

PATENT ASSIGNMENT COVER SHEET

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SUBMISSION TYPE:	NEW ASSIGNMENT
NATURE OF CONVEYANCE:	ASSIGNMENT
CONVEYING PARTY DATA	
Name	Execution Date
ALEJANDRO ZARATE SANTOVENA	07/29/2015
ROBERT HOWE	08/04/2015
RECEIVING PARTY DATA	
Name:	MARSH USA INC.
Street Address:	1166 AVENUE OF THE AMERICAS
City:	NEW YORK
State/Country:	NEW YORK
Postal Code:	10036
PROPERTY NUMBERS Total: 1	
Property Type	Number
Application Number:	14818923
CORRESPONDENCE DATA	
Fax Number:	(212)619-0276
<i>Correspondence will be sent to the e-mail address first; if that is unsuccessful, it will be sent using a fax number, if provided; if that is unsuccessful, it will be sent via US Mail.</i>	
Phone:	212-619-6000
Email:	sgelline@FKMiplaw.com
Correspondent Name:	FAY KAPLUN & MARCIN, LLP
Address Line 1:	150 BROADWAY, SUITE 702
Address Line 4:	NEW YORK, NEW YORK 10038
ATTORNEY DOCKET NUMBER:	40191/02001
NAME OF SUBMITTER:	MICHAEL J. MARCIN
SIGNATURE:	/Michael J. Marcin/
DATE SIGNED:	08/06/2015
Total Attachments: 4	
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ASSIGNMENT

WHEREAS, I/We,

Alejandro Zarate Santovena

and

Robert Howe

(hereinafter also referred to as "ASSIGNOR"); have invented new and useful inventions and discoveries in "**SYSTEM AND METHOD FOR RISK MATCHING CLIENTS WITH INSURANCE COMPANIES**", for which the Specification is being filed on the same day as this Assignment; and

WHEREAS, Marsh USA Inc., a corporation of Delaware having an office at 1166 Avenue of the Americas, New York, NY 10036, (hereinafter referred to as "ASSIGNEE"), is desirous of acquiring the entire right, title and interest in and to the application and invention therein described and claimed and any Letters Patent that may be issued upon the application or for the improvements therein contained.

NOW, THEREFORE, in consideration of One U.S. Dollar (U.S. \$1.00) and other valuable consideration furnished by Assignee to us, receipt and sufficiency of which we hereby acknowledge, we hereby, without reservations:

1. Assign, transfer, and convey to Assignee the entire right, title, and interest in and to said inventions and discoveries, said application, any and all other applications for Letters Patent on said inventions and discoveries in whatsoever countries, including all divisional, renewal, substitute, continuation, and Convention applications based in whole or in part upon said inventions or discoveries, or upon said applications, and any and all Letters Patent, reissues, and extensions of Letters Patent granted for said inventions and discoveries or upon said applications, and every priority right that is or may be predicated upon or arise from said inventions, said discoveries, said applications, and said Letters Patent.
2. Authorize Assignee to file patent applications in any or all countries for any or all of said inventions and discoveries in our name or in the name of Assignee or otherwise as Assignee may deem advisable, under the International Convention or otherwise.
3. Authorize and request the Commissioner for Patents of the United States of America and the empowered officials of all other governments to issue or transfer all said Letters Patent to Assignee, as assignee of the entire right, title, and interest therein or otherwise as Assignee may direct.

4. Warrant that we have not knowingly conveyed to others any right in said inventions, discoveries, applications, or patents or any license to use the same or to make, use, or sell anything embodying or utilizing any of said inventions or discoveries; and that we have good right to assign the same to Assignee without encumbrance.

5. Bind our heirs, legal representatives, and assigns, as well as ourselves, to do, upon Assignee's request and at Assignee's expense, but without additional consideration to us or them, all acts reasonably serving to assure that the said inventions and discoveries, the said patent applications, and the said Letters Patent shall be held and enjoyed by Assignee as fully and entirely as the same could have been held and enjoyed by us, our heirs, legal representatives, and assigns if this assignment had not been made; and particularly to execute and deliver to Assignee all lawful application documents including petitions, specifications, and oaths, and all assignments, disclaimers, and lawful affidavits in form and substance as may be requested by Assignee; to communicate to Assignee all facts known to us relating to said inventions and discoveries or the history thereof; and to furnish Assignee with any and all documents, photographs, models, samples, and other physical exhibits in our control or in the control of our heirs, legal representatives, or assigns which may be useful for establishing the facts of our conceptions, disclosures, and reduction to practice of said inventions and discoveries.

IN TESTIMONY WHEREOF, I have hereunto set my hand and seal this 29 day of July, 2015.


Alejandro Zarate Santovena

Date: 7/29/15

United States of America)

State of New York)

County of New York)

On this 29 day of July, 2015, before me personally came **Alejandro Zarate Santovena**, to me known to be the individual described in and who executed the foregoing instrument, and acknowledged execution of the same.


Notary Public

SYLWIA KUCHARSKA
NOTARY PUBLIC-STATE OF NEW YORK
No. 01KU6202197
Qualified in Queens County
My Commission Expires March 09, 2017

IN TESTIMONY WHEREOF, I have hereunto set my hand and seal this 4th day of
AUGUST, 2015.


Robert HOWE

Date: 4th August, 2015

United States of America)

State of New York)

County of New York)

On this 4 day of August, 2015, before me personally came
Robert HOWE, to me known to be the individual described in and who executed the foregoing
instrument, and acknowledged execution of the same.


Notary Public

SYLVIA KUCHARSKA
NOTARY PUBLIC-STATE OF NEW YORK
No. 01KU6202197
Qualified in Queens County
My Commission Expires March 09, 2017