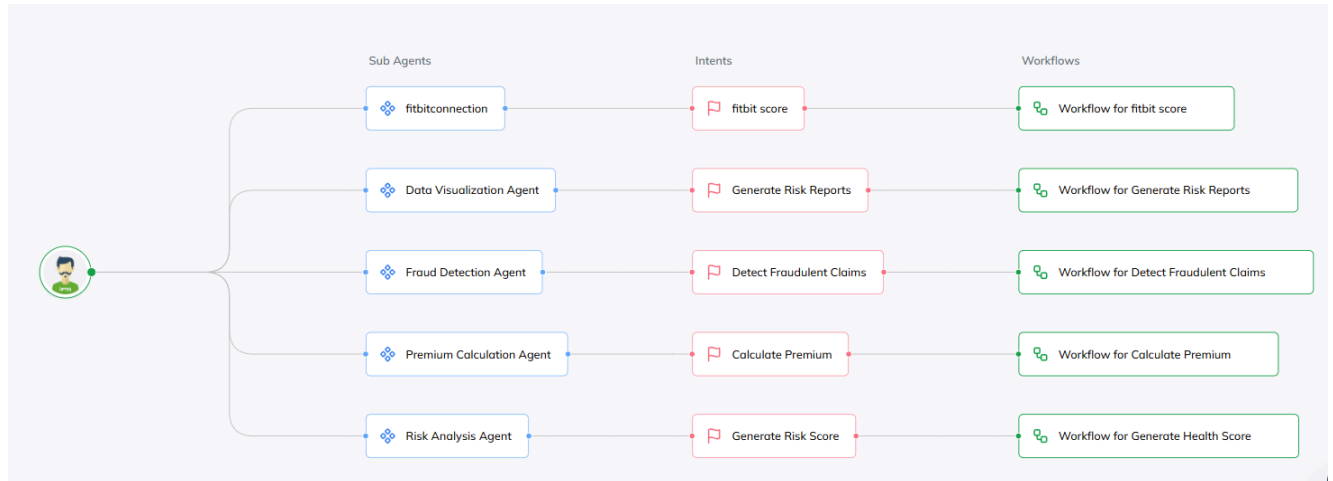


Output Document

1)Dashboard

We have created 5 models viz data visualization agent, fitbitconnection agent, Fraud detection agent, premium calculationAgent, risk analysis Agent



2)Subagent Info

Fitbit Connection Agent – Fetches data from Fitbit API to calculate fitness-based risk scores.

Fraud Detection Agent – Uses AI to detect fraudulent insurance claims through financial and medical data analysis.

Risk Analysis Agent – Collects and evaluates policyholder data to generate a comprehensive risk score.

Data Visualization Agent – Creates risk assessment reports and analytics dashboards for insurers.

Premium Calculation Agent – Computes insurance premiums dynamically based on risk factors.

fitbitconnection
fitbitconnection-9507

Scope
make api call and take data from fitbit watch and calculate the score

IC Model
GPT 4o (Azure)

Intents :

fitbit score

+ Add New Intent

Fraud Detection Agent
fraud-detection-agent-8496

Scope
Utilizes anomaly detection techniques on financial reports, medical records, and claim history to identify and flag potentially fraudulent claims. Leverages Uptiq...

IC Model
GPT 4o mini (Azure)

Intents :

Detect Fraudulent Claims

+ Add New Intent

Risk Analysis Agent
risk-analysis-agent-3434

Scope
Collects and analyzes real-time data from policyholders, including lifestyle habits, job type, medical history, and location, to generate a comprehensive health score...

IC Model
GPT 4o mini (Azure)

Intents :

Generate Risk Score

+ Add New Intent

Data Visualization Agent
data-visualization-agent-3301

Scope
Generates detailed risk assessment reports and predictive analytics dashboards for insurers, providing insights into risk levels and premium strategies.

IC Model
GPT 4o mini (Azure)

Intents :

Generate Risk Reports

+ Add New Intent

Premium Calculation Agent
premium-calculation-agent-6205

Scope
Implements a point-based system where various risk factors contribute to a customer's score, leading to dynamic adjustments in insurance premiums...

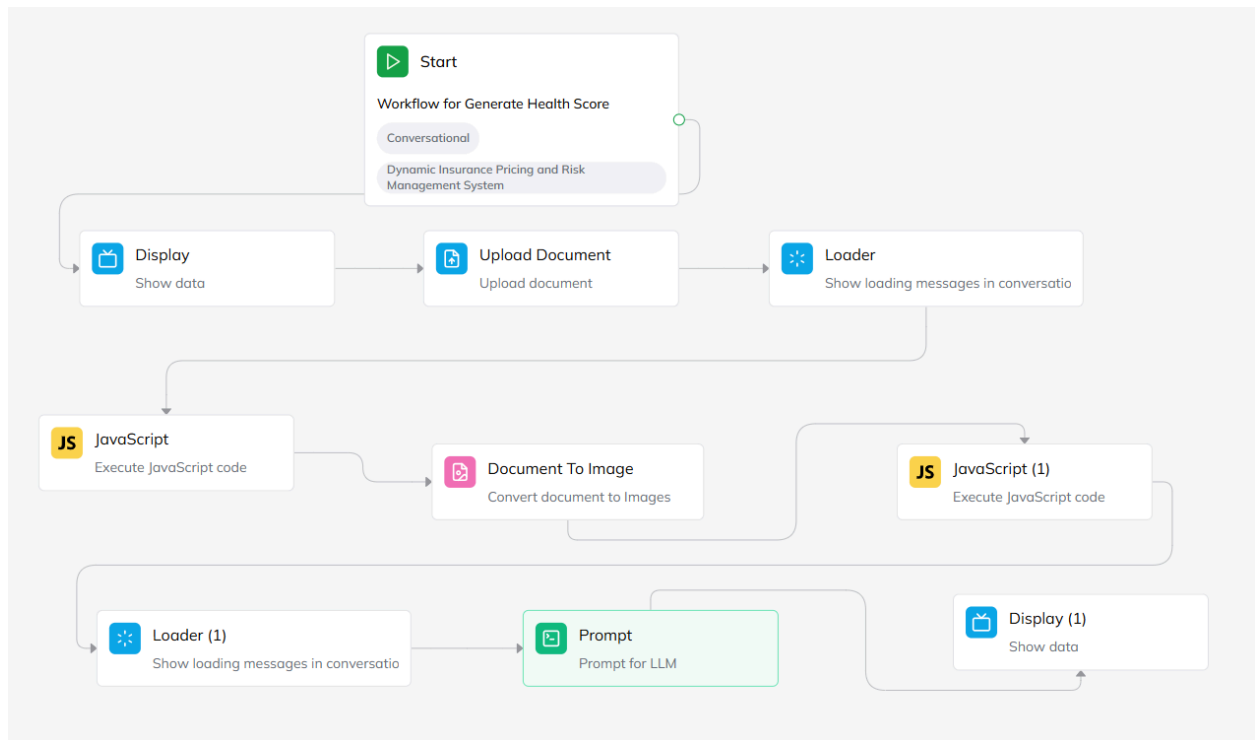
IC Model
GPT 4o mini (Azure)

Intents :


Calculate Premium

+ Add New Intent

3)Workflow of the Risk Analysis Agent




4)Rag Implementation for detecting fake invoices

 RAG Details: ragcont ...

Vector Store
vectorfrauddetect

No. of Candidates
5

Generation LLM
GPT 4o (Azure)


 Vector Store : vectorfrauddetect ...

Data Store
frauddetect

Database
MongoDB

Embedding Model
OpenAI - text-embedding-3-large

Distance Strategy
Cosine Similarity

 Data Store : frauddetect ...



No. of data sources
2



Metadata Extraction Workflow
Workflow for Detect Fraudulent Claims

Filter Fields
-


Enable PII Masking
NO

Data Sources:

 Patient Name_ Rahul Sharma (1)
PDF Document - 56.64 KB
Chunking Strategy: - Recursive Character Splitting
[View Chunks](#) 

 Rag
PDF Document - 91.29 KB
Chunking Strategy: - Recursive Character Splitting
[View Chunks](#) 


5)Rag implementation to calculate the RiskScore

 RAG Details: RagpersonInfo ...

Vector Store
vectorpersonInfo

No. of Candidates
5

Generation LLM
GPT 4o


 Vector Store : vectorpersonInfo ...

Data Store
personInfo

Database
MongoDB

Embedding Model
OpenAI - text-embedding-3-large

Distance Strategy
Cosine Similarity

 Data Store : personInfo ...



No. of data sources
2



Metadata Extraction Workflow
Workflow for Generate Health Score

Filter Fields
-

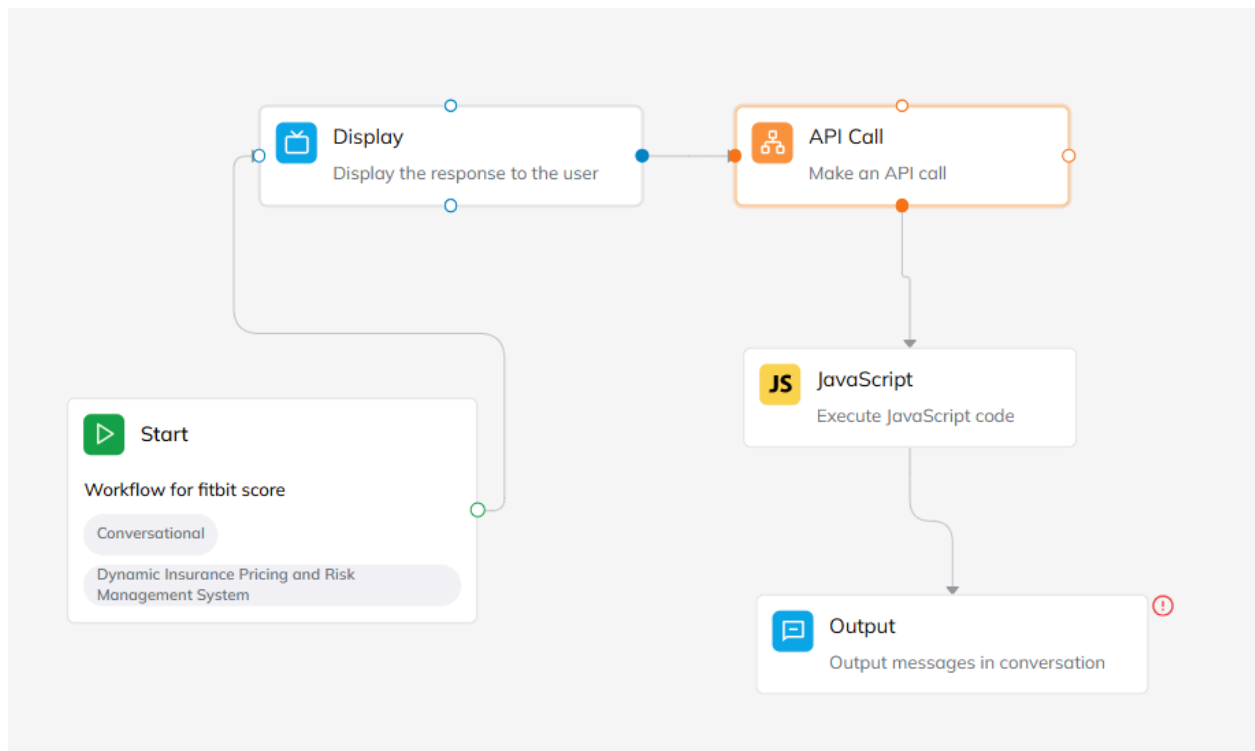
Enable PII Masking
NO

Data Sources:

 dummy[1]
PDF Document - 20.72 KB
Chunking Strategy: - Recursive Character Splitting
[View Chunks](#) 

 Factor Breakdown for Health Risk Score Calculation
PDF Document - 174.61 KB
Chunking Strategy: - Recursive Character Splitting
[View Chunks](#) 

6) Workflow of fitbit agent



Outputs:

Risk factor Output

contribute to his health risk profile, which impacts insurance premiums.

Risk Factor Breakdown & Calculation

- 1. Age Factor 📅:
 - Age: 24
 - Assigned Score: 5 (low risk due to youth)
- 2. BMI Factor 📏:
 - Height: 175 cm, Weight: 75 kg
 - BMI = 24.49 (Normal weight category)
 - Assigned Score: 5 (healthy BMI)
- 3. Lifestyle Factor 🍷🔥🏃:
 - Smoking: Yes, Alcohol: Yes, Exercise: Daily
 - Assigned Score: 20 (increased risk due to smoking and alcohol consumption, despite exercise)
- 4. Medical History Factor 🏥:
 - No medical conditions specified
 - Assigned Score: 0 (no known medical conditions)
- 5. Family History Factor 👪:
 - No family health risks mentioned
 - Assigned Score: 0 (no known hereditary risks)
- 6. Occupation Factor 💼:
 - Occupation: IT Engineer (low risk)
 - Assigned Score: 5 (sedentary job but minimal occupational health risk)
- 7. Fitness Factor 🏃:
 - Fitness Tracker: No, Exercise: Daily
 - Assigned Score: 10 (positive exercise habits, but lack of tracking)

Risk Score Calculation

Using the weights (assuming equal weight for simplicity):

- W1 (Age Factor): 10%
- W2 (BMI Factor): 10%
- W3 (Lifestyle Factor): 25%
- W4 (Medical History Factor): 20%
- W5 (Family History Factor): 10%
- W6 (Occupation Factor): 10%
- W7 (Fitness Factor): 15%

$$\text{Risk Score} = (0.1 \times 5) + (0.1 \times 5) + (0.25 \times 20) + (0.2 \times 0) + (0.1 \times 0) + (0.1 \times 5) + (0.15 \times 10)$$

$$\text{Risk Score} = 0.5 + 0.5 + 5 + 0 + 0 + 0.5 + 1.5 = 8$$

Risk Interpretation & Insurance Impact

- Final Health Risk Score: 8
- Category: Low Risk (0-30) ✅
- Impact on Insurance Premiums: With a low risk score of 8, Atharva is considered to have minimal health concerns, which generally qualifies for lower insurance premiums.

In summary, Atharva's current lifestyle choices, particularly smoking and alcohol use, slightly elevate his risk profile, but his active routine and absence of serious medical and family history factors keep him in the low-risk category. However, quitting smoking and reducing alcohol consumption could further enhance his health profile and potentially secure even lower premiums.

Type here...




🔖 Saved Prompts




Rag Verification of bill

ragcont

can you verify the authenticity of the bill



 Based on 5 sources

Based on the information provided and compared with the data retrieved from the "Rag.pdf" document, the following points suggest discrepancies in the bill:

1. Urine Routine & Microscopy Cost:

- The document lists the usual cost of "Urine Routine & Microscopy" as ₹119, whereas the bill submitted by "Global Care Hospital" shows a charge of ₹5020 for the same test. This significant overcharge is inconsistent with standard billing practices.

2. Claimed Treatment:

- The bill indicates treatments like "Insulin Therapy for Diabetes & Thyroid Medication," but the patient's test results, such as FBS (Fasting Blood Sugar) and TSH (Thyroid-Stimulating Hormone), are within normal ranges. This raises a red flag as there is no medical necessity apparent for these treatments.

3. Billing Amount:

- The total amount claimed (₹30,482) includes inflated test costs (e.g., urine test charge). This aligns with patterns of "Upcoding Fraud," where higher charges are applied.

Based on these observations, there are clear indications that the bill may not be authentic or accurate. Further investigation, such as validation of the hospital's billing practices and a review of medical documentation, is advised before processing the claim.

Enter query

Send

Calculate premium on health score

calculate my premium my health score is 35

AN

1 Brief Summary:

With a Health Risk Score of 35, you fall into the moderate risk category. This means your insurance premiums will be balanced against the insurance coverage offered. You can expect premiums that are higher than low-risk scores but still affordable. Your coverage options will likely offer a decent mix of benefits, guarding against various health concerns while keeping costs reasonable.

2 Policy Recommendations:

Here's a selection of policy options that could suit your risk score:

- Policy Name: Essential Health Plan
 - Coverage Amount (₹): ₹7,50,000
 - Monthly Premium (₹): ₹1,000
 - Key Benefits: Basic hospitalization, day-care treatment
- Policy Name: Balanced Protection Plan
 - Coverage Amount (₹): ₹12,00,000
 - Monthly Premium (₹): ₹1,500
 - Key Benefits: In-patient care, preventive health check-ups
- Policy Name: Comprehensive Care
 - Coverage Amount (₹): ₹18,00,000
 - Monthly Premium (₹): ₹2,100
 - Key Benefits: OPD and hospitalization coverage, emergency care
- Policy Name: Premium Shield
 - Coverage Amount (₹): ₹25,00,000
 - Monthly Premium (₹): ₹3,000
 - Key Benefits: Critical illness cover, maternity benefits
- Policy Name: Supreme Wellness Plan
 - Coverage Amount (₹): ₹35,00,000
 - Monthly Premium (₹): ₹4,500
 - Key Benefits: Comprehensive global coverage, advanced treatments

- **Key Benefits:** Comprehensive global coverage, advanced treatments

3 Premium Calculation Formula:

To calculate premiums based on risk scores, we use:

$$[\text{Premium}] = [\text{Base Premium}] + (\text{Risk Score} \times \text{Risk Factor})$$

- Given a Base Premium of ₹500 and a Risk Factor of ₹20 for moderate risk scores:

1. Essential Health Plan:

- Base Premium: ₹500
- Risk Adjustment: $(35 \times ₹20 = ₹700)$
- Total Monthly Premium: ₹1,200

2. Balanced Protection Plan:

- Base Premium: ₹800
- Risk Adjustment: $(35 \times ₹20 = ₹700)$
- Total Monthly Premium: ₹1,500

3. Comprehensive Care:

- Base Premium: ₹1,000
- Risk Adjustment: $(35 \times ₹20 = ₹700)$
- Total Monthly Premium: ₹1,700

4. Premium Shield:

- Base Premium: ₹1,500
- Risk Adjustment: $(35 \times ₹20 = ₹700)$
- Total Monthly Premium: ₹2,200

5. Supreme Wellness Plan:

- Base Premium: ₹2,500
- Risk Adjustment: $(35 \times ₹20 = ₹700)$
- Total Monthly Premium: ₹3,200

🚀 How This Helps Users:

These policy options offer a balance of affordability and comprehensive coverage, tailored to your moderate health risk score. By understanding how risk scores influence premiums, you make informed decisions that protect your health and finances. This personalized approach encourages maintaining a healthy lifestyle and utilizing preventative care benefits. 🚀



Provide risk report and improvement plan

no significant issues reported generate risk report on this

AN

**** Strong Points:****

- 1. Exercise Routine:**
 - Engaging in physical activities such as running and yoga four times a week is excellent for cardiovascular health, flexibility, and mental well-being. Regular exercise also aids in maintaining a healthy weight, boosting mood, and reducing the risk of chronic diseases.
- 2. Balanced Diet:**
 - Following a mostly plant-based diet with a variety of vegetables, whole grains, and legumes supports a healthy digestive system and provides essential nutrients. Including fish occasionally adds omega-3 fatty acids, which are beneficial for heart and brain health.
- 3. Sleep Habits:**
 - Consistently getting 7–8 hours of sleep per night with a regular bedtime routine enhances recovery, cognitive function, and emotional stability.
- 4. Non-Smoking and Moderate Alcohol Consumption:**
 - Avoiding smoking entirely and limiting alcohol intake to 1–2 drinks per week significantly reduces the risks associated with heart disease, liver problems, and certain cancers.
- 5. Regular Health Check-ups:**
 - Keeping up with regular medical check-ups ensures early detection and management of potential health issues. Your recent assessments showing normal blood pressure and cholesterol are positive indicators of good health maintenance.

⚠ Weak Points:

- 1. Moderate Stress Levels:**
 - A reported stress level of 6/10 indicates moderate stress, potentially impacting mental health if not managed properly. Chronic stress can lead to more severe issues, such as anxiety, depression, or heart-related problems.
- 2. Occasional Dietary Indulgences:**
 - While occasional indulgences are normal, frequent consumption of desserts or treats could potentially affect weight and blood sugar levels over time if not monitored.

✅ Improvement Plan:

- 1. Stress Management:**
 - Incorporate stress-reduction techniques such as mindfulness, meditation, or deep-breathing exercises into your routine. Setting aside time for hobbies or leisure activities can also help balance work and personal life stressors.
- 2. Mindful Eating:**
 - Pay attention to portion sizes and try to balance indulgent food choices with more nutritious options when enjoying desserts or treats. Consider healthier dessert alternatives made with natural sweeteners or whole ingredients.
- 3. Enhanced Physical Activities:**
 - While your current exercise routine is commendable, consider adding different forms of physical activity such as strength training or swimming to vary the routine and work on different muscle groups, enhancing overall fitness.
- 4. Periodic Health Assessments:**

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