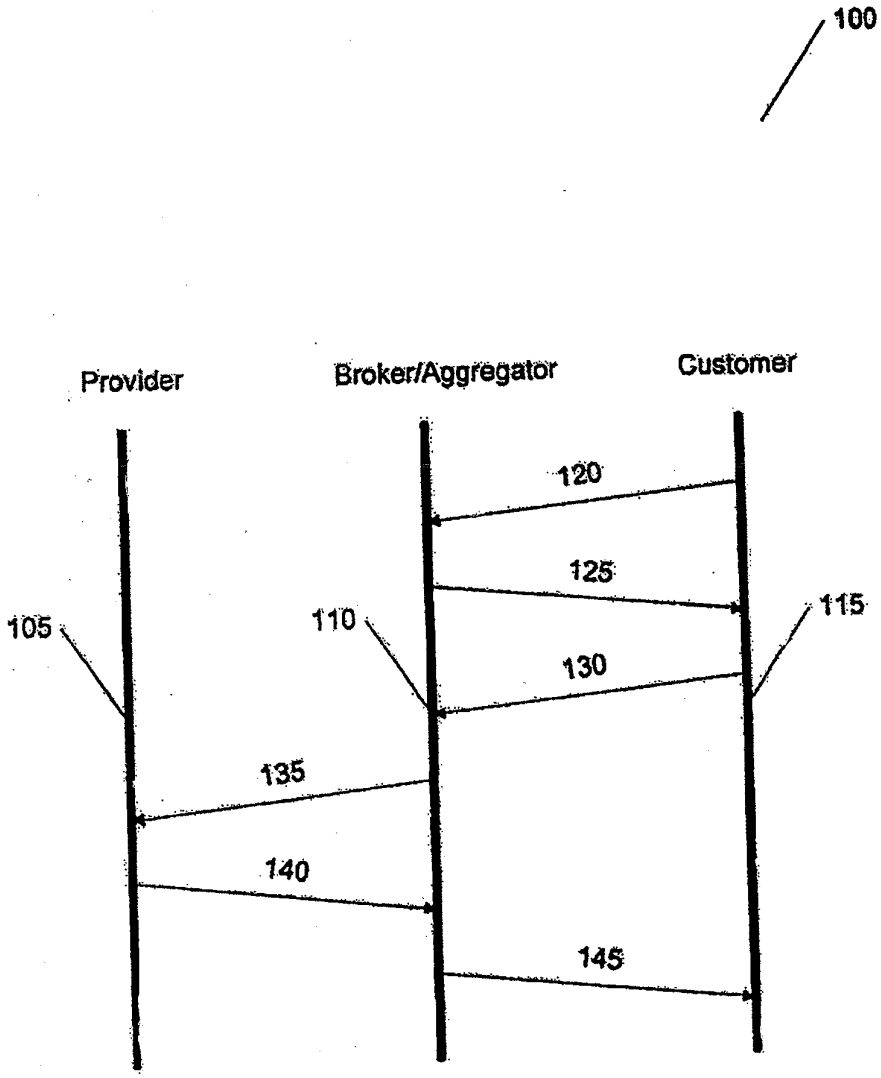


Fig. 1 Prior Art

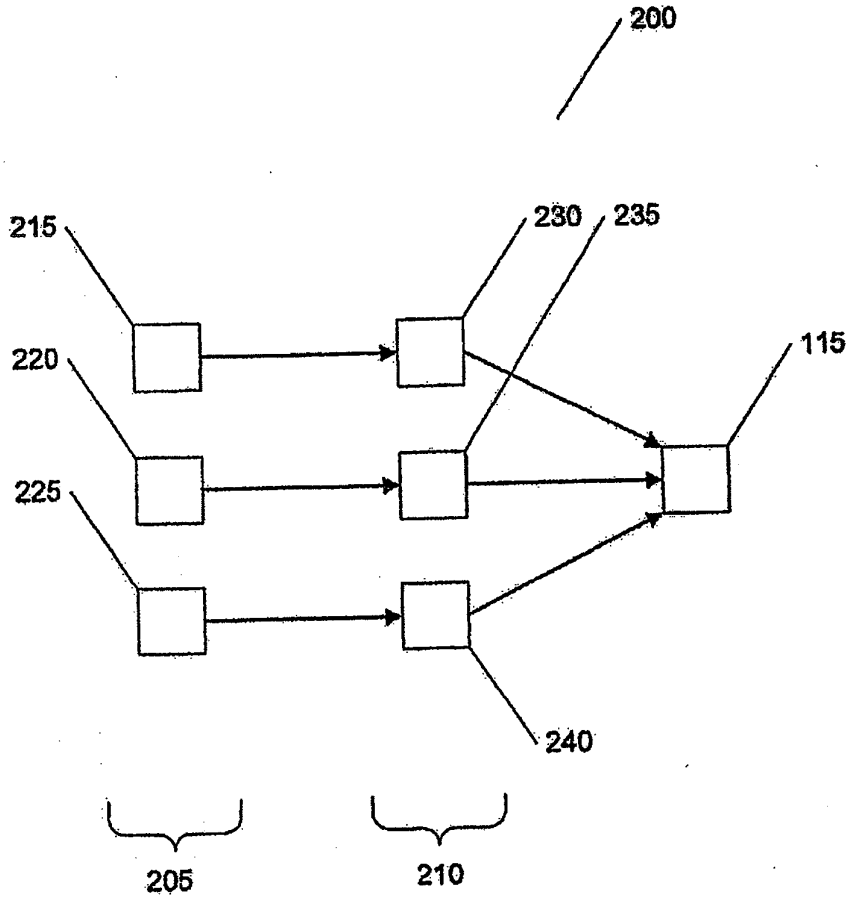


Fig. 2 Prior Art

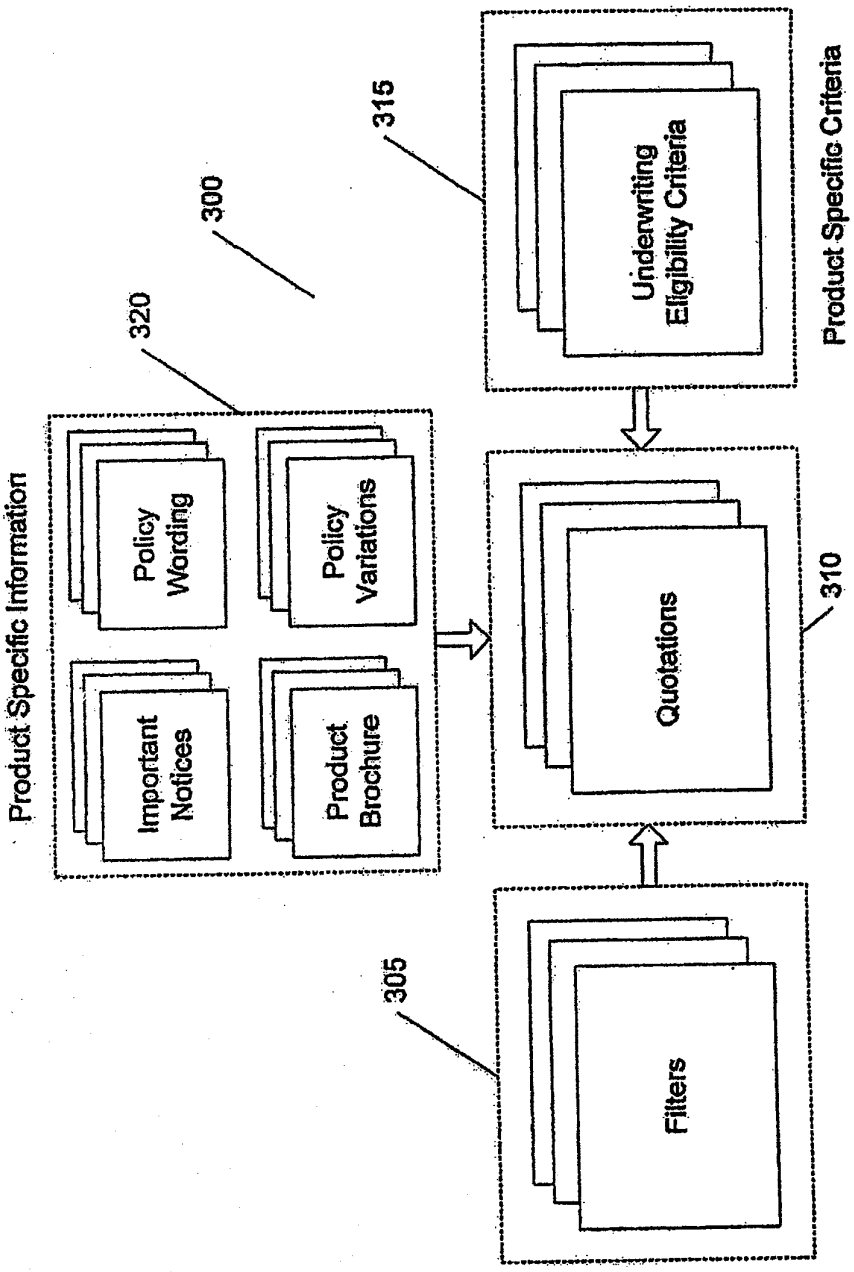

300
315
320
Underwriting Eligibility Criteria
Product Specific Criteria
Policy Wording
Policy Variations
Important Notices
Product Brochure
Product Specific Information
Quotations
310
Filters
305

Fig. 3

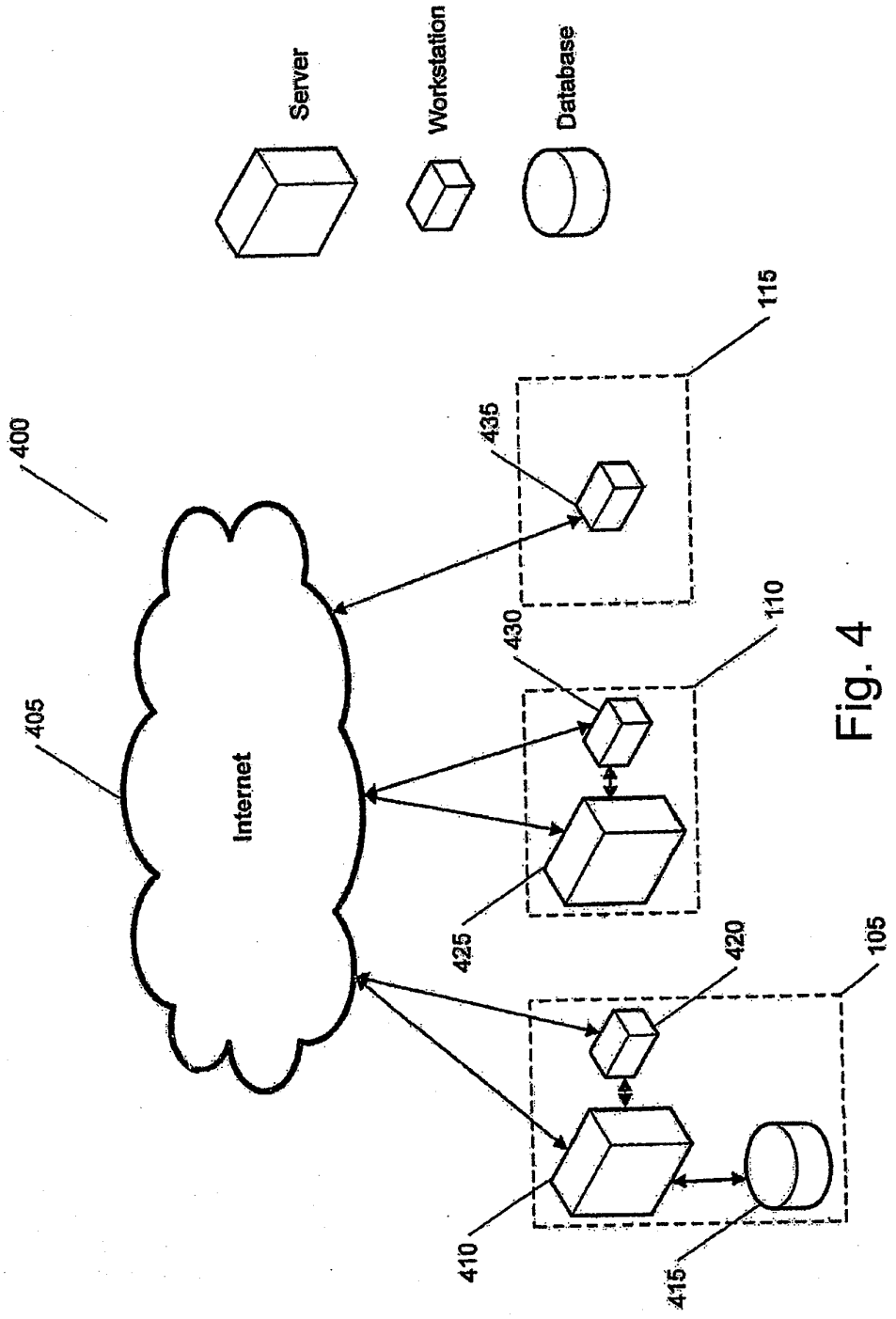

Server
Workstation
Database
400
405
Internet
435
115
430
110
425
420
105
410
415

Fig. 4

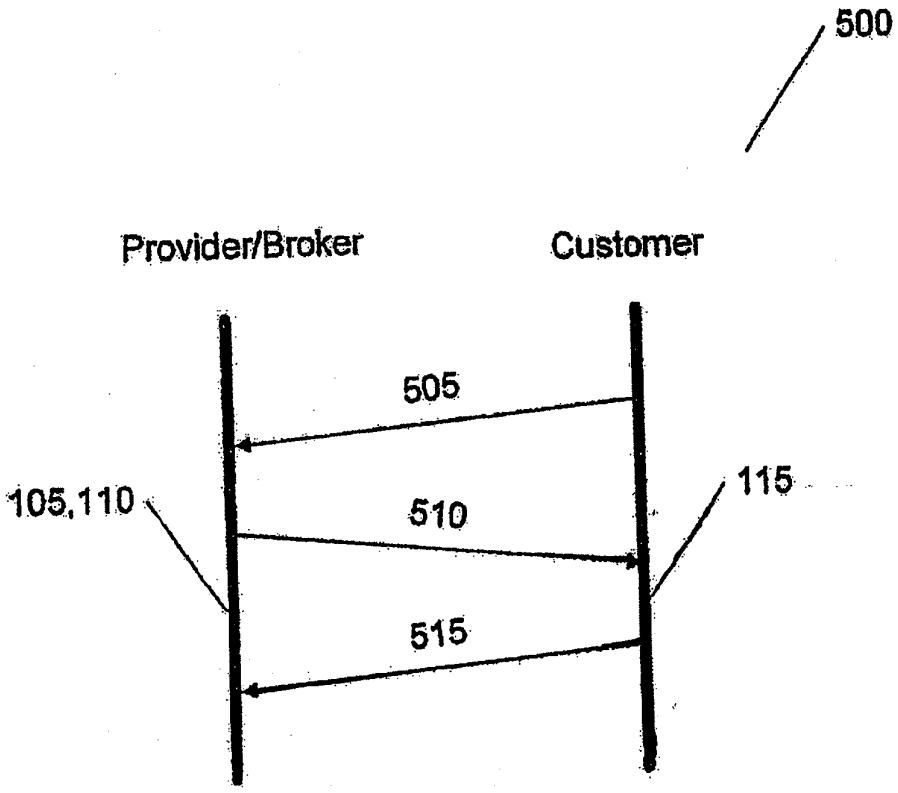
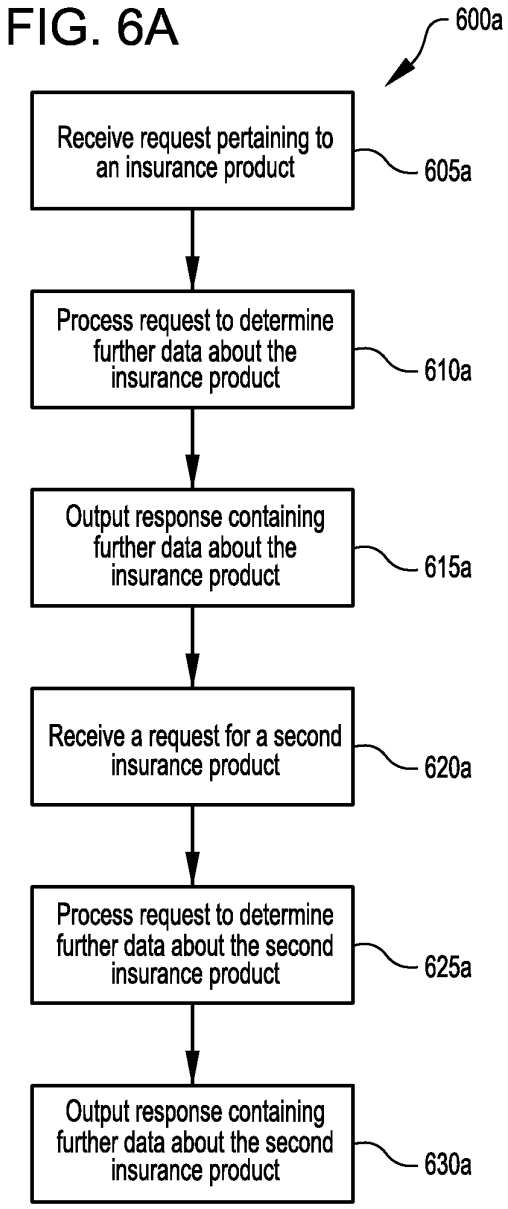


Fig. 5

FIG. 6A


600a
Receive request pertaining to an insurance product
605a
Process request to determine further data about the insurance product
610a
Output response containing further data about the insurance product
615a
Receive a request for a second insurance product
620a
Process request to determine further data about the second insurance product
625a
Output response containing further data about the second insurance product
630a

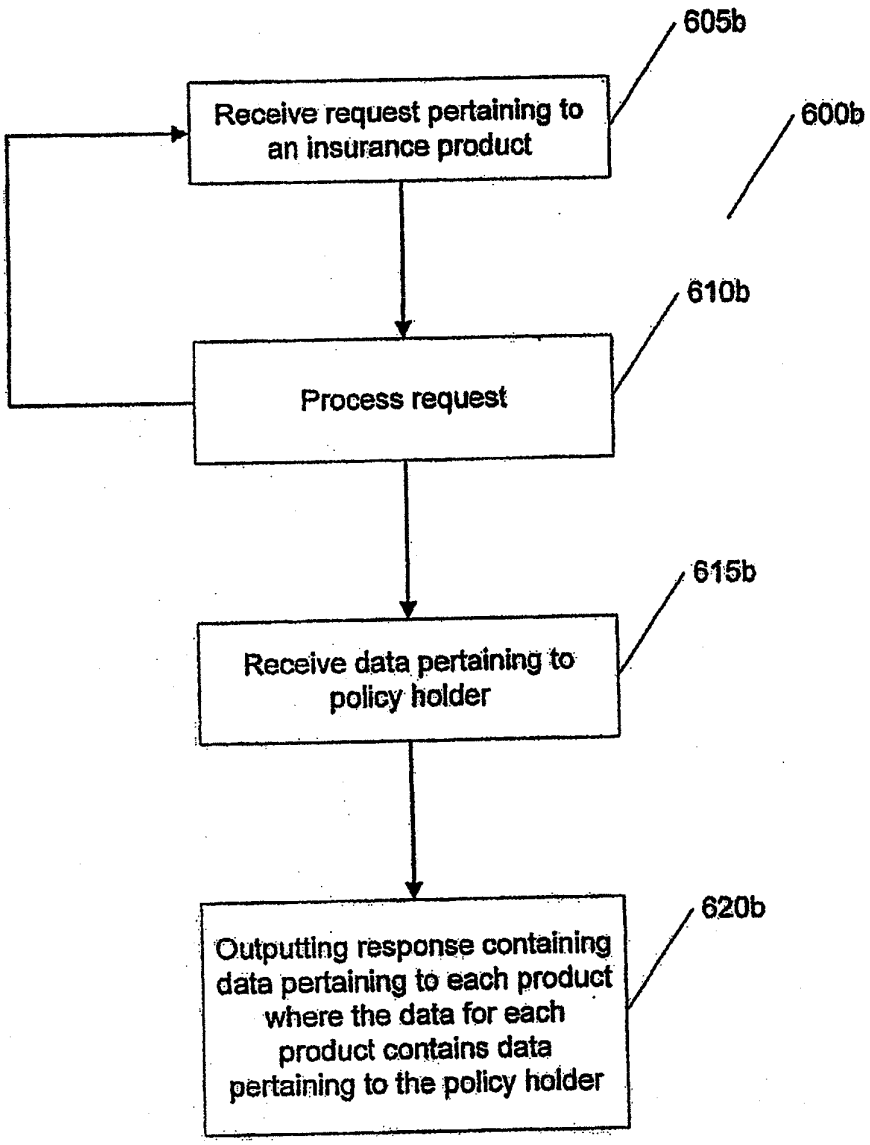

605b
Receive request pertaining to an insurance product
600b
610b
Process request
615b
Receive data pertaining to policy holder
620b
Outputting response containing data pertaining to each product where the data for each product contains data pertaining to the policy holder

