) or Application(s) (collectively, the "**Inventions**");
2. any U.S., PCT, or foreign patent application(s) prepared and filed based on said inventions;
3. the patent(s) and patent application(s) listed in the table below (the "**Application**");

Patent(s)/Patent Application Nos.	Country	Filing Date	Title
61/118,400	US	11/26/2008	INSURANCE OPTIMIZER AND REAL TIME ANALYTICS
12/612,958	US	11/05/2009	INSURANCE VISIBILITY
12/490,033	US	06/23/2009	INSURANCE VERTICAL MARKET SPECIALIZATION
12/536,999	US	08/06/2009	DYNAMIC INSURANCE RATES
12/395,342	US	02/27/2009	VISIBLE INSURANCE
12/624,371	US	11/23/2009	INCENTIVIZED ADOPTION OF TIME-DEPENDENT INSURANCE BENEFITS
12/547,800	US	08/26/2009	REAL TIME INSURANCE GENERATION
12/498,446	US	07/07/2009	INSURANCE VERTICAL MARKET SPECIALIZATION
12/624,366	US	11/23/2009	MONETIZATION OF PERFORMANCE INFORMATION OF AN INSURED VEHICLE
13/529,866	US	06/21/2012	INCENTIVIZED ADOPTION OF TIME-DEPENDENT INSURANCE BENEFITS
PCT/US09/65730	WO	11/24/2009	DYNAMIC INSURANCE CUSTOMIZATION AND ADOPTION

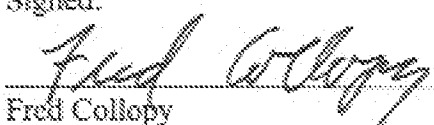
4. all rights with respect to the Invention, including all United States patents or other governmental grants or issuances that may be granted with respect to the Inventions or from any direct or indirect divisionals, continuations, continuations-in-part, non-provisionals or other patent applications claiming priority rights from the Application(s) ("**Potential Patents**");

5. all reissues, reexaminations, extensions, or registrations of the Potential Patents;
6. all non-United States patents, patent applications, and counterparts relating to any or all of the Invention, the Application(s), and the Potential Patents, including, without limitation, certificates of invention, utility models, industrial design protection, design patent protection, and other governmental grants or issuances ("**Foreign Rights**"), and including the right to file foreign applications directly in the name of Assignee, its successors and assigns;
7. all rights to claim priority rights deriving from the Application(s);
8. all causes of action and remedies related to any or all of the Application(s), the Invention, the Potential Patents, and the Foreign Rights (including, without limitation, the right to sue for past, present, or future infringement, misappropriation or violation of rights related to any of the foregoing and the right to collect royalties and other payments under or on account of any of the foregoing); and
9. any and all other rights and interests arising out of, in connection with, or in relation to the Application(s), the Invention, Potential Patents, and the Foreign Rights.

Assignors will not sign any document or do any act conflicting with this Assignment, and, without further compensation, will sign all documents and do such additional acts as Assignee, its successors, legal representatives, and assigns deem necessary or desirable to perfect enjoyment of the Rights, conduct proceedings regarding the Rights (including any litigation or interference proceedings), or perfect or defend title to the Rights. Assignors request the respective patent office or governmental agency in each jurisdiction to issue any and all patents, certificates of invention, utility models, or other governmental grants or issuances that may be granted upon any of the Rights in the name of the Assignee, as the assignee to the entire interest therein.

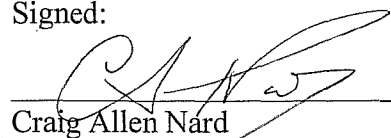
Assignors hereby authorize, request and grant power to Assignee and Assignee's authorized representative to insert on this Assignment the filing date(s) and Patent Application Numbers in the table above when known.

The terms and conditions of this Assignment will inure to the benefit of Assignee, its successors, legal representatives, and assigns and will be binding upon Assignors, their successors, legal representatives and assigns.

Signed:	Date:
 Fred Collopy	<u>11/18/13</u>

ASSIGNMENT OF INVENTION AND PATENT RIGHTS TO GREAT LAKES INCUBATOR, LLC

Signed:



Craig Allen Nard

Date:

1/18/13