

PTO Form 1930 (Rev 9/2007)

OMB No. 0651-0050 (Exp. 4/30/2009)

## Request for Reconsideration after Final Action

The table below presents the data as entered.

Input Field	Entered		
SERIAL NUMBER	77399607		
LAW OFFICE ASSIGNED	LAW OFFICE 105		
MARK SECTION (no change)			
ARGUMENT(S)			
<p><b>IN THE UNITED STATES PATENT AND TRADEMARK OFFICE</b></p> <table style="width: 100%; border: none;"> <tr> <td style="width: 50%; border: none;"> <p>In the Application of Superior Access Insurance Services, Inc.</p> <p>Filed on February 18, 2006</p> <p>Serial Number: 77/399607</p> <p>Mark: CIS TEXAS</p> <p>International Classes: 36</p> </td> <td style="width: 50%; border: none;"> <p>Examining Attorney Shannon M. Twohig</p> <p>Law Office: 105</p> </td> </tr> </table> <p>Commissioner for Trademarks P O Box 1451 Alexandria, VA 22313-1451</p> <p><b><u>REQUEST FOR RECONSIDERATION</u></b> <b><u>AND</u></b> <b><u>NOTICE OF APPEAL</u></b></p> <p><u>Applicant incorporates its previous response submitted and hereby submits the following request and notice in response to the Final Action electronically transmitted on September 18, 2008 wherein the Examining Attorney made final its refusal to register the above-referenced mark based on 2(d) of the Trademark Act.</u></p> <p><b>I. <u>REFUSAL TO REGISTER – No Likelihood of Confusion</u></b></p> <p><b>A. <u>The Term “CIS” is Diluted and Weak</u></b></p> <p>Applicant’s proposed mark is CIS TEXAS. Examining Attorney has cited two prior registrations, CIS RISK GROUP and CIS &amp; Design against registration of Applicant’s mark. The only commonality between all three marks is CIS. All three marks have additional matter added to the CIS portion of the mark because within the insurance industry the term CIS is weak – particularly the “IS” portion of the acronym. The “I” usually stands for “insurance” and the “S” usually stands for “solutions,” “system,” “service” or some other descriptive word. In CIS RISK GROUP, the acronym “CIS” presumably stands for “<i>Commercial Insurance Services</i>” (see specimen obtained from TDR, attached as exhibit), and the acronym “CIS” in CIS &amp; Design presumably</p>		<p>In the Application of Superior Access Insurance Services, Inc.</p> <p>Filed on February 18, 2006</p> <p>Serial Number: 77/399607</p> <p>Mark: CIS TEXAS</p> <p>International Classes: 36</p>	<p>Examining Attorney Shannon M. Twohig</p> <p>Law Office: 105</p>
<p>In the Application of Superior Access Insurance Services, Inc.</p> <p>Filed on February 18, 2006</p> <p>Serial Number: 77/399607</p> <p>Mark: CIS TEXAS</p> <p>International Classes: 36</p>	<p>Examining Attorney Shannon M. Twohig</p> <p>Law Office: 105</p>		

stands for "*Commercial Insurance Solutions*" given the name of the mark's owner.

To demonstrate the weakness of the CIS portion of the mark, in applicant's previous response, Applicant demonstrated that just as the two cited marks can co exist with each other so too can applicants. To further demonstrate this, the two cited marks also co-exist with Registration No. 3147799 for CIS CONSTRUCTION INSURANCE SOLUTIONS, as well as registration No. 2452720 for CIS CROP INSURANCE SERVICES[1]. Additionally, CIS RISK GROUP co-existed with CIS NORTHEAST CONSOLIDATED SERVICES (Reg. No. 1299872 for insurance services) until its cancellation in July of 2005 [2].

Not only do the above-referenced marks co-exist on the trademark register but within the commercial world of insurance services as well. See attached exhibit comprised of 14 websites for insurance companies who use CIS as a part of their name – none of which are the two cited marks. The 14 businesses whose websites are attached are a mere sampling of what a Google-search provided.

Given the numerous third party users of the term CIS in combined with other matter (ex. TEXAS, RISK GROUP, or a design) for insurance services, the term CIS is weak and is only distinguishable when combined with other matter. In addition, consumers of the insurance services realized the minor differences between the marks and distinguish the sources of the services under each.

### **B. Conclusion**

Applicant feels it has adequately addressed Examining Attorney's concern and has demonstrated that no likelihood of confusion exists and therefore respectfully requests its application to proceed to publication.

## **II. NOTICE OF APPEAL Under 37 C.F.R. § 2.141**

In the event that the Examining Attorney does not accept Applicant's arguments against the Section 2(d) refusal, Applicant is filing concurrently a Notice of Appeal under 37 C.F.R. § 2.141. Pursuant to TMEP §1501.

Respectfully submitted  
TRW Law Group

Date: October 28, 2008

\_\_\_\_\_/s/  
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Attorneys for Applicant  
Superior Access Insurance Services, Inc.

[1] Registration No. 2452720 was cancelled *after* the registration of CIS CONSTRUCTION SOLUTIONS (Reg. No. 3147799), CIS RISK GROUP (Reg. No. 2969264), and CIS & DESIGN (Reg. No. 3385085).

[2] CIS RISK GROUP was applied for while the registration for (Reg. No. 1299872 was active and the registration was not cited against the application).

### **EVIDENCE SECTION**

EVIDENCE FILE NAME(S)

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<b>SIGNATORY'S NAME</b>	Lindy M. Herman
<b>SIGNATORY'S POSITION</b>	Attorney of Record
<b>DATE SIGNED</b>	10/28/2008
<b>AUTHORIZED SIGNATORY</b>	YES
<b>CONCURRENT APPEAL NOTICE FILED</b>	YES
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PTO Form 1930 (Rev 9/2007)

OMB No. 0651-0050 (Exp. 4/30/2009)

**Request for Reconsideration after Final Action**

**To the Commissioner for Trademarks:**

Application serial no. 77399607 has been amended as follows:

**ARGUMENT(S) In response to the substantive refusal(s), please note the following:****IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

In the Application of  
Superior Access Insurance Services, Inc.

Examining Attorney  
Shannon M. Twohig

Filed on February 18, 2006

Law Office: 105

Serial Number: 77/399607

Mark: CIS TEXAS

International Classes: 36

Commissioner for Trademarks  
P O Box 1451  
Alexandria, VA 22313-1451

**REQUEST FOR RECONSIDERATION**  
**AND**  
**NOTICE OF APPEAL**

Applicant incorporates its previous response submitted and hereby submits the following request and notice in response to the Final Action electronically transmitted on September 18, 2008 wherein the Examining Attorney made final its refusal to register the above-referenced mark based on 2(d) of the Trademark Act.

**I. REFUSAL TO REGISTER – No Likelihood of Confusion**

**A. The Term “CIS” is Diluted and Weak**

Applicant's proposed mark is CIS TEXAS. Examining Attorney has cited two prior registrations, CIS RISK GROUP and CIS & Design against registration of Applicant's mark. The only commonality between all three marks is CIS. All three marks have additional matter added to the CIS portion of the mark because within the insurance industry the term CIS is weak – particularly the “IS” portion of the acronym. The “I” usually stands for “insurance” and the “S” usually stands for “solutions,” “system,” “service” or some other descriptive word. In CIS RISK GROUP, the acronym “CIS” presumably stands for “*Commercial Insurance Services*” (see specimen obtained from TDR, attached as exhibit), and the acronym “CIS” in CIS & Design presumably stands for “*Commercial Insurance Solutions*” given the name of the mark's owner.

To demonstrate the weakness of the CIS portion of the mark, in applicant's previous response, Applicant demonstrated that just as the two cited marks can co exist with each other so too can applicants. To further demonstrate this, the two cited marks also co-exist with Registration No. 3147799 for CIS CONSTRUCTION INSURANCE SOLUTIONS, as well as registration No. 2452720 for CIS CROP INSURANCE SERVICES[1]. Additionally, CIS RISK GROUP co-existed with CIS NORTHEAST CONSOLIDATED SERVICES (Reg. No. 1299872 for insurance services) until its cancellation in July of 2005[2].

Not only do the above-referenced marks co-exist on the trademark register but within the commercial world of insurance services as well. See attached exhibit comprised of 14 websites for insurance companies who use CIS as a part of their name – none of which are the two cited marks. The 14 businesses whose websites are attached are a mere sampling of what a Google-search provided.

Given the numerous third party users of the term CIS in combined with other matter (ex. TEXAS, RISK GROUP, or a design) for insurance services, the term CIS is weak and is only distinguishable when combined with other matter. In addition, consumers of the insurance services realized the minor differences between the marks and distinguish the sources of the services under each.

**B. Conclusion**

Applicant feels it has adequately addressed Examining Attorney's concern and has demonstrated that no likelihood of confusion exists and therefore respectfully requests its application to proceed to publication.

**II. NOTICE OF APPEAL Under 37 C.F.R. § 2.141**

In the event that the Examining Attorney does not accept Applicant's arguments against the Section 2(d) refusal, Applicant is filing concurrently a Notice of Appeal under 37 C.F.R. § 2.141. Pursuant to TMEP §1501.

Respectfully submitted  
TRW Law Group

Date: October 28, 2008

/s/  
\_\_\_\_\_  
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Irvine, CA 92612-8433  
Telephone (949) 701-4747  
Attorneys for Applicant  
Superior Access Insurance Services, Inc.

[1] Registration No. 2452720 was cancelled *after* the registration of CIS CONSTRUCTION SOLUTIONS (Reg. No. 3147799), CIS RISK GROUP (Reg. No. 2969264), and CIS & DESIGN (Reg. No. 3385085).

[2] CIS RISK GROUP was applied for while the registration for (Reg. No. 1299872 was active and the registration was not cited against the application).

**EVIDENCE**

Evidence in the nature of Third party common law usage of mark and USPTO records has been attached.

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Evidence-2

Evidence-3

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Evidence-1

Evidence-2

Evidence-3

Evidence-4

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Evidence-2

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Evidence-1

Evidence-2

Evidence-3

**Original PDF file:**

[http://tgate/PDF/RFR/2008/10/28/20081028134249184364-77399607-018\\_012/evi\\_7018356220-133645243\\_3rd\\_party\\_12.pdf](http://tgate/PDF/RFR/2008/10/28/20081028134249184364-77399607-018_012/evi_7018356220-133645243_3rd_party_12.pdf)

**Converted PDF file(s) (1 page)**

Evidence-1

**Original PDF file:**

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Evidence-1

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**Converted PDF file(s)** (7 pages)

Evidence-1

Evidence-2

Evidence-3

Evidence-4

Evidence-5

Evidence-6

Evidence-7

**Original PDF file:**

[http://tgate/PDF/RFR/2008/10/28/20081028134249184364-77399607-018\\_015/evi\\_7018356220-133645243\\_Exhibit73434673.pdf](http://tgate/PDF/RFR/2008/10/28/20081028134249184364-77399607-018_015/evi_7018356220-133645243_Exhibit73434673.pdf)

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Evidence-1

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Evidence-1

**Original PDF file:**

[http://tgate/PDF/RFR/2008/10/28/20081028134249184364-77399607-018\\_018/evi\\_7018356220-133645243\\_Exhibit\\_-\\_Construction\\_Insurance\\_Solutions.pdf](http://tgate/PDF/RFR/2008/10/28/20081028134249184364-77399607-018_018/evi_7018356220-133645243_Exhibit_-_Construction_Insurance_Solutions.pdf)

**Converted PDF file(s)** (1 page)

Evidence-1

**SIGNATURE(S)**

**Request for Reconsideration Signature**

Signature: /lmh/ Date: 10/28/2008

Signatory's Name: Lindy M. Herman

Signatory's Position: Attorney of Record

The signatory has confirmed that he/she is an attorney who is a member in good standing of the bar of the highest court of a U.S. state, which includes the District of Columbia, Puerto Rico, and other federal territories and possessions; and he/she is currently the applicant's attorney or an associate thereof, and to

the best of his/her knowledge, if prior to his/her appointment another U.S. attorney or a Canadian attorney/agent not currently associated with his/her company/firm previously represented the applicant in this matter: (1) the applicant has filed or is concurrently filing a signed revocation of or substitute power of attorney with the USPTO; (2) the USPTO has granted the request of the prior representative to withdraw; (3) the applicant has filed a power of attorney appointing him/her in this matter; or (4) the applicant's appointed U.S. attorney or Canadian attorney/agent has filed a power of attorney appointing him/her as an associate attorney in this matter.

The applicant is filing a Notice of Appeal in conjunction with this Request for Reconsideration.

Serial Number: 77399607

Internet Transmission Date: Tue Oct 28 13:42:49 EDT 2008

TEAS Stamp: USPTO/RFR-70.183.56.220-2008102813424918

4364-77399607-43031acbfd46b5e71724cc79a5

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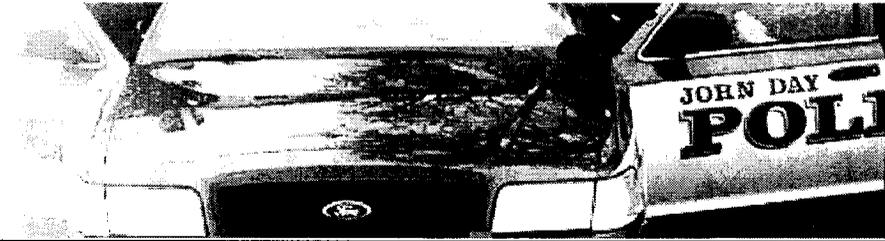
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Commercial Insurance Services, Inc. represents most of the leading insurance companies in the country. From our offices in Colorado and New Mexico, we currently serve the needs of over 1,000 clients in 28 states.

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Fax: 503-763-3900

Claims Office  
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Lake Oswego, OR 97035  
Phone: 503-763-3875  
Fax: 503-763-3901

Legal Office  
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Suite 206  
Salem, OR 97301  
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**Questions? Contact CIS**

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**Program Structure** ([Download PDF Version](#))

The CIS Workers' Compensation Group Program is structured much like an insurance company, with the distinction that we write exclusively municipal government risks in the context of a pooling structure. As such, we collect contributions, pay claims, provide risk management and consulting services, purchase reinsurance and manage the fund on behalf of our members.

**Premiums**

CIS collects contributions (premiums) based on an annual rating plan developed:

- *to collect the funding target determined by our actuarial firm and Board of Trustees,*
- *to be competitive in the market and*
- *to fairly distribute the claims and overhead costs among members of the pool.*

Rates are based on NCCI (National Council of Compensation Insurance) "pure" rates published each January for Oregon. CIS adds expense factors to the pure rates, calculates experience modifications using the NCCI formula, and applies rating criteria to each individual member to determine the net "contribution".

**Pricing Options**

CIS offers a standard or guaranteed cost plan, aggregate and per-claim deductibles, and a paid-loss retrospective plan, with a 1.3 maximum liability. Minimum contributions on retro plans vary with the size of the exposure, claims experience and risk management controls in place. Paid losses are invoiced quarterly and closing options are offered at each of four formal evaluations. Minimum premium is \$500.

**Claims**

The workers' compensation group is part of the CIS Trust, along with the property and liability coverage lines. CIS has dedicated claims staff located in Tigard, Oregon, comprised of three senior examiners, one medical-only examiner and two claims assistants.

Workers' Compensation Examiners are assigned geographically and are aligned with CIS Risk Management Consultants. Case loads are relatively low to allow for excellence in communication, coordination of return to work, ergonomic issues, and to provide resources for

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accessing Workers' Compensation Division reimbursement programs for early return to work. CIS examiners are alert to coverage issues other than workers' compensation, such as employment or non-work related conditions, and refer those to the Worker's Compensation Manager for coordination with Risk Management Services and pre-loss legal services.

**Legal Services**

CIS uses outside legal resources, limited to a small number of law firms specializing in Workers' Compensation. Examiners utilize legal services at any time during the claim for appropriate strategy and for development of solutions serving the best interest of all parties.

**Reinsurance**

Retaining the first \$500,000 of each claim, CIS reinsures with CNA/Wexford since July 1, 2006. We offer Coverage A (statutory benefits) with no limit, and Coverage B (Employer's Liability) at \$3,000,000 limit. Our reinsurer is A-rated with AM Best. Our coverage agreement offers broad contract language without exclusion or additional charge for terrorism.

**Risk Management Services**

CIS Risk Management Consultants provide technical workers' compensation services including site inspection, OSHA training and consultation, Best Practices evaluation and assistance with development and implementation of policy. CIS provides sample Return to Work policy and forms and offers professional assistance in ergonomic evaluations, developing transitional work and in coordinating claims with other lines of coverage, e.g. employment liability, disability or tort law.

**Process for renewal/new business quotes**

CIS receives a funding target from our Board of Trustees in February each year. This information consists of the actuarial loss estimate, anticipated payroll exposures, experience modifications and trends for the coming policy period, as well as the cost of reinsurance and overhead. This funding target is used to determine how much contribution is needed to cover the fund year ultimate liability.

CIS Underwriting develops a rating plan designed to collect the correct amount of contribution fairly and equitably from the members of the Workers' Compensation Pool. Rate loads and discounts may vary from year to year, and are to some degree based on the employers' individual claims experience, best practices, compliance with risk management recommendations, and exposures to future loss.

The Rating Plan is approved in our April Board meeting and renewal documents are provided to members and agent/Risk Management Advisors for completion and submission for renewal.

Documents for new business quotes are similar to that information needed by any carrier to evaluate pricing and are available on the CIS web site.

**Taxes**

CIS collects the Workers' Compensation Tax on behalf of our members and forwards to the WCD.

**More Information**

For more information on CIS' Workers' Compensation Program, contact CIS Workers' Compensation Manager Penny Marlette at [pmarlette@cciservices.com](mailto:pmarlette@cciservices.com) or 503-763-3850.

**People First**

Risk management that focuses first on people is our top priority. Proactive case management including early medical treatment, early return to productive work, and excellent communication with all parties is vital, regardless of whether the claim is compensable on the workers' compensation or employee benefits program. Our workers' compensation program offers large and small entities a stable

Schedule

Extreme Personnel Makeover  
Nov 04, 2008 -  
Nov 04, 2008  
*City of Reedsport*

Sexual Harassment and Discrimination  
Nov 05, 2008 -  
Nov 05, 2008  
*City of Reedsport*

Sexual Harassment and Discrimination  
Nov 06, 2008 -  
Nov 06, 2008  
*City of Brookings*

Law Enforcement Safe Driver Training  
Nov 12, 2008 -  
Nov 12, 2008  
*City of Stayton, 1:30pm-3:30pm*

Law Enforcement Safe Driver Training  
Nov 12, 2008 -  
Nov 12, 2008  
*City of Stayton, 9:30am-11:30am*

Safe Driver Training: Distracted Driving  
Nov 13, 2008 -  
Nov 13, 2008  
*Grants Pass, 10:30am-12:30pm*

Safe Driver Training: Distracted Driving  
Nov 13, 2008 -  
Nov 13, 2008  
*Grants Pass, 8:00am-10:00am*

program, with the best interest of employers, workers, and taxpayers in mind.

#### Benefits of Membership

We provide ergonomic evaluations, job safety analysis, safety committee training, body mechanics awareness, and supervisory skills for individual employers and for groups. We support health and wellness through attendance at employer health fairs, health education and medical self-help on CIS benefits plans; enhancing medical management and smart utilization of medical care on the workers' compensation plan. Additionally, we offer coverage for public safety and other classes of municipal volunteers coupled with risk management strategies for reducing liabilities and supporting this valuable resource.

#### Competitive Rates

CIS offers competitive rates and flexible pricing for all entity sizes as part of our commitment to provide the best coverage at the lowest possible cost. Our flexible price plans include cash options for larger members. We also provide discounts for multi-line membership with credit given for good experience and effective risk management programs.

#### Claims Service

CIS Claims provides excellence in claims handling for both property/liability and workers' compensation. Dedicated, experienced and responsive claims staff with low manageable caseloads are available to discuss strategy, assist in evaluating return-to-work opportunities, and access reimbursement funds from the State. Their conservative claims reserving practices protect the financial integrity of the fund, without penalizing individual employers.

#### Rating Highlights

CIS uses NCCI (National Council on Compensation Insurance) guidelines for rating classifications, payroll reporting, and experience rating as do all insurance carriers in Oregon. NCCI promulgates "pure" rates in each state based on payroll and claims data submitted by carriers for the oldest three of the last five-year period. CIS uses these base rates and applies "expense loads" to the pure rates, resulting in a tiered rating system with expense loads ranging from 8% to 64% over Oregon pure rates.

Criteria for qualification of rate tiers is based on objective and subjective information and reflects an individual member entity's loss exposures, claims experience, compliance with loss control standards and recommendations, OSHA regulation, and "best practices." Although CIS does not report payroll and claims data to NCCI for rate-making purposes, we use the guidelines followed by insurance carriers in Oregon to be consistent, competitive, and to allow agents and employers to easily compare quotes.

CIS collects tax (Workers' Compensation Division tax of 7.0%) on contribution (premium) and forwards it to the Division on behalf of our members.

The minimum contribution for CIS workers' compensation group members is \$500.

# CIS

(Established 1974)

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## Activities and Events

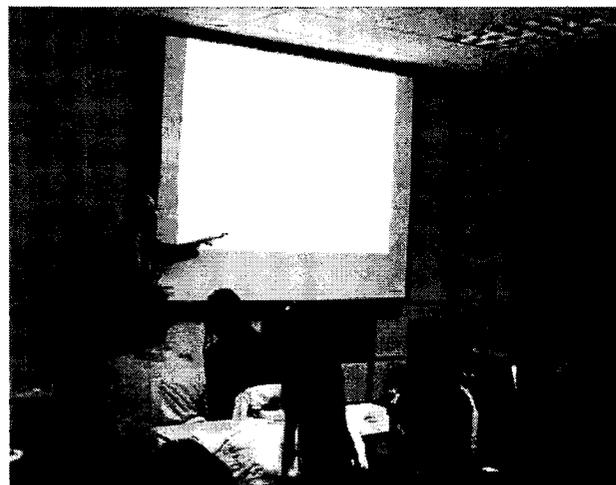
### Welcome CIS Friends

These events are organized to welcome companies that have committed to be CIS members. Company representatives come to our campus to deliver their donation and meet the dean, chair in CBE and the finance faculties. These events provide industry leaders with an opportunity to learn more about CBE and Finance Department. This also helps us bridge the university with the insurance industry.

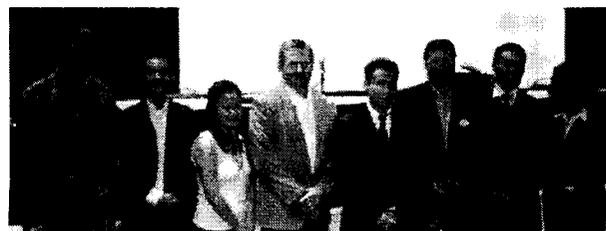
### Insurance Symposium

Chief executives are invited from the insurance industry as the feature speakers. The guest speakers will discuss insurance careers and insurance operations in the industry and address important issues facing the industry today. The audience will consist of CBE students and faculty members. So far we have successfully held symposiums with Mercury Insurance, Pacific Life Insurance, Automobile Club of Southern California, and Financial Planning professionals.

### Insurance Guest Speakers



Insurance instructor Mr. George Yen and guest speaker Mr. Richard Roth, FCAS, retired Chief Actuary of California Department of Insurance.





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### CIS Workshops



These workshops are designed for the business community in Southern California. Feature speakers and discussion address important current issues in insurance by special panels. The speakers include industry leaders, regulators, and other professionals.



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Insurance Career Path



CIS is committed to helping CSUF traditional and nontraditional students and alumni find professional employment and assist industry recruiters in targeting ideal potential employees. There are internship pool and job pools with the student resumes. Also, job announcements received will be posted on the CIS Career Boards. The insurance career path will be placed on CIS homepage soon.

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Scholarship Program

CIS receives a significant amount of scholarships from the member companies. This program helps support students who are interested in pursuing a career in the insurance industry. The scholarships available include Mercury Insurance Award, Chen-da Su Insurance Award, Pacific Life Insurance Award, Prudential Insurance Award, and Auto Club Insurance Award.







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### Sovereign Indian Nations Insurance Program Completes Move to Maple Tech's Aspire System

ENGLISHTOWN, NEW JERSEY February 27, 2007 Insurance News

(PRLEAP.COM) CIS Insurance Group is the national administrator for the Program for Sovereign Indian Nations, which affords insurance protections for tribal Indian nations throughout the United States. Comparable to a municipal-level type program, CIS provides coverage to tribal governments covering a variety of insurance exposures resulting from diverse tribal operations, including gaming, as well as tribal government agencies (such as school systems, local law enforcement agencies and the like).

Lexington Insurance Company and other member companies of American International Group (AIG) underwrite the Program for Sovereign Indian Nations.

To wrap a technology and information management solution around this highly unique niche program, CIS chose Maple Technologies and their Aspire Information System. Aspire offers CIS a web-based real-time information system interface that addresses 27 different lines of business (both admitted and excess and surplus) across more than 35 States, as well as statistical reporting functions for the Colorado Program Administrator.

"Aspire truly offers a powerful system backbone that can integrate even the most complex of business insurance transactional environments," said Nicholas Teetelli, Maple Tech's CEO. "The CIS implementation serves as a testament to this capacity, addressing a very diverse and unique portfolio of niche insurance products, while maintaining optimal performance standards."

"After extensive research and interviewing many technology companies nationwide, the only company that was able to provide us with a custom designed information technology platform that would fully integrate the underwriting rating, policy issuance, claims processing and accounting transactions was Maple Technologies," said Susan Stein, Vice President of Finance and Operations Officer for CIS. "The most encompassing and complex phase of this development was the underwriting rating module and we are very excited to have this completed and functioning to our specifications."

Maple Tech's Aspire Information System, through a single application interface, supports single-step multiple policy processing that includes rating, quoting, multiple policy binding through a single bind function, rating documentation, endorsement (including out of sequence) processing, premium accounting and fully automated daily statistical reporting for both admitted and surplus lines transactions written through the program.

#### Contact Information

Nicholas Teetelli  
[Maple Technologies, LLC](#)  
[Email Maple Technologies, LLC](#)  
732-863-5523

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**About CIS Insurance Group**

CIS Insurance Group is headquartered in Colorado and is the administrator for the Program for Sovereign Indian Nations and has a retail agency in Colorado and one in Albuquerque, New Mexico. The Program was developed to provide the Sovereign Indian Nations products and services specifically designed to meet their unique cultural, financial and legal requirements and is committed to recognizing tribal sovereignty, preserving tribal culture and protecting tribal lands. For further information on CIS Insurance Group visit our website at [PSINclient.com](http://PSINclient.com) or call 303.694.6466.

**About Maple Technologies, LLC**

Maple Technologies, LLC, with corporate offices out of Manalapan, New Jersey, is a software development company whose primary focus is web application development for the insurance industry. Its main product, Aspire, is a comprehensive web-based Internet insurance policy and claim management system. Aspire boasts cutting edge technologies that combine intuitive user interfaces with intelligent data structures. Through integration of the latest in web and database technologies, Aspire allows real time access to data while offering full policy and claim management capabilities that respond quickly.

**About This Release**

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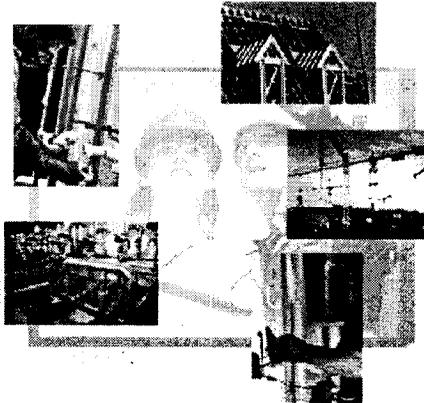
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Facsimile:  
Toll Free:  
1-866-899-4266

Mailing Address:  
3148 East La Palma  
Avenue, Suite L

Anaheim, CA  
92806

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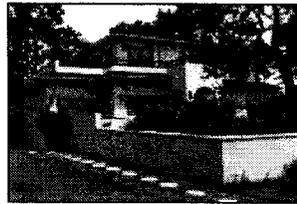
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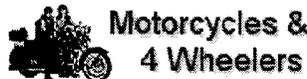
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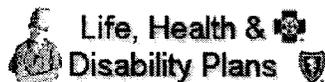
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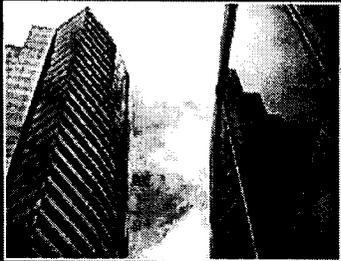
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# CIS

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Craven Insurance Services (CIS) is a locally owned and operated Insurance Brokerage situated in the thriving commercial district of Upper Mt Gravatt, Brisbane.

CIS was established in 1990 by Managing Director, Glen Butler after many years experience with some of Australia's leading insurance companies.

Glen and his team of highly experienced and professional staff provide true service excellence in all facets of insurance for the asset protection needs of a growing number of satisfied clients.

At CIS we believe in personalised service for all our clients and provide commitment to their needs from the outset.

Our staff are true professionals with a profound knowledge of the Australian insurance industry and they take pride in achieving positive results for clients whether that be the negotiation of the best and most competitive premium ... or with guidance and support in the event of a claim.

Glen and the team at Craven Insurance Services are at your service!

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# www.allcalsvc.com



Kim Phan  
Insurance Broker



### CIS Insurance Services

3140 De La Cruz Blvd, Suite 200  
Santa Clara, CA 95054  
Bus: 408-687-0361 Fax: 408-516-9531  
LIC# 0D74836 E-mail me



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3120 De La Cruz Blvd, Suite 121  
Santa Clara, CA 95054  
Tel: (408)966-3538 Fax: (408)516-9531  
Kim Phan  
Realtor/ Loan Consultant

*"CIS Insurance Services offers a variety of services for the California community. We make it our job to tend to your every need from auto, home, life, and health insurance to any of your investments and realtor needs. We will do our best to find you the lowest rates possible based on your plan. We also provide excellent customer support, along with help with any insurance and financial service questions or issues."*



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## What's New At Credential

### CURRENT SOFTWARE VERSIONS - Thursday, October 16, 2008

AIG Wave 18.0  
 CANADA LIFE ZOOM 10.3  
 CUMIS Term, CI & UL 2.2.0  
 IAP LIFE INTERFACE 5.4.0 (INCLUDES GENESIS VERSION 2.00)  
 MANULIFE DIAMONDVIEW 11.3  
 RBC 2.3  
 SUNLIFE EOS 4.0  
 STANDARD LIFE VERSION 27.02  
 TRANSAMERICA LIFEVIEW 6.1

IF YOU DO NOT HAVE THE CURRENT VERSION OF INSURANCE COMPANY SOFTWARE PLEASE CONTACT YOUR REGIONAL ASSISTANT.

### REMINDER: Electronic vs. Paperbased Seg Funds – Which Code to Use? - Thursday, October 16, 2008

When submitting electronic Seg Funds, please use your dealer issued FundSERV rep code as opposed to your paper based agent code issued by the insurance company.

Please also insert dealer # 3347 on the paperwork for Univeris seg funds.

Many seg fund applications are still being submitted with incorrect codes. This results in commissions being paid via the incorrect channel, and electronic seg fund files not being uploaded to Univeris.

If you need to verify your FundSERV rep code, simply log into Virtgate and look up your FundSERV code in the broker information screen. You can also look up your insurance agent codes under the contracting tab, by company.

If you need to verify if a seg fund product is submitted in paper format or via Univeris, please refer to the Seg Fund Processing Format checklist in kXg. You can easily find this document by inserting "seg funds processing format" in the search field in kXg.

Thank you for your cooperation in the matter

### Manulife price changes to Security UL. Manulife LivingCare Benefits being added to LifeCheque - Tuesday, September 23, 2008

Manulife Financial is increasing their Security UL prices effective September 27, 2008. The increase is being implemented due to continuing pressure on Level COI margins as a result of the current low interest rate environment.

Manulife is also introducing a LivingCare Benefit that will be added to LifeCheque effective September 27, 2008.

Further details can be found on Manulife's Repsource website and in CIS/ CFS Bulletins in the New kXg under:

Dealer > Operations > Bulletins > CFS/ CIS

### IAP NEW BUSINESS PROCESSING DELAYS - Friday,

September 12, 2008

IAP LIFE IS EXPERIENCING NEW BUSINESS PROCESSING DELAYS AS A RESULT OF HIGHER OVERALL VOLUMES.

THEIR STAFF IS WORKING OVERTIME TO GET CAUGHT UP, BUT THERE IS STILL A NOTICEABLE DELAY IN ENTERING APPLICATIONS INTO THEIR SYSTEM, AND ISSUING CONTRACTS.

IAP IS GIVING PROCESSING PRIORITY TO APPLICATIONS OVER \$2000 IN ANNUAL PREMIUM AND OVER \$2 MILLION IN FACE AMOUNT.

OTHER APPLICATIONS, WITHOUT INITIAL PREMIUMS, ARE TAKING AT LEAST 6 BUSINESS DAYS TO ENTER IN THEIR SYSTEM.

IF YOU ARE URGENTLY WAITING FOR AN IAP POLICY TO BE ISSUED, PLEASE ALERT YOUR NEW BUSINESS CONTACT AT CIS FOR SPECIFIC FOLLOW UP.

A 15 TO 20 BUSINESS DAY DELAY IS ALSO AFFECTING THE POLICY CHANGES DEPARTMENT AT IAP.

(UNFORTUNATELY, THE DELAYS AT IAP ARE ALSO RESULTING IN MISMATCHED AND MISPLACED PAPER WORK IN THEIR OFFICE).

THANK YOU FOR YOUR PATIENCE.

### INSURANCE TRANSMITTAL FORM IN NEW KXG - Friday, August 01, 2008

Insurance Transmittal Form is located in new kXg under:

Dealer > Operations > Forms

-look for "Quick Links" under the left navigation bar

-a link to "Insurance Transmittal Form" is located under "Related"

### Last Minute Notice - Transamerica Life Applications for UL and Investment Products - Wednesday, July 09, 2008

TRANSAMERICA HAS ADDED VARIOUS SUPPLEMENTARY FORMS TO COMPLY WITH NEW AML LEGISLATION, SPECIFICALLY FOR UL AND INVESTMENT PRODUCTS INCLUDING BOTH NEW BUSINESS AND POLICY CHANGE.

EFFECTIVE JULY 14 2008 TRANSAMERICA WILL NOT ACCEPT APPLICATION FORMS WITHOUT THE SUPPLEMENTARY FORM LP1168 6/08 "ADDITIONAL REQUIRED LIFE INFORMATION"

IF YOU CURRENTLY HAVE A TRANSAMERICA APPLICATION THAT IS READY TO BE SENT TO CIS, PLEASE ENSURE THAT YOU INCLUDE THIS FORM BEFORE MAILING OUT OTHERWISE THE APPLICATION WILL BE RETURNED TO YOU.

NEW APPLICATION FORMS ORDERED AFTER JUNE 23RD AUTOMATICALLY INCLUDE NEW SUPPLEMENTAL FORMS. IF FOR SOME REASON THE FORM IS NOT ATTACHED TO THE APPLICATION YOU ARE ABLE TO PRINT OFF THE FORM FROM TRANSAMERICA WEBSITE AT [HTTPS:// TRANSACT.TRANSAMERICA.CA](https://transact.transamerica.ca).

THANK YOU,

### IAP SEG FUND COMMISSIONS - Wednesday, June 18, 2008

Since the end of May, CIS has noticed a delay in the receipt of commissions from IAP for segregated fund transactions. We have also noticed that several payments from IAP are incorrect.

We have been working diligently with IAP to resolve these delays and

errors on your behalf. IAP is experiencing system errors in their seg fund commission payment system, since switching to a new system recently.

An update from IAP will be communicated as soon as available.

Meanwhile, please rest assured that CIS is doing everything possible to ensure seg fund commissions are released from IAP as quickly as possible, and adjustments are made where necessary to correct the payments.

Thank you for your patience and understanding

**Changes to Anti-Money Laundering Reporting Requirements - Wednesday, June 04, 2008**

Reps are reminded to review CIS Insurance Compliance Notice 08-01 in kXg at the following location:

PROCEDURES > Compliance > CIS Compliance Notices

Thank you.

**MANULIFE - Accepting LivingCare applications for clients who do not speak English or French - Wednesday, May 21, 2008**

MANULIFE IS NOW ACCEPTING LIVINGCARE APPLICATIONS FOR CLIENTS WHO DO NOT SPEAK ENGLISH OR FRENCH.

MANULIFE IS PLEASED TO ANNOUNCE A PILOT PROGRAM FOR ACCEPTING LIVINGCARE APPLICATIONS FOR NON-ENGLISH, NON-FRENCH SPEAKING APPLICANTS. THEY ARE RUNNING THE PILOT UNTIL THE END OF THE YEAR AND WILL CONDUCT REGULAR ANALYSIS TO DETERMINE THE EFFECTIVENESS OF AND INTEREST IN THE PROGRAM. FOR FURTHER INFORMATION PLEASE SEE KXG BULLETINS.

**NEW ANTI - MONEY LAUNDERING REGULATIONS - Thursday, May 08, 2008**

To: All Insurance Representatives

From: Chris Galloway, AML Officer

Copy: Christopher Shum, Manager, Insurance Compliance

Re: New Policies, processes and procedures to accommodate amendments to Anti-Money Laundering regulations

Date: May 8th, 2008

As you may be aware, the Proceeds of Crime (Money Laundering) and Terrorist Financing Act has been amended under Bill C-25 with new Regulations coming into force June 23rd 2008. As a result our obligations as a company in the Insurance sector are changing.

To give you an idea of the extent of upcoming changes, the following are some of the new requirements that will come into effect soon and that will directly affect you.

Reporting suspicious transactions - Currently, the requirement for you to report a suspicious transaction applies only when the financial transaction was completed. Once the changes come into effect, the requirement will also apply to attempted transactions.

New policy holders will have to be identified within 30 days of being accepted as a new client. There are additional newly prescribed methods that will be required when ascertaining the identity of individuals not physically present.

Politically Exposed Foreign Persons (PEFPs) – A determination of whether an individual who makes a lump-sum payment of \$100,000 or more for an immediate or deferred annuity or life insurance policy is a PEFP will have to be made and if so extra information will need to be collected.

Compliance regime – Further measures such as assessing and documenting the risk related to money laundering and terrorist financing taking into account certain factors will be required by June 23rd.

To ensure that Credential will be compliant with these changes, an update to our policies, operational forms, processes and procedures that relate to mitigating the risk of money laundering and terrorist financing will need to be conducted.

Therefore over the next several weeks you will receive timely communications from Head Office Compliance informing you of these changes and how they will affect your day to day business.

If you have any questions regarding the content of this monitor please contact Christopher Shum, Manager, Insurance Compliance by email at [cshum@credential.com](mailto:cshum@credential.com) or by phone at 604.742.8222.

**CORRECT CHEQUE PAYEE - Thursday, March 06, 2008**

PLEASE ENSURE THAT THE PAYEE NAME ON PREMIUM AND DEPOSIT CHEQUES IS SPELT CORRECTLY. DURING THE PAST FEW WEEKS, WE HAVE RECEIVED SEVERAL RRSP DEPOSIT CHEQUES WITH INCORRECTLY SPELLED PAYEE NAME, RESULTING IN REJECTION BY INSURANCE COMPANIES.

FOR MANULIFE PREMIUMS AND DEPOSITS, THE CHEQUE PAYEE SHOULD BE AS FOLLOWS:

MANULIFE FINANCIAL OR MANUFACTURERS LIFE INSURANCE COMPANY. ANY OTHER SPELLING WILL BE REJECTED BY MANULIFE.

NOTE: SEG FUND DEPOSITS FOR UNIVERIS TRANSACTIONS MUST BE PAYABLE TO CREDENTIAL INSURANCE SERVICES, FOR DEPOSIT INTO THE CIS TRUST ACCOUNT.

THANK YOU.

**MEDICAL ORDERS - Monday, March 03, 2008**

THE INSURANCE COMPANIES, WITH THE EXCEPTION OF CUMIS AND SUNLIFE, NOW REQUIRE AN APPLICATION NUMBER IN ORDER TO PLACE MEDICAL ORDERS:

TO AVOID DELAYS IN MEDICAL ORDERS PLEASE PROVIDE AN APPLICATION NUMBER IN THE COMMENTS SECTION OF THE TRANSMITTAL FORMS.

**CONVERSION APPLICATIONS - Friday, February 01, 2008**

IN ORDER TO SPEED UP CONVERSION APPLICATIONS, PLEASE FOLLOW THESE TIPS:

- Check plan availability & conversion eligibility before submitting the conversion application
- Complete correct application form: review each section thoroughly to ensure all sections needed are fully completed
- Obtain valid signatures
- Submit all required documents with the application, including initial premium as conversion is a continuation of coverage and this means there cannot be a gap in coverage

THANK YOU.

**IAP'S ECOFLEX/ ECOFLEXTRA APPLICATION - Thursday, January 24, 2008**

PLEASE NOTE THAT IAP'S ECOFLEXTRA PRODUCT IS NOT FUNDSERV COMPLIANT.

THIS MEANS ALL ECOFLEXTRA TRANSACTIONS MUST BE SUBMITTED IN A PAPER BASED FORMAT (VIRTGATE) RATHER THAN AN ELECTRONIC FORMAT (UNIVERS/ FUNDSERV).

PLEASE ENSURE CHEQUES FOR ECOFLEXTRA DEPOSITS ARE PAYABLE TO THE INSURANCE COMPANY.

WHEN COMPLETING THE NEW ECOFLEX/ ECOFLEXTRA APPLICATION (F17AP), PLEASE COMPLETE APPROPRIATE SECTIONS, DEPENDING ON WHICH PRODUCT IS BEING SOLD.

FOR ECOFLEXTRA SALES, PLEASE REMEMBER TO USE YOUR IAP INSURANCE AGENT CODE ON THE APPLICATION, NOT YOUR FUNDSERV REP CODE.

THANK YOU.

**EDGE APPLICATIONS - Wednesday, January 16, 2008**

WE HAVE BEEN INFORMED THAT EDGE APPLICATIONS WHICH ARE NOT RECEIVED IN 100% GOOD ORDER WILL BE DELAYED AT RBC'S OFFICE UNTIL MISSING INFORMATION IS SUPPLIED.

IN ORDER TO AVOID PROCESSING DELAYS, PLEASE MAKE SURE THAT EVERY RELEVANT QUESTION IS ANSWERED, AND ALL REQUESTED DETAILS ARE SUPPLIED.

THANK YOU.

**COMMISSION ADMINISTRATORS - Thursday, January 03, 2008**

Please send all commission inquires to the following commission administrators assigned to your region:  
 BC and Alberta - Rumina Shivji - rshivji@credential.com  
 Sask. and Manitoba - Irma Hanczvikli - ihanczvikli@credential.com  
 Ontario and Atlantic - Olga Vazyanska - ovazyanska@credential.com  
 Thank you

**MONTH END COMMISSION INQUIRIES - Thursday, January 03, 2008**

Towards month end, the CIS commission team receives several email and telephone inquiries regarding commission postings. In many instances, these inquiries are premature (policy has just settled, or is still in underwriting) or the inquiry is unnecessary because the Virtgate policy screen shows payment as already posted.

These inquiries can be distracting and time consuming, and take away our focus from completing commission posting in Virtgate within the month end deadline. The posting process continues right up to the end of the last business day of each month. Therefore, it is premature to inquire about specific transactions until the month end process has been completed.

Priority in posting is given to companies with the heaviest volume of postings, or those statements that are usually the most challenging in terms of discrepancies and requiring further research on our part. Commission from secondary providers is given lower priority of posting.

Regardless of when the transaction is posted in Virtgate, all entries for that month will be included in the Credit Union monthly commission statement.

Prior to sending a commissions inquiry, please view the policy screen in Virtgate to determine when policy was settled, and also check the commissions screen to see if commission has already been posted. Please refer to Chapter 20 in the Insurance Processing Reference Guide for carrier commission timeframes. This document is available in kXg under

PROCEDURES > Manuals > Credential Insurance > Insurance Processing Reference Guide. Note that for CUMIS Life the PAC date of the initial premium can affect when commissions are released to CIS.

Thank you for your co-operation in this matter.

### HOW TO ORDER REPLACEMENT FORMS (DISCLOSURE FORMS) - Wednesday, January 02, 2008

REPLACEMENT FORMS ARE TO BE PURCHASED FROM THE ADVOCIS WEBSITE. NON-MEMBERS CAN PURCHASE THESE FORMS FOR A SLIGHTLY HIGHER COST.

ADVOCIS LINK IS AVAILABLE IN KXG AT THE FOLLOWING LOCATION:

FORMS > Operational Forms > Credential Insurance Forms > Insurance Compliance Forms > Other Compliance Forms > Advocis Replacement Forms

Once you have logged into the home page of the Advocis website, please follow these instructions to place your order and complete your purchase:

- Click on "Advocis Store" on the right hand side
- Depending on whether you are an Advocis Member or not, please click the appropriate button
- Under "Pick a Category" on the left hand menu, select "disclosure forms"
  
- Scroll down to the appropriate jurisdiction that you wish to order replacement forms for
- You will see "Member Price" per form indicated under the jurisdiction selection.
- Note that non-Members will be required to pay slightly more per form
- Click the link for "more information"
- This will bring you to the screen where you can see Member and non-Member prices, and where you can select the quantities required
- Complete your selection and click "add to cart"
- Proceed to "check out" and have your credit card information ready to complete the transaction

Please note that CIS does not stock disclosure/ replacement forms. These forms are not available from insurance companies. They need to be purchased from Advocis.

Thank you.

PLEASE NOTE OUR MAILING ADDRESS FOR CANADA POST AND COURIER DELIVERIES IS AS FOLLOWS:  
CREDENTIAL INSURANCE SERVICES INC, 1111 WEST GEORGIA ST, 7TH FLOOR, VANCOUVER, BC, V6E 4T6 -  
Wednesday, December 10, 2003

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**Effective December 1, 2003, The Ethical Funds Company and Credential Financial Inc.,  
Vancouver office will be located at:**

**800 - 1111 West Georgia Street  
Vancouver, BC  
V6E 4T6**

Telephone and facsimile numbers will remain the same.

**Note: Ethical Funds Administration (EFA) will not be relocating to the above address  
until May 2004, and will remain at 600 - 816 West Hastings Vancouver, BC V6C 1B4**

**Stay tuned for more information on our new look.**

Thank you for your request. Here are the latest results from the TARR web server.

This page was generated by the TARR system on 2008-10-28 13:28:03 ET

Serial Number: 73434673 Assignment Information      Trademark Document Retrieval

Registration Number: 1299872

Mark



(words only): CIS NORTHEAST CONSOLIDATED SERVICES

Standard Character claim: No

Current Status: Registration canceled under Section 8.

Date of Status: 2005-07-16

Filing Date: 1983-07-15

Transformed into a National Application: No

Registration Date: 1984-10-09

Register: Principal

Law Office Assigned: (NOT AVAILABLE)

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Current Location: 900 -File Repository (Franconia)

Date In Location: 2001-05-21

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LAST APPLICANT(S)/OWNER(S) OF RECORD

---

1. Northeast Consolidated Services

Address:

Northeast Consolidated Services  
Two Pillsbury St.

Concord, NH 03306  
United States  
Legal Entity Type: Corporation  
State or Country of Incorporation: New Hampshire

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#### GOODS AND/OR SERVICES

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International Class: 036  
Class Status: Section 8 - Cancelled  
Administration of Insurance  
Basis: 1(a)  
First Use Date: 1981-12-02  
First Use in Commerce Date: 1982-06-23

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#### ADDITIONAL INFORMATION

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Disclaimer: No claim is made to the exclusive right to use "Northeast Consolidated Services", apart from the mark as shown.

Description of Mark: The mark consists in part of the stylized letters CIS.

Design Search Code(s):  
24.15.25 - Other arrows

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#### MADRID PROTOCOL INFORMATION

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(NOT AVAILABLE)

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#### PROSECUTION HISTORY

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NOTE: To view any document referenced below, click on the link to "Trademark Document Retrieval" shown near the top of this page.

2005-07-16 - Canceled Section 8 (10-year)/Expired Section 9

1990-01-19 - Section 8 (6-year) accepted & Section 15 acknowledged

1989-10-30 - Section 8 (6-year) and Section 15 Filed

1984-10-09 - Registered - Principal Register

1984-07-31 - Published for opposition

1984-05-29 - Notice of publication

1984-04-19 - Approved for Pub - Principal Register (Initial exam)

1984-03-19 - Communication received from applicant

1984-02-07 - Non-final action mailed

---

ATTORNEY/CORRESPONDENT INFORMATION

---

Correspondent  
KENWAY & CROWLEY  
ATTN: GEORGE W. CROWLEY  
210 HUMPHREY ST  
SUITE 105  
MARBLEHEAD, MA 01945

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This page was generated by the TARR system on 2008-10-28 13:27:23 ET

Serial Number: 75845067 Assignment Information      Trademark Document Retrieval

Registration Number: 2452720

Mark



(words only): C.I.S. CROP INSURANCE SERVICES

Standard Character claim: No

Current Status: Registration canceled under Section 8.

Date of Status: 2008-03-01

Filing Date: 1999-11-29

Transformed into a National Application: No

Registration Date: 2001-05-22

Register: Principal

Law Office Assigned: LAW OFFICE 105

If you are the applicant or applicant's attorney and have questions about this file, please contact the Trademark Assistance Center at [TrademarkAssistanceCenter@uspto.gov](mailto:TrademarkAssistanceCenter@uspto.gov)

Current Location: 40S -Scanning On Demand

Date In Location: 2006-10-27

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LAST APPLICANT(S)/OWNER(S) OF RECORD

---

1. WHEELOCK CORP.

Address:  
WHEELOCK CORP.  
1230 SOUTH VICTORY DRIVE

MANKATO, MN 560015308  
United States  
Legal Entity Type: Corporation  
State or Country of Incorporation: Minnesota

---

**GOODS AND/OR SERVICES**

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International Class: 036  
Class Status: Section 8 - Cancelled  
Consultation, administration, underwriting and claims processing in the field of crop insurance  
Basis: 1(a)  
First Use Date: 1990-02-01  
First Use in Commerce Date: 1990-03-03

---

**ADDITIONAL INFORMATION**

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Disclaimer: "CROP INSURANCE SERVICES"

Design Search Code(s):  
05.11.08 - Corn without husks; Ears of corn without husks

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**MADRID PROTOCOL INFORMATION**

---

(NOT AVAILABLE)

---

**PROSECUTION HISTORY**

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NOTE: To view any document referenced below, click on the link to "Trademark Document Retrieval" shown near the top of this page.

2008-03-01 - Canceled Section 8 (6-year)  
2006-10-27 - Case File In TICRS  
2001-05-22 - Registered - Principal Register  
2001-02-27 - Published for opposition  
2001-01-26 - Notice of publication  
2000-09-18 - Approved for Pub - Principal Register (Initial exam)  
2000-04-05 - Non-final action mailed  
2000-03-29 - Assigned To Examiner

---

**ATTORNEY/CORRESPONDENT INFORMATION**

---

---

Correspondent  
WHEELOCK CORP  
1230 S VICTORY DR  
MANKATO MN 56001-5308

---



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 Claims Management System  
 Policy Management System

GROUP LOCATION

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 Tulsa  
 Kansas City  
 Nashville

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Int. Cl.: 36

Prior U.S. Cls.: 100, 101 and 102

United States Patent and Trademark Office

Reg. No. 3,147,799

Registered Sep. 26, 2006

**SERVICE MARK  
PRINCIPAL REGISTER**



NORMAN-SPENCER, INC. (ILLINOIS CORPORATION)  
150 EAST 22ND STREET  
LOMBARD, IL 60148

FOR: CONSTRUCTION INSURANCE SERVICES, NAMELY, INSURANCE AND REINSURANCE BROKERAGE SERVICES, INSURANCE CONSULTING AND RISK MANAGEMENT SERVICES; INSURANCE UNDERWRITING AND POLICY ISSUANCE FOR THE CONSTRUCTION INDUSTRY, IN CLASS 36 (U.S. CLS. 100, 101 AND 102).

FIRST USE 4-0-2004; IN COMMERCE 5-0-2004.

NO CLAIM IS MADE TO THE EXCLUSIVE RIGHT TO USE "CONSTRUCTION INSURANCE SOLUTIONS", APART FROM THE MARK AS SHOWN.

SER. NO. 78-593,610, FILED 3-23-2005.

RICHARD WHITE, EXAMINING ATTORNEY