Fig. 6B

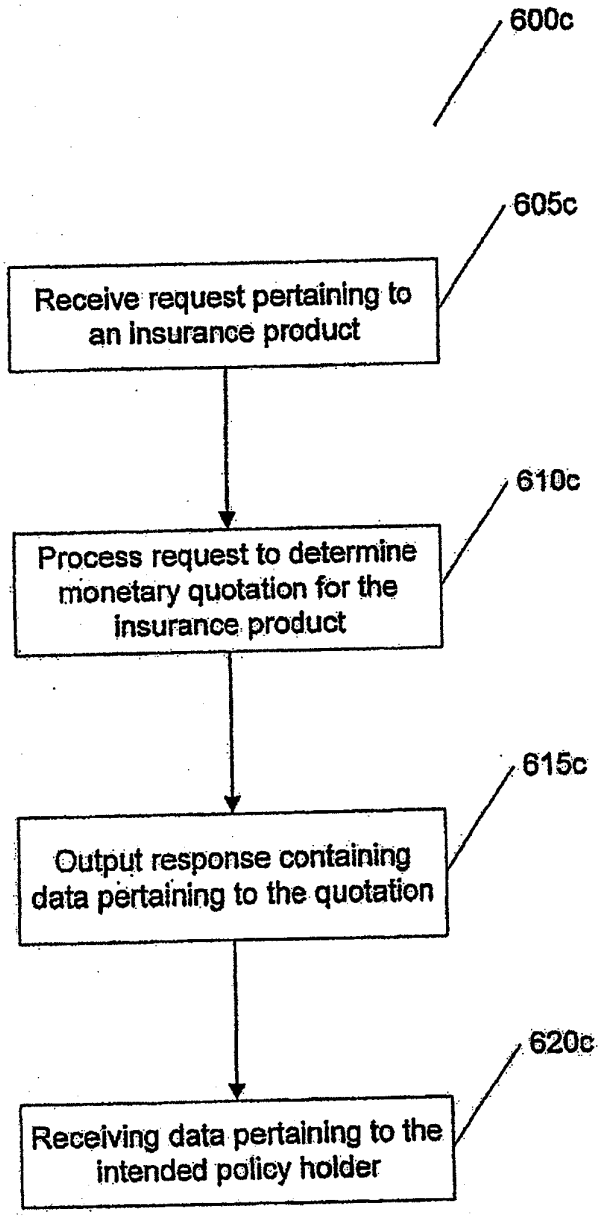

600c
605c
Receive request pertaining to an insurance product
610c
Process request to determine monetary quotation for the insurance product
615c
Output response containing data pertaining to the quotation
620c
Receiving data pertaining to the intended policy holder

Fig. 6C

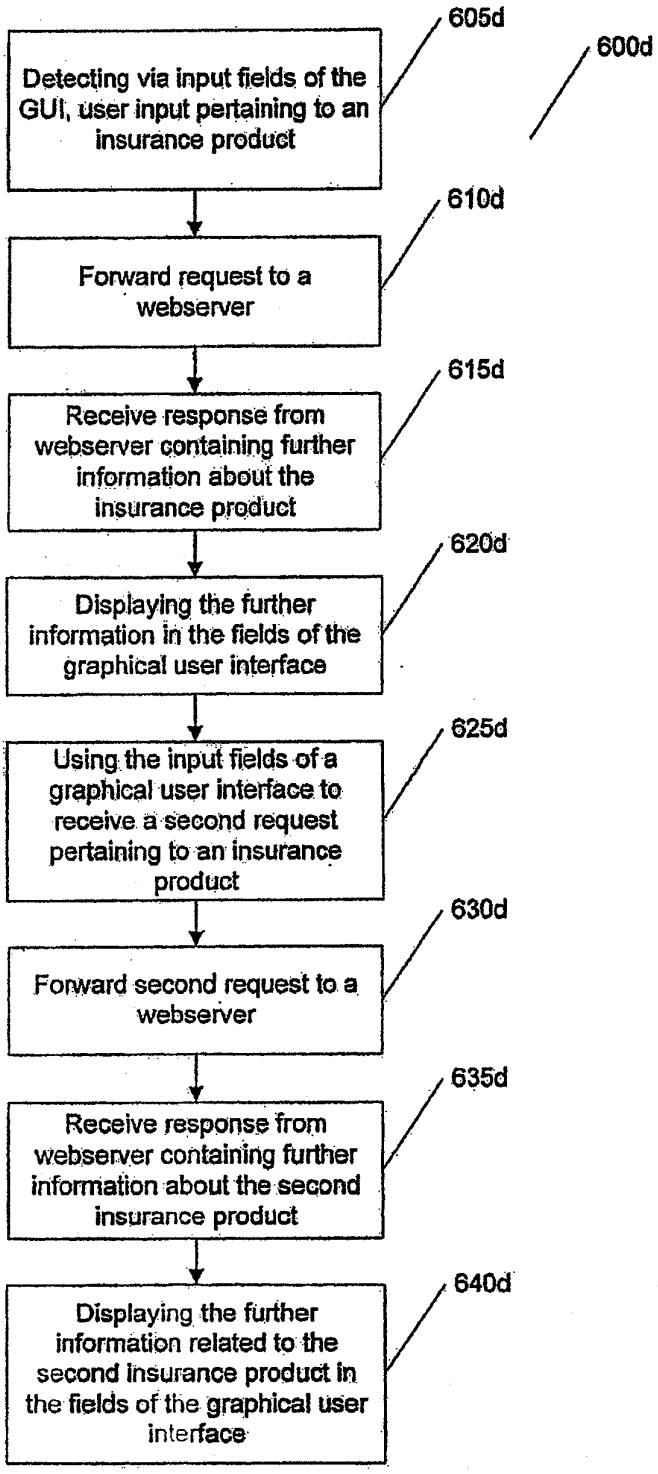

600d
605d
Detecting via input fields of the GUI, user input pertaining to an insurance product
610d
Forward request to a webserver
615d
Receive response from webserver containing further information about the insurance product
620d
Displaying the further information in the fields of the graphical user interface
625d
Using the input fields of a graphical user interface to receive a second request pertaining to an insurance product
630d
Forward second request to a webserver
635d
Receive response from webserver containing further information about the second insurance product
640d
Displaying the further information related to the second insurance product in the fields of the graphical user interface

Fig. 6D

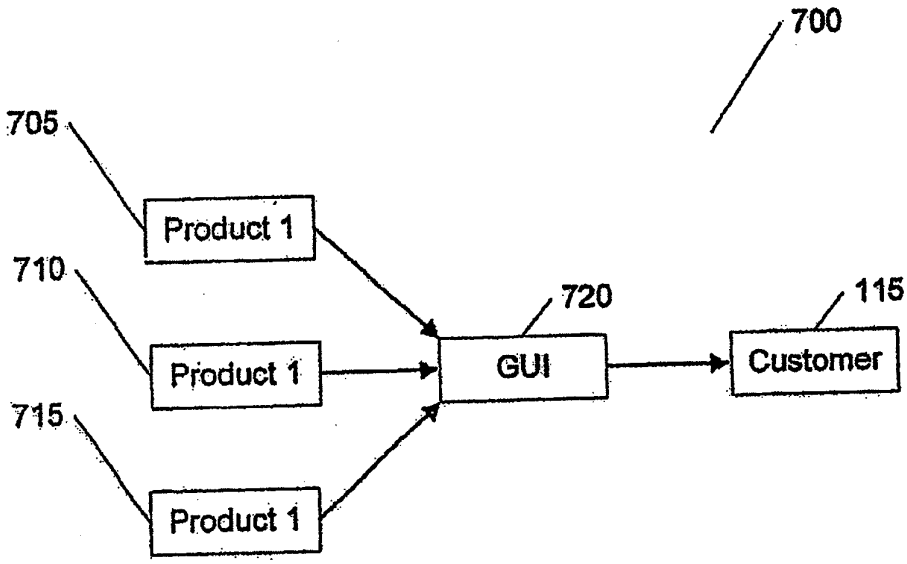

700
705
Product 1
710
Product 1
715
Product 1
720
GUI
115
Customer

Fig. 7

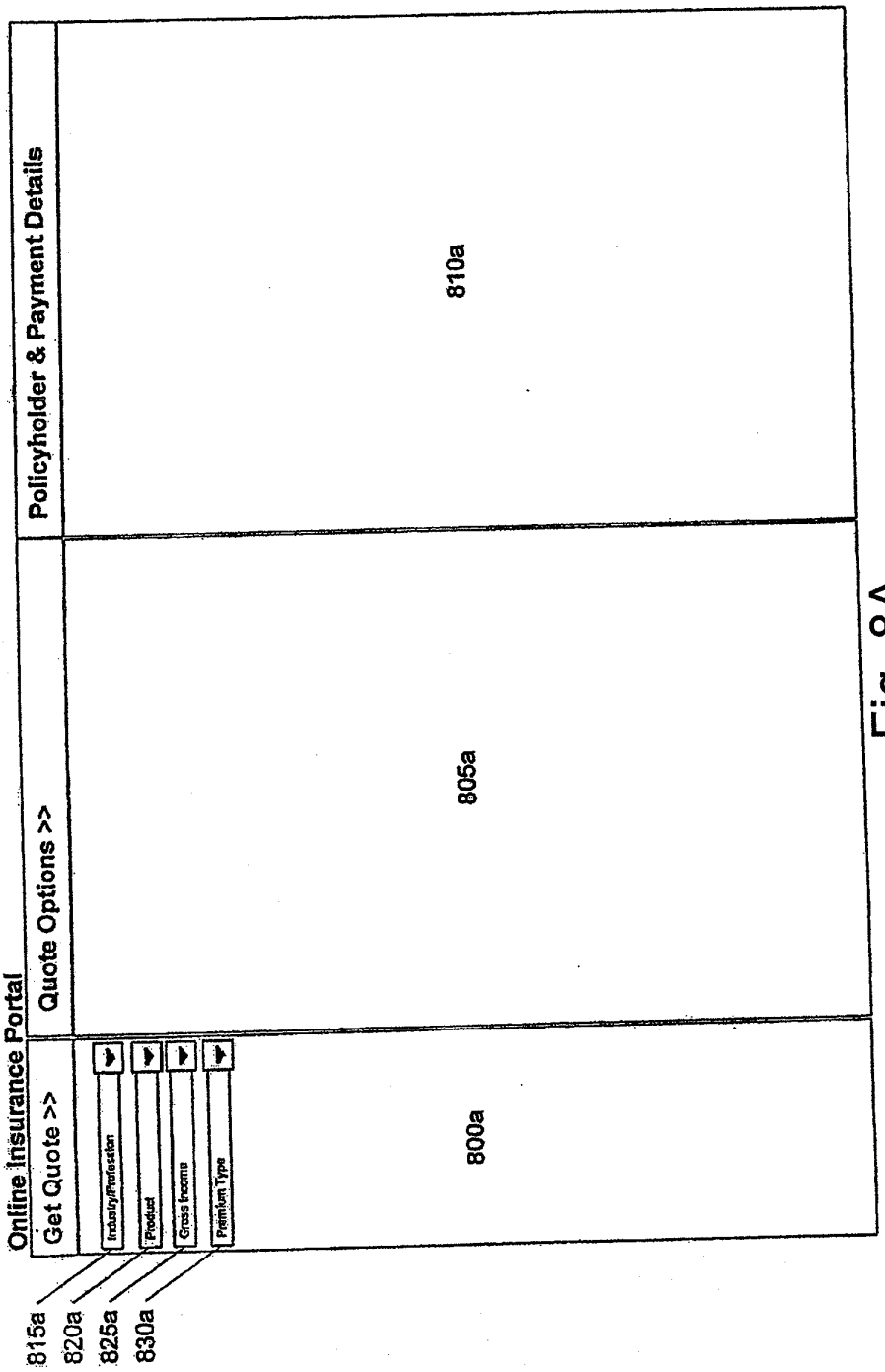

Online insurance Portal
Get Quote >>
Quote Options >>
Policyholder & Payment Details
Industry/Profession
Product
Gross Income
Premium Type
800a
805a
810a
815a
820a
825a
830a

