**MACHINE LEARNING-BASED FRAUD DETECTION IN HEALTHCARE INSURANCE WITH OPTIMIZED STORAGE IN BLOCKCHAIN USING ZERO-KNOWLEDGE PROOF**

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Machine learning-based fraud detection in Healthcare Insurance with optimized storage in Blockchain using zero-knowledge proof

ABSTRACT

The prevalence of fraudulent activities in the insurance industry is alarmingly increasing and requires innovative solutions. The primary objective of the project is to identify instances of fraudulent insurance claims through the utilization of machine learning algorithms and store the claim record in a blockchain network using zero knowledge proofs. Machine learning algorithms such as Logistic Regression, Decision Tree, Random Forest and eXtreme Gradient Boosting are trained with an extensive dataset which is subjected to a sequence of pre-processing techniques and sampling techniques. The trained models are evaluated and compared in terms of different performance metrics. The XGBoost model with SMOTE oversampling is proven to be distinguished among others. The model interpretability is demonstrated by the Explainable AI concept. Blockchain technology is used to store and retrieve the insurance data, ensuring the reliability and immutability of said data. To protect the data from public visibility Zero Knowledge proof technology is utilized. This ensures the privacy and authenticity of the information. Overall, this project provides an efficient and automated claim validation system with higher accuracy and optimized storage in blockchain while preventing information leak.

LITERATURE SURVEY

1. Zhou, L., Wang, L. & Sun, Y. “MIStore: a Blockchain-Based Medical Insurance Storage System”. J Med Syst 42, 149 (2018). https://doi.org/10.1007/s10916-018-0996-4

The research paper explores the evolving field of blockchain technology in the context of healthcare, with a specific focus on medical insurance. Acknowledging the exponential growth of decentralized and tamper-resistant blockchain systems, the study highlights existing applications in healthcare, such as data-sharing apps and decentralized record management systems.

However, it notes a gap in these systems, particularly the absence of homomorphic computing for data recorded on the blockchain. Addressing challenges in the medical insurance business, the paper introduces MIStore, a novel blockchain-based medical insurance storage system. MIStore boasts decentralization, secure data storage using Practical Byzantine Fault-tolerance, a threshold protocol ensuring confidentiality, and verifiability of key data stored in the blockchain.

The system also emphasizes efficient verification processes and homomorphic computations to reduce computational overhead. The literature review briefly touches on various blockchain consensus mechanisms and the increasing adoption of blockchain in healthcare. Finally, the paper promises a performance evaluation of MIStore by deploying it on the Ethereum blockchain, showcasing a comprehensive exploration of blockchain's role in revolutionizing medical insurance data management.

2. Anokye Acheampong Amponsah, Adebayo Felix Adekoya, Benjamin Asubam Weyori, “A novel fraud detection and prevention method for healthcare claim processing using machine learning and blockchain technology”, Decision Analytics Journal, Volume 4, 2022, 100122, ISSN 2772-6622, [https://doi.org/10.1016/j.dajour.2022.100122.](https://doi.org/10.1016/j.dajour.2022.100122)

The paper discusses a comprehensive approach to combating healthcare fraud through the integration of machine learning techniques and blockchain technology. Healthcare fraud is identified as a pervasive global issue impacting both developed and developing nations, causing financial losses and hindering the effectiveness of health insurance systems. The proposed solution involves leveraging decision tree classification algorithms to analyze a health insurance claims dataset. The extracted knowledge from these algorithms is then encoded into Ethereum blockchain smart contracts to enhance fraud detection and prevention capabilities. The study emphasizes the applicability of blockchain beyond cryptocurrency, particularly in health insurance, for secure and transparent data management.

The research is contextualized within the framework of the National Health Insurance Scheme in Ghana, where financial sustainability threats, including fraud, impede universal health coverage. The integration of machine learning within blockchain smart contracts aims to address this issue. The authors highlight the importance of extending blockchain technology to the insurance sector, specifically in claims processing, showcasing a paradigm shift toward Blockchain 3.0. Experimental results demonstrate the effectiveness of decision tree models, with accuracy reaching 97.96%, sensitivity at 98.09%, and specificity reflecting the system's ability to correctly identify non-fraudulent cases. The study concludes that the proposed system presents a robust solution to detect and prevent healthcare fraud, contributing to the broader goal of achieving Universal Health Coverage.

3. Shah, D., Patel, D., Adesara, J. et al. Integrating machine learning and blockchain to develop a system to veto the forgeries and provide efficient results in the education sector. Vis. Comput. Ind. Biomed (D.). Art 4, 18 (2021). https://doi.org/10.1186/s42492-021-00084-y

The paper presents a system that integrates machine learning (ML) and blockchain technology. The ML phase involves collecting a dataset from 1540 students and using various classifiers to predict job roles based on academic records. Support Vector Machine and Extreme Gradient Boosting models yielded the best results. The blockchain component utilizes Python classes to represent blocks and utilizes proof-of-work algorithms for data validation. The authors also establish decentralism in the system by creating peer-to-peer networking functionality. Additionally, the paper discusses the integration of blockchain and ML, showcasing an application programming interface that serves requests for predictions. The system aims to provide a new perspective on security and accuracy by combining the verified data available from the blockchain with ML for model training.

4. B. K. Sethi, P. K. Sarangi and A. S. Aashrith, "Medical Insurance Fraud Detection Based on BlockChain and Machine Learning Approach," 2022 Fourth International Conference on Emerging Research in Electronics, Computer Science and Technology (ICERECT), Mandya, India, 2022, pp. 1-4, doi: 10.1109/ICERECT56837.2022.10060811.

The authors discuss the transformation in the mode of insurance policies from paid per-service to single disease payment. However, there is a possibility of fraud with single-disease payments. In this work, the authors have presented a methodology for detecting the health insurance fraud entrenched block chain and Machine learning techniques like Support Vector Machine (SVM) and logistic Regression, that can automatically recognize apprehensive medical records to assure sustainable execution of single-disease payment and reduce medical insurance worker's workload. The authors have also proposed a medical record storage and management procedure based on consortium block chain to ensure data security, immutability, traceability, and audit ability. The suggested system may effectively identify fraud and considerably increase the efficiency of medical insurance evaluations, as demonstrated by experiments on two real datasets from two 3A hospitals.

5. Goyal, Adit & Elhence, Anubhav & Chamola, Vinay & Sikdar, Biplab. (2021). A Blockchain and Machine Learning based Framework for Efficient Health Insurance Management. 511-515. 10.1145/3485730.3493685.

This paper presents a blockchain and machine-learning-based framework to revolutionize the health insurance industry, addressing its current challenges of high costs and lengthy claim settlement processes. By utilizing smart contracts and machine learning models like ridge regression and random forests, the proposed system aims to streamline operations, personalize premiums based on individual risk profiles, and significantly reduce the involvement of intermediaries. This will lead to more efficient claim processing, lower premiums, and risk-based premium rebates for policy holders, ultimately enhancing the accessibility and affordability of health insurance. The integration of Internet ofMedical Things (IoMT)-based data with blockchain technology furthers the potential for improved data aggregation and decision-making, ensuring patient privacy and system efficiency.

6. Abbas, K., Afaq, M., Ahmed Khan, T., & Song, W. (2020). A Blockchain and Machine Learning-Based Drug Supply Chain Management and Recommendation System for Smart Pharmaceutical Industry. Electronics.

The pharmaceutical industry faces a significant challenge in combating counterfeit drugs infiltrating the supply chain, resulting in substantial financial losses and potential harm to patients. This paper proposes and implements a novel solution, the Drug Supply Chain Management and Recommendation System (DSCMR), leveraging blockchain technology and machine learning. The blockchain module, deployed using Hyperledger Fabric, ensures efficient monitoring and continuous tracking of drug delivery processes within the smart pharmaceutical industry. Concurrently, the machine learning module utilizes N-gram and LightGBM models trained on a publicly available drug reviews dataset to recommend top-rated medicines to consumers. Integration is achieved through a REST API, enhancing the overall effectiveness and usability of the proposed system. Extensive testing validates the efficiency and reliability of DSCMR in addressing the pressing issue of counterfeit drugs in the pharmaceutical supply chain.

7. Qiu Z, Xie Z, Jiang X, Ran C, Chen K. Novel Blockchain and Zero-Knowledge Proof Technology-Driven Car Insurance. Electronics. 2023; 12(18):3869. https://doi.org/10.3390/electronics12183869.

In this paper, the authors emphasize on the privacy and authenticity of the owner’s information in car insurance claims. However, they also point out that the current traditional car insurance claims scenario suffers from inefficiency, complex service, unreliable data, and data leakage. Therefore, they suggest using blockchain, smart contracts, and zero-knowledge proof technology to improve the current problems. This paper proposes a novel car insurance claim scheme based on smart contracts, blockchain, and zero-knowledge proof. It focuses on preserving privacy in the car insurance authorization and claim process. They designed a private smart contract for the creation and revocation of car insurance and a public smart contract for the authorization and validation of car insurance. By using ZoKrates, generating zero-knowledge proofs off chain and verifying the proofs on chain reduces the amount of data storage and computation on chain and provides privacy protection for sensitive information. Experimental results confirm the efficacy of the proposed scheme in terms of security and performance.

8. S. Jain, A. Anand, A. Gupta, K. Awasthi, S. Gujrati and J. Channegowda, "Blockchain and Machine Learning in Health Care and Management," 2020 International Conference on Mainstreaming BlockChain Implementation (ICOMBI), Bengaluru, India, 2020, pp. 1-5, doi: 10.23919/ICOMBI48604.2020.9203483.

A dual Blockchain structure is employed in this system, utilizing Hyperledger Fabric for granting access to sensitive health data and Ethereum for executing applications and services. The closed nature of Hyperledger Fabric ensures necessary privacy for medical information. The permissioned Blockchain model is highlighted, emphasizing its utility in concealing specific transactions or offers from the public. The system employs a double encryption mechanism for enhanced security, surpassing centralized security systems.

The health data security mechanism involves a patient-authorized doctor interaction, where updates to patient records are automatically logged. Access is strictly authorized, and doctors are not permanently granted access; access termination is controlled by the patient. In emergency scenarios, such as unconscious patients, access to health records becomes crucial for informed medical decisions during life saving surgeries.

The integration of machine learning is discussed in two steps: dataset adjustment to optimize model accuracy and independent dataset testing for validation and prevention of overfitting. Steps for supervised learning are outlined, including the selection of training set categories, collection of input data and complementary outputs, representation of the input dataset as a feature vector, algorithm selection, and assessment of algorithm accuracy using a test dataset. The overall accuracy of the trained function is dependent on appropriate dataset representation, and the output of the test dataset determines algorithm accuracy.

9. Ashfaq T, Khalid R, Yahaya AS, Aslam S, Azar AT, Alsafari S, Hameed IA. A Machine Learning and Blockchain Based Efficient Fraud Detection Mechanism. *Sensors*. 2022; 22(19):7162. https://doi.org/10.3390/s22197162

This paper addresses the issues of fraud and anomalies within the Bitcoin network, which are common concerns in e-banking and online transactions. As the financial sector evolves, the methods of committing fraud and anomalies also advance. Despite the introduction of blockchain technology as a secure integration into finance, the number of fraud cases continues to rise each year. To combat this, our proposal suggests a secure fraud detection model that combines machine learning and blockchain. We employ two machine learning algorithms, namely XGboost and random forest (RF), for transaction classification. These techniques train the dataset by analyzing fraudulent and legitimate transