

USPTO Applicants Face Dismal Odds in Finance-Related Arts, but Odds Good Outside US

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As reported recently in [The Bilski Blog](#), finance-related patent filings are being allowed at very low rate — 2.6% — so low in fact that the the “median number of allowances per examiner in the two years since *Alice* is one.” That means 1/2 case allowed per examiner per year.

Aside from highlighting the dismal odds applicants face in Classes 705/035 through 705/045, as well as 705/004 (Insurance), these stats also demonstrate the utter futility of using examiner analytics for applications in Work Group 3690. More specifically, it would appear your best chances would be less than about 1/20 even with a “loose” examiner, hardly odds worth fighting for. Is your client going to green light a case because the examiner you are working with has allowed 2 cases in a year (4 times the median), vs 1/2 a case?

On the bright side, patent protection for finance-related applications with technical hooks are being allowed with ever greater regularity in other major industrialized countries, and these countries are quickly becoming the preferred destination for US companies seeking to protect their innovations.

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