Fig. 8A

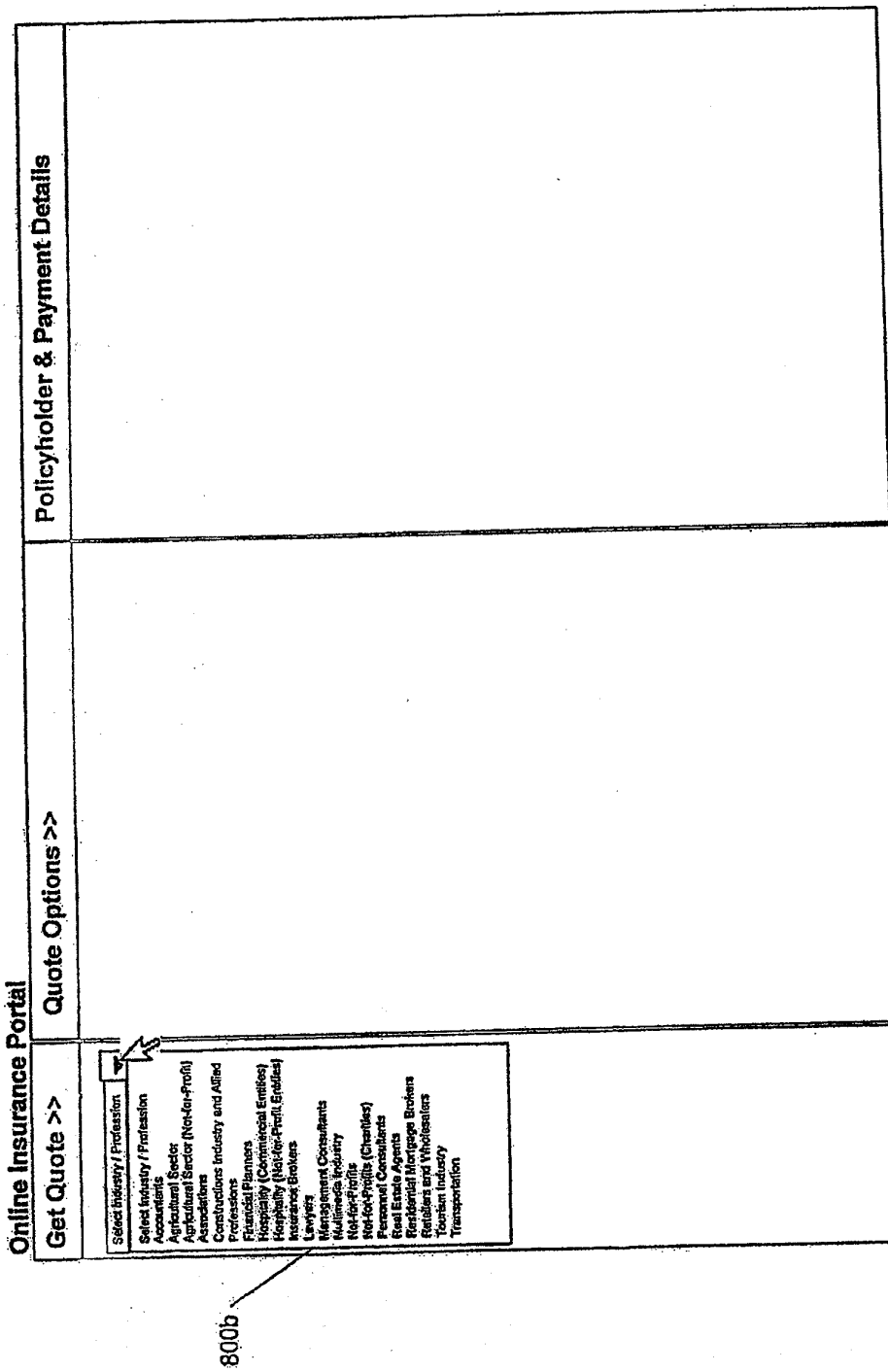

Online Insurance Portal
Get Quote >>
Quote Options >>
Policyholder & Payment Details
Select Industry / Profession
Select Industry / Profession
Accountants
Agricultural Sector
Agricultural Sector (Not-for-Profit)
Associations
Constructions Industry and Allied Professions
Financial Planners
Hospitality (Commercial Entities)
Hospitality (Not-for-Profit Entities)
Insurance Brokers
Lawyers
Management Consultants
Multimedia Industry
Not-for-Profits
Not-for-Profits (Charities)
Personal Consultants
Real Estate Agents
Residential Mortgage Brokers
Retailers and Wholesalers
Tourism Industry
Transportation
800b

Fig. 8B

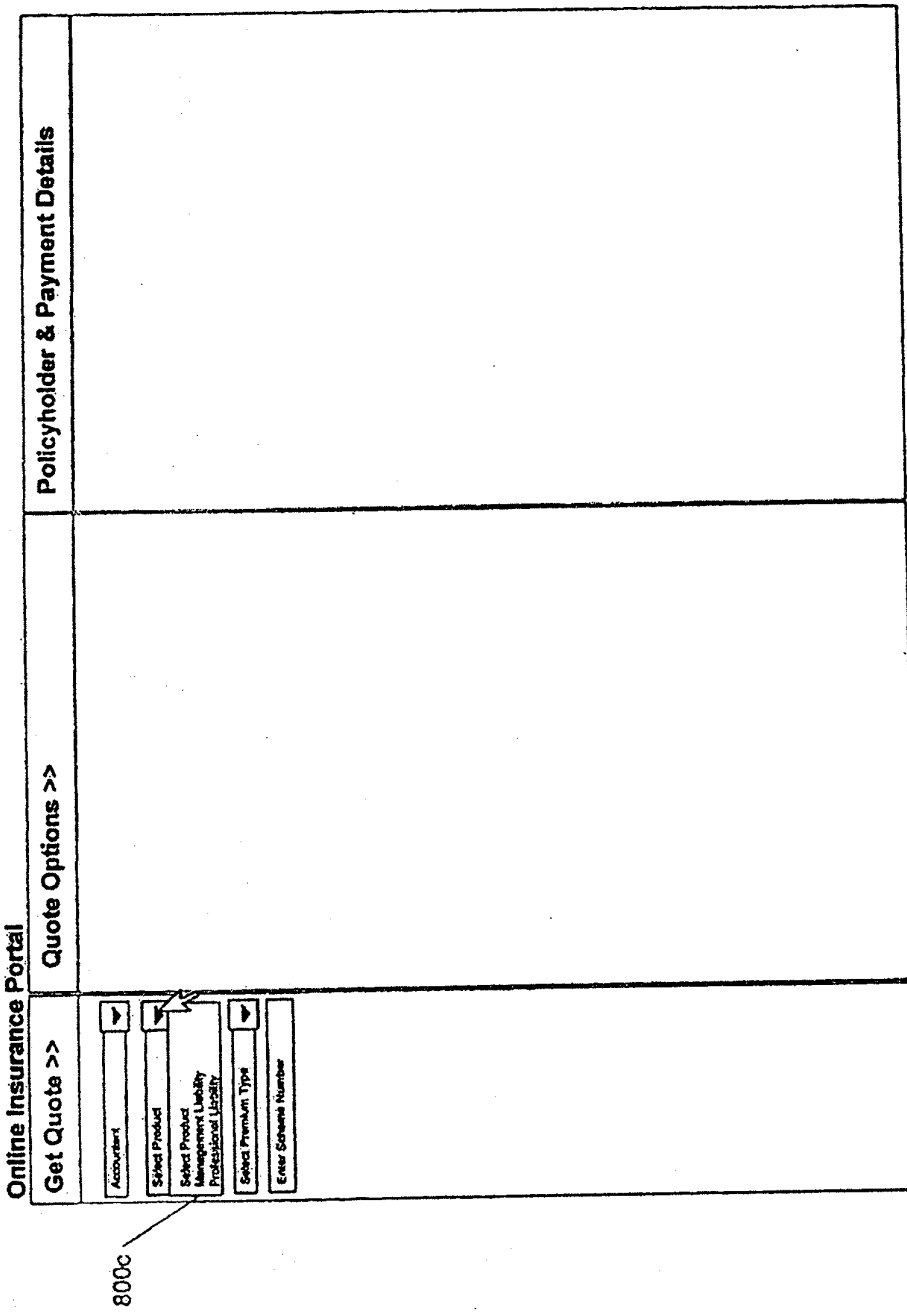

Online Insurance Portal
Get Quote >>
Quote Options >>
Policyholder & Payment Details
Accountant
Select Product
Select Product
Management Liability
Professional Liability
Select Premium Type
Enter Scheme Number
800c

Fig. 8C

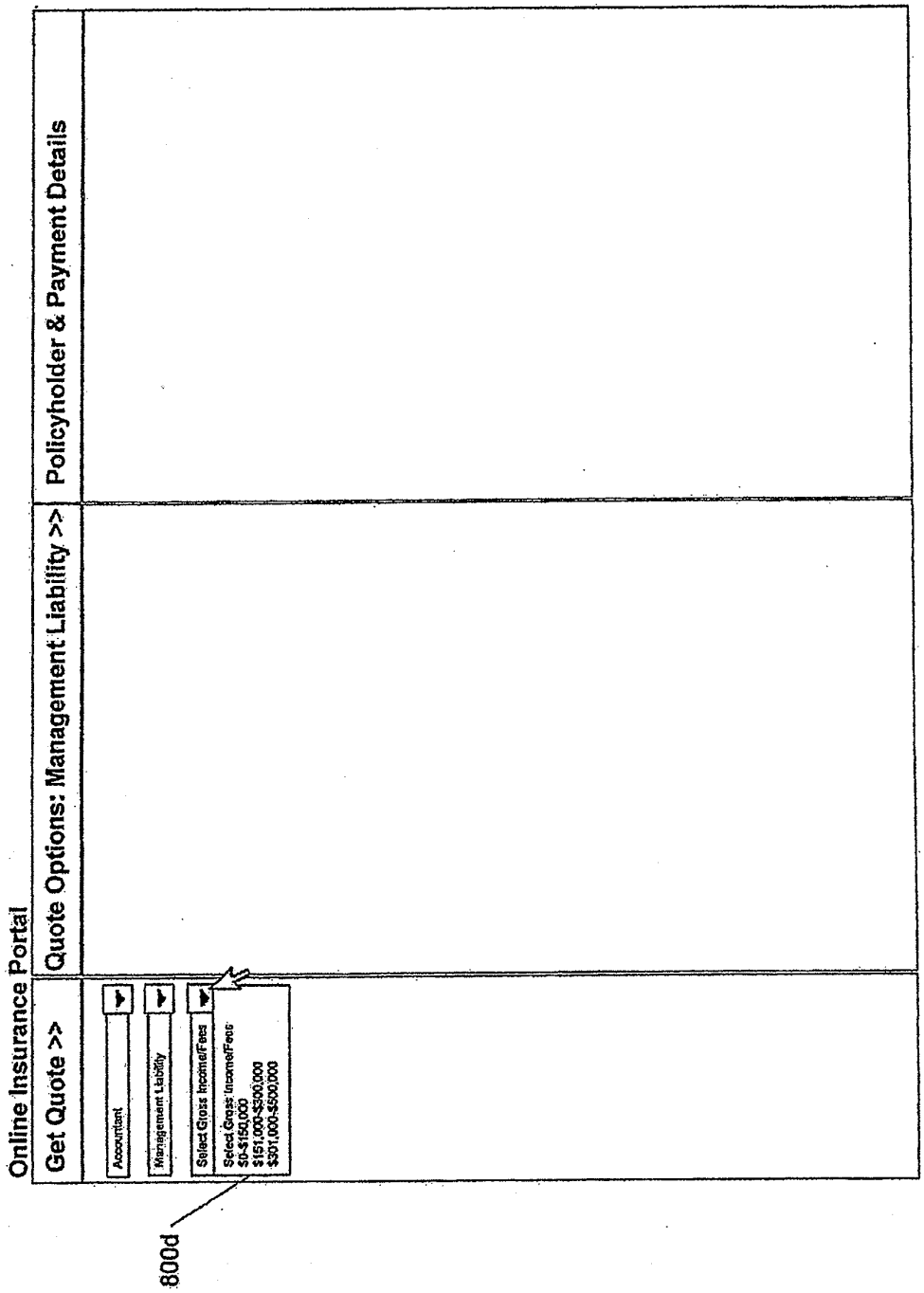

Online Insurance Portal
Get Quote >>
Quote Options: Management Liability >>
Policyholder & Payment Details
Accountant
Management Liability
Select Gross Income/Fees
Select Gross Income/Fees
$0-$150,000
$151,000-$300,000
$301,000-$500,000
800d

Fig. 8D

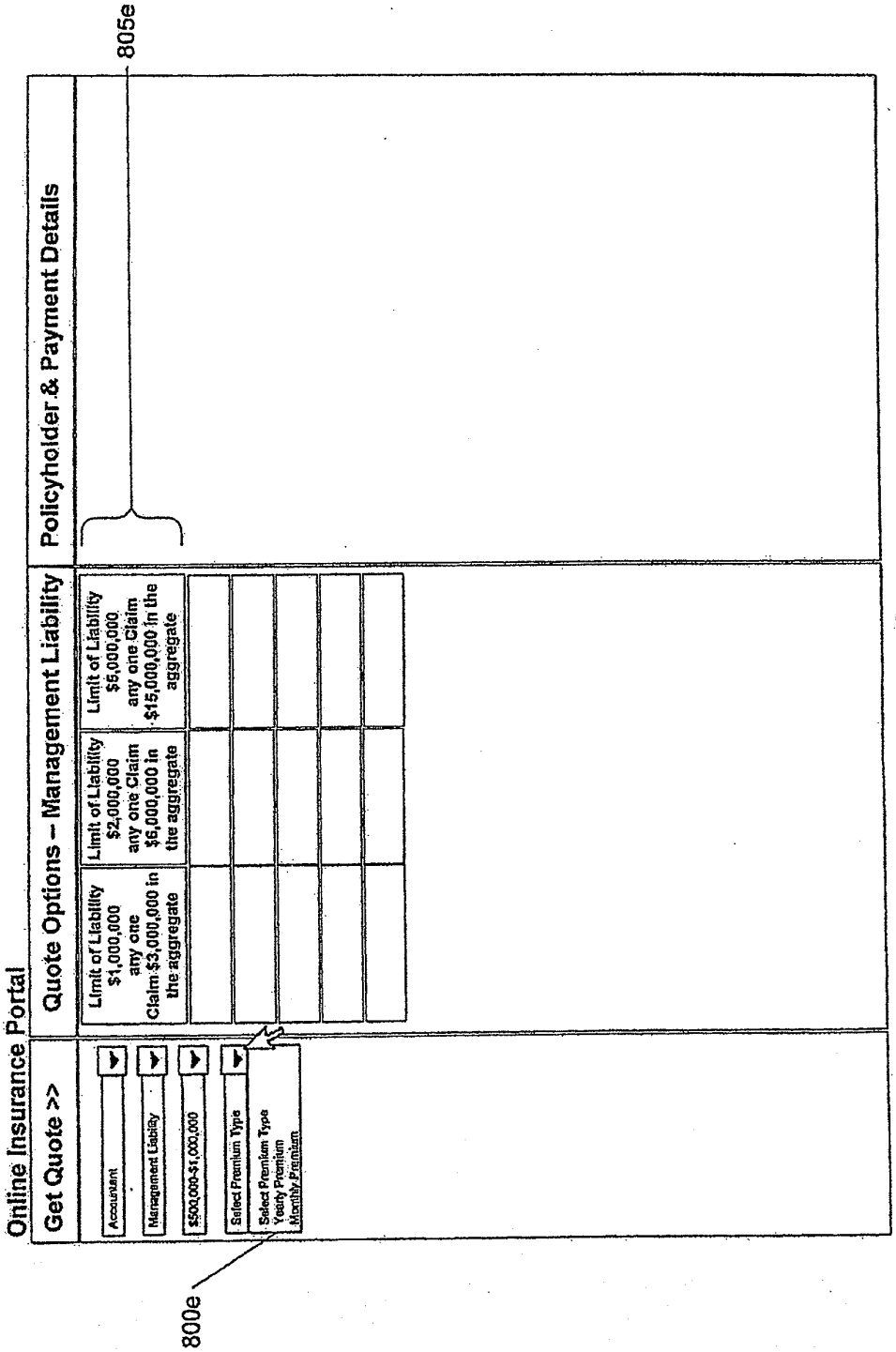

Online Insurance Portal
Get Quote >>
Quote Options – Management Liability
Policyholder & Payment Details
Accountant
Management Liability
$500,000-$1,000,000
Select Premium Type
Select Premium Type
Yearly Premium
Monthly Premium
Limit of Liability $1,000,000 any one Claim $3,000,000 in the aggregate
Limit of Liability $2,000,000 any one Claim $6,000,000 in the aggregate
Limit of Liability $5,000,000 any one Claim $15,000,000 in the aggregate
800e
805e

Fig. 8E

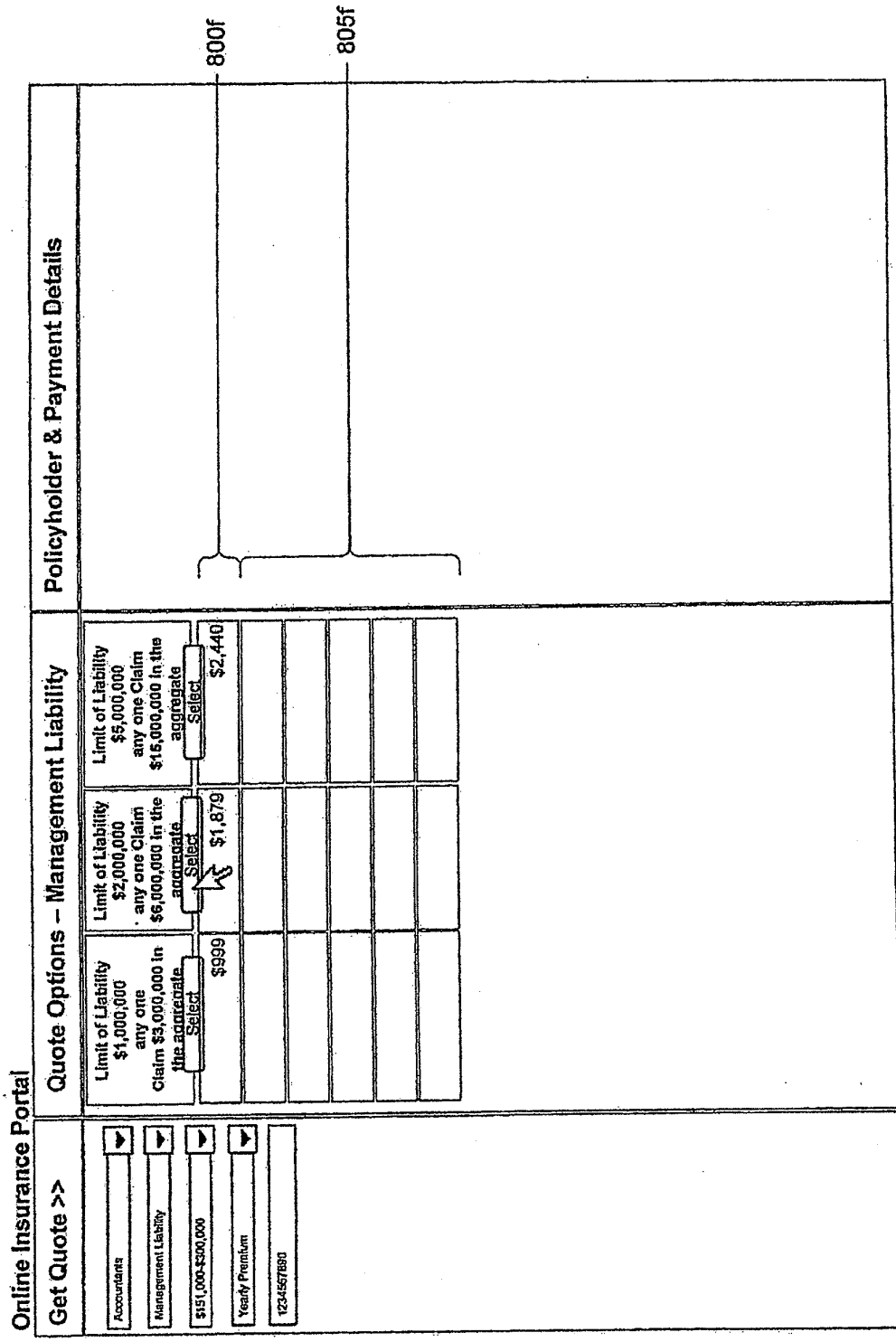

Online Insurance Portal
Get Quote >>
Quote Options – Management Liability
Policyholder & Payment Details
Accountants
Management Liability
$151,000-$300,000
Yearly Premium
1234567890
Limit of Liability $1,000,000 any one Claim $3,000,000 in the aggregate
Select
$999
Limit of Liability $2,000,000 any one Claim $6,000,000 in the aggregate
Select
$1,879
Limit of Liability $5,000,000 any one Claim $15,000,000 in the aggregate
Select
$2,440
800f
805f

Fig. 8F

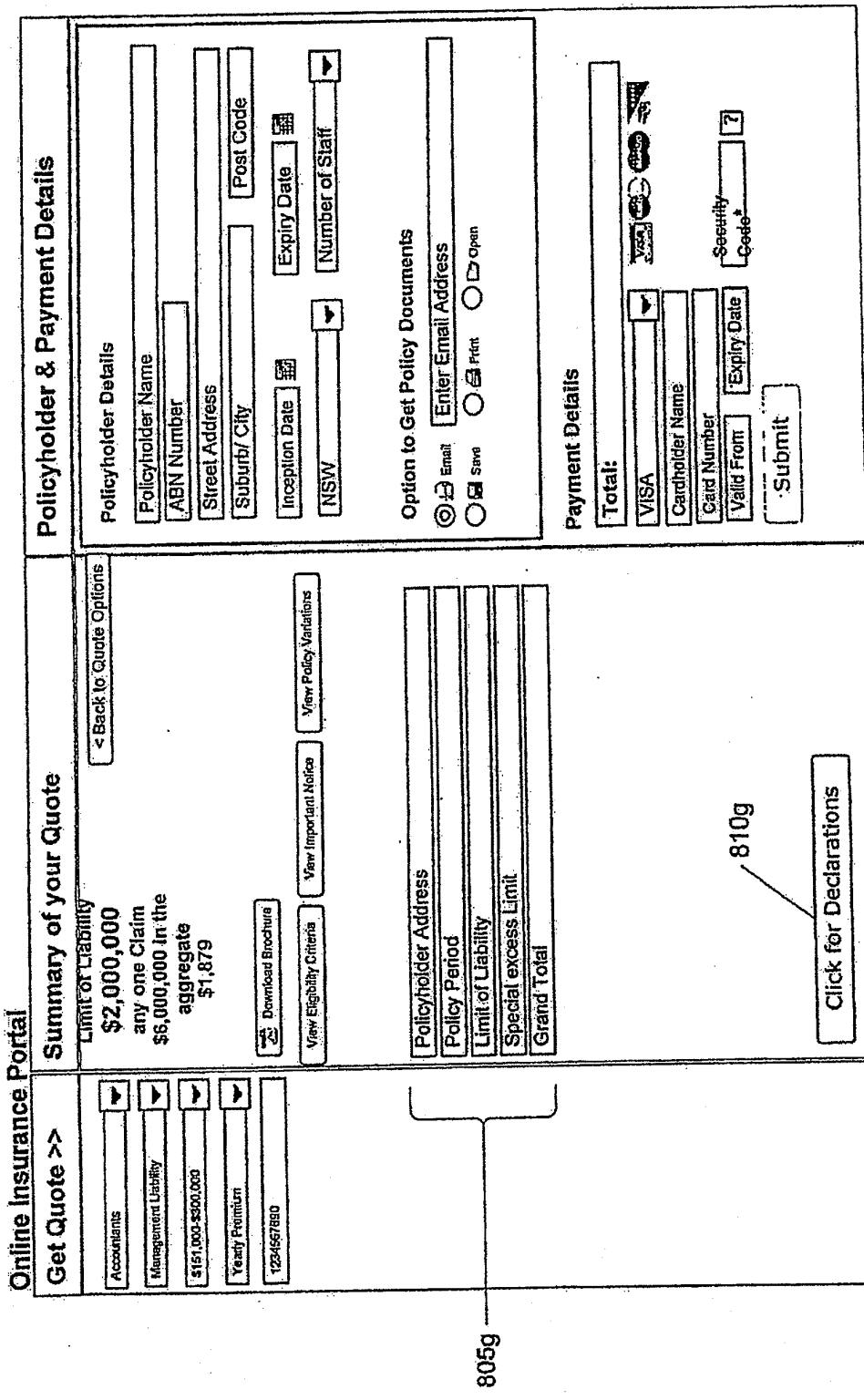

Online Insurance Portal
Get Quote >>
Summary of your Quote
Policyholder & Payment Details
Accountants
Management Liability
$151,000-$300,000
Yearly Premium
1234567890
Limit of Liability
$2,000,000
any one Claim
$6,000,000 in the aggregate
$1,879
< Back to Quote Options
Download Brochure
View Eligibility Criteria
View Important Notice
View Policy Variations
Policyholder Address
Policy Period
Limit of Liability
Special excess Limit
Grand Total
Click for Declarations
Policyholder Details
Policyholder Name
ABN Number
Street Address
Suburb/ City
Post Code
Inception Date
Expiry Date
NSW
Number of Staff
Option to Get Policy Documents
Email
Enter Email Address
Save
Print
Open
Payment Details
Total:
VISA
Cardholder Name
Card Number
Valid From
Expiry Date
Security Code
Submit
805g
810g
800g

Fig. 8G

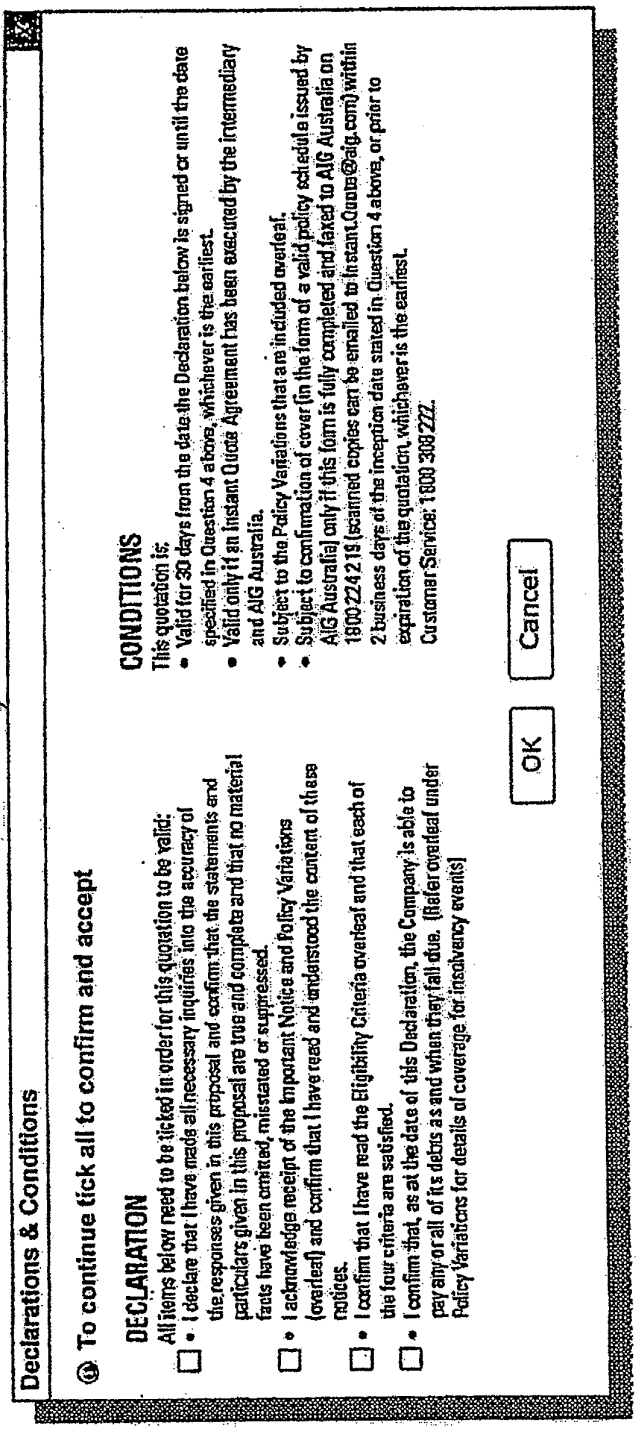

800i
Declarations & Conditions
To continue tick all to confirm and accept
DECLARATION
All items below need to be ticked in order for this quotation to be valid:
I declare that I have made all necessary inquiries into the accuracy of the responses given in this proposal and confirm that the statements and particulars given in this proposal are true and complete and that no material facts have been omitted, misstated or suppressed.
I acknowledge receipt of the Important Notice and Policy Variations (overleaf) and confirm that I have read and understood the content of these notices.
I confirm that I have read the Eligibility Criteria overleaf and that each of the four criteria are satisfied.
I confirm that, as at the date of this Declaration, the Company is able to pay any or all of its debts as and when they fall due. (Refer overleaf under Policy Variations for details of coverage for insolvency events)
CONDITIONS
This quotation is:
Valid for 30 days from the date the Declaration below is signed or until the date specified in Question 4 above, whichever is the earliest.
Valid only if an Instant Quote Agreement has been executed by the intermediary and AIG Australia.
Subject to the Policy Variations that are included overleaf.
Subject to confirmation of cover (in the form of a valid policy schedule issued by AIG Australia) only if this form is fully completed and faxed to AIG Australia on 1800224219 (scanned copies can be emailed to instant.Quote@aig.com) within 2 business days of the inception date stated in Question 4 above, or prior to expiration of the quotation, whichever is the earliest.
Customer Service: 1800 308222.
OK
Cancel

Fig. 8H

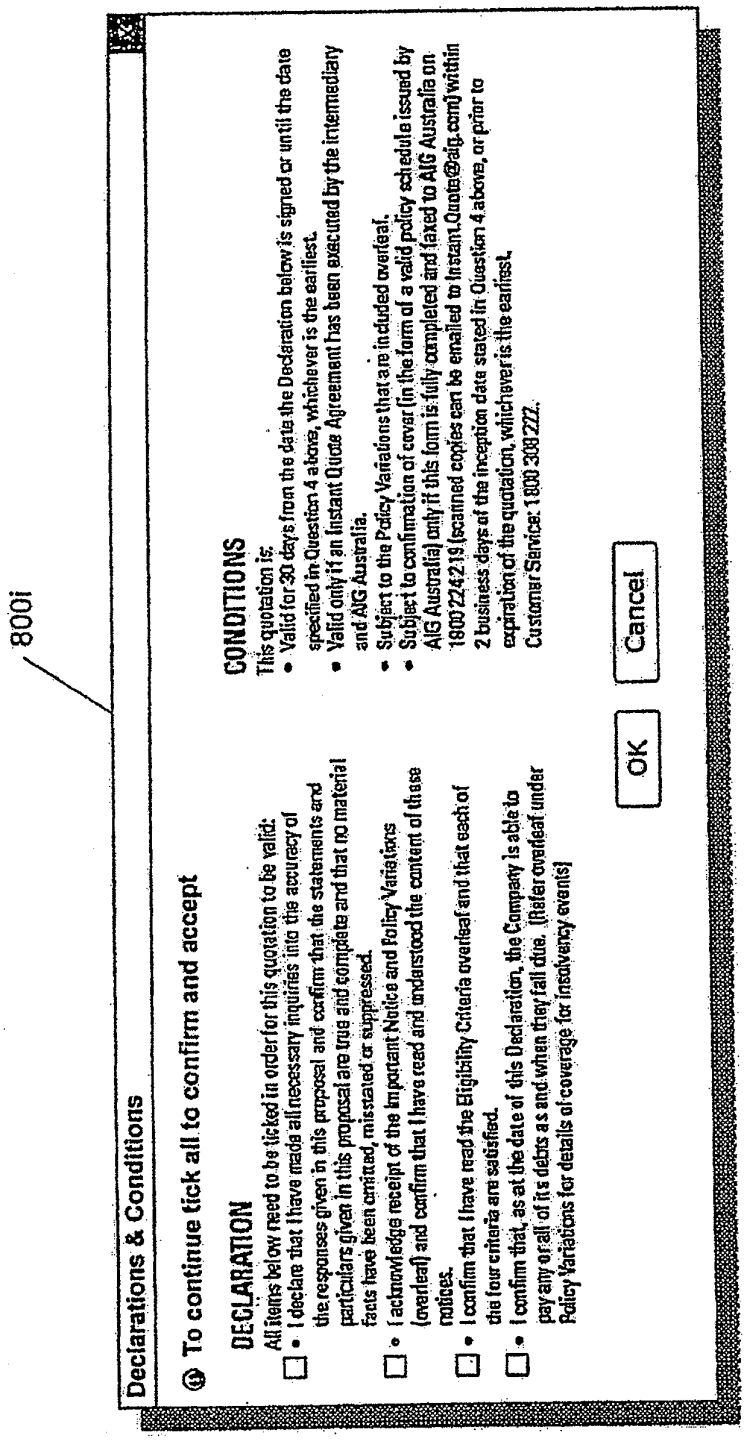

800i
Declarations & Conditions
To continue tick all to confirm and accept
DECLARATION
All items below need to be ticked in order for this quotation to be valid:
I declare that I have made all necessary inquiries into the accuracy of the responses given in this proposal and confirm that the statements and particulars given in this proposal are true and complete and that no material facts have been omitted, misstated or suppressed.
I acknowledge receipt of the Important Notice and Policy Variations (overleaf) and confirm that I have read and understood the content of these notices.
I confirm that I have read the Eligibility Criteria overleaf and that each of the four criteria are satisfied.
I confirm that, as at the date of this Declaration, the Company is able to pay any or all of its debts as and when they fall due. (Refer overleaf under Policy Variations for details of coverage for insolvency events)
CONDITIONS
This quotation is:
Valid for 30 days from the date the Declaration below is signed or until the date specified in Question 4 above, whichever is the earliest.
Valid only if an Instant Quote Agreement has been executed by the intermediary and AIG Australia.
Subject to the Policy Variations that are included overleaf.
Subject to confirmation of cover (in the form of a valid policy schedule issued by AIG Australia) only if this form is fully completed and faxed to AIG Australia on 1800 224 219 (scanned copies can be emailed to Instant.Quote@aig.com) within 2 business days of the inception date stated in Question 4 above, or prior to expiration of the quotation, whichever is the earliest.
Customer Service: 1800 308 222.
OK
Cancel

Fig. 8I

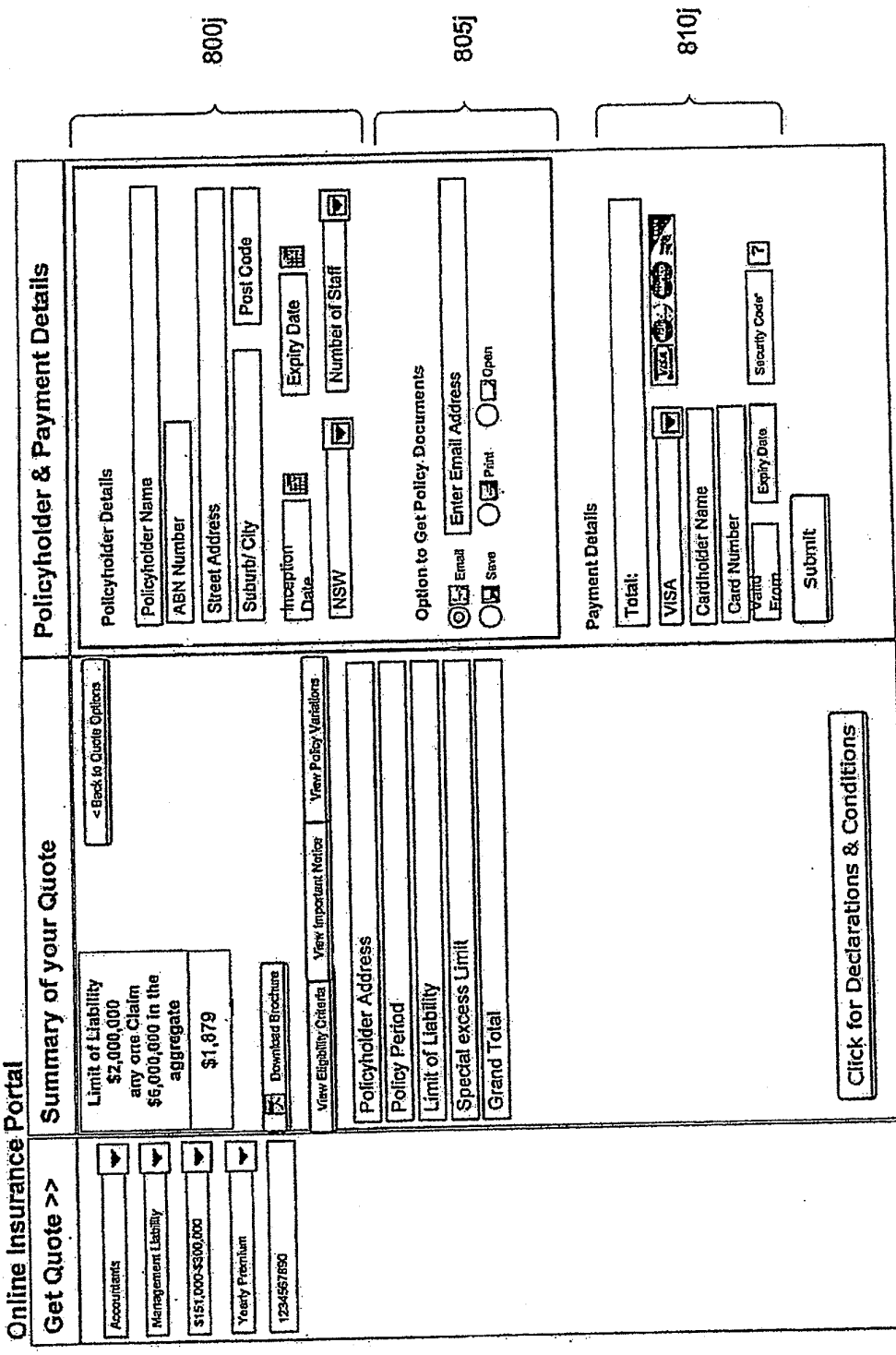

Online Insurance Portal
Get Quote >>
Summary of your Quote
Policyholder & Payment Details
800j
805j
810j
Accountants
Management Liability
$151,000-$300,000
Yearly Premium
1234567890
Limit of Liability $2,000,000 any one Claim $6,000,000 in the aggregate
$1,879
< Back to Quote Options
Download Brochure
View Eligibility Criteria
View Important Notice
View Policy Variations
Policyholder Address
Policy Period
Limit of Liability
Special excess Limit
Grand Total
Click for Declarations & Conditions
Policyholder Details
Policyholder Name
ABN Number
Street Address
Suburb/ City
Post Code
Inception Date
Expiry Date
NSW
Number of Staff
Option to Get Policy Documents
Email
Enter Email Address
Save
Print
Open
Payment Details
Total:
VISA
Cardholder Name
Card Number
Valid From
Expiry Date
Security Code
Submit

Fig. 8J

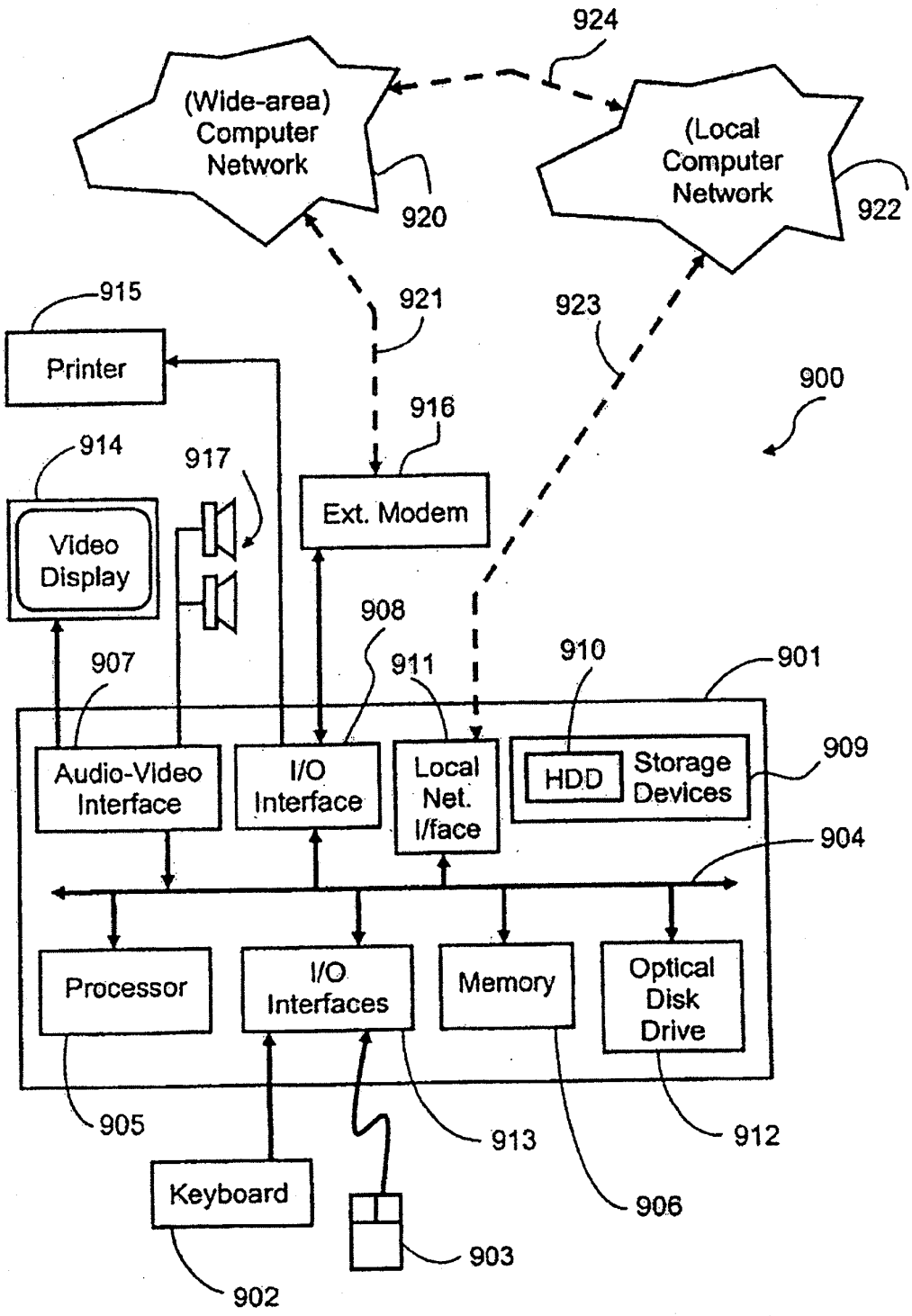

924
(Wide-area) Computer Network
920
(Local Computer Network
922
915
Printer
921
923
900
916
914
917
Ext. Modem
Video Display
908
907
911
910
901
Audio-Video Interface
I/O Interface
Local Net. I/face
HDD
Storage Devices
909
904
Processor
I/O Interfaces
Memory
Optical Disk Drive
905
913
912
Keyboard
906
903
902

Fig. 9

FIG. 10A

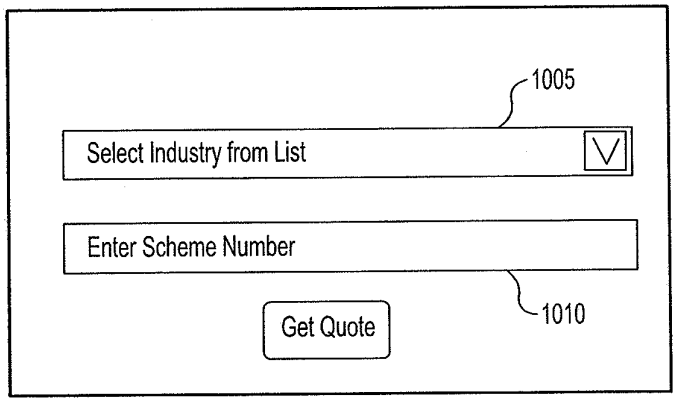


FIG. 10B

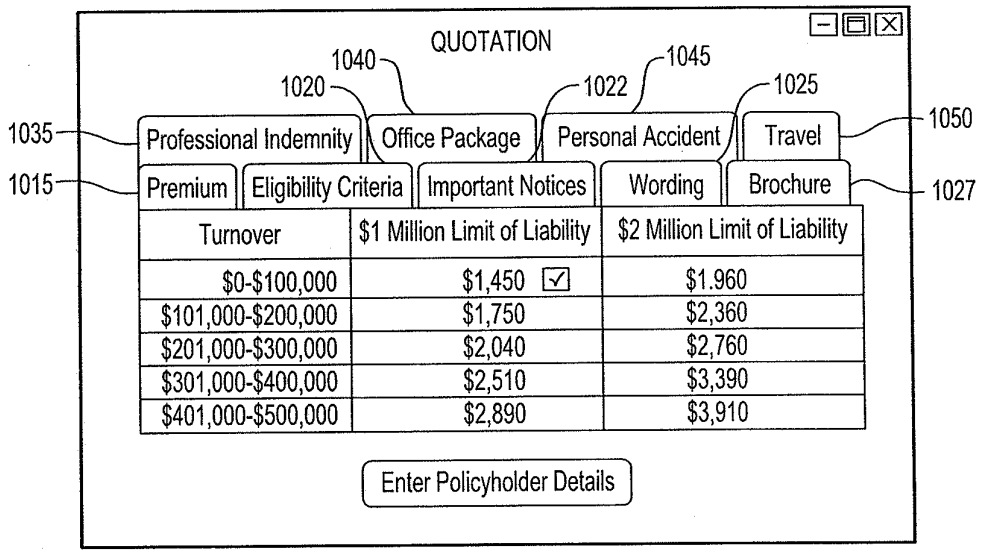


FIG. 10C

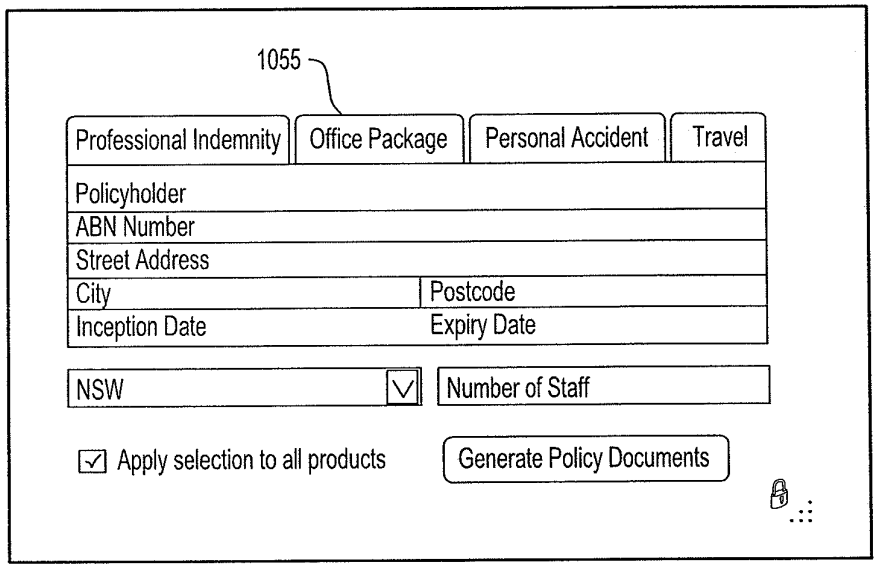


FIG. 10D

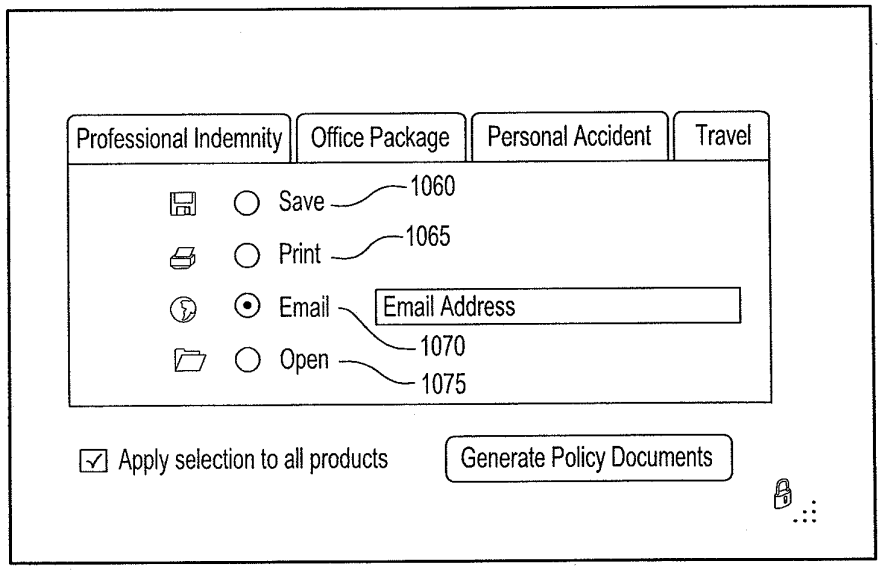
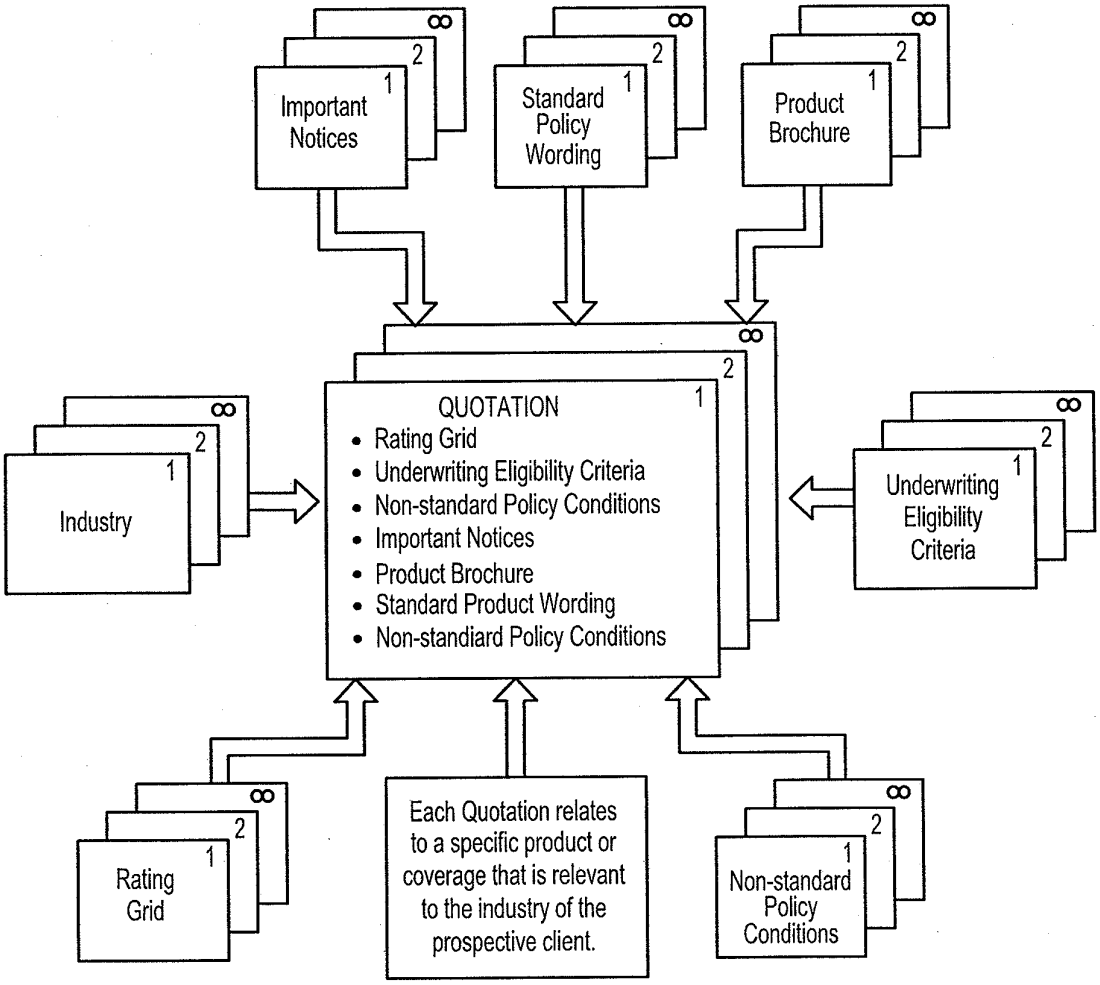


FIG. 11


Important Notices
Standard Policy Wording
Product Brochure
QUOTATION
• Rating Grid
• Underwriting Eligibility Criteria
• Non-standard Policy Conditions
• Important Notices
• Product Brochure
• Standard Product Wording
• Non-standiard Policy Conditions
Industry
Underwriting Eligibility Criteria
Rating Grid
Each Quotation relates to a specific product or coverage that is relevant to the industry of the prospective client.
Non-standard Policy Conditions