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(57) Abstract :

Monitoring systems and methods are configured to determine a pattern of vehicle usage or to verify personal data about a vehicle insurance applicant without unreasonable expense to an insurance provider or the applicant. A monitoring system can track movements of a handheld mobile communication device and can include a personal data unit a communication unit and an analysis unit. The personal data unit can receive personal data about the insurance applicant including an identifier of a mobile communication device used by the insurance applicant. The communication unit can receive location data describing various locations of the mobile communication device.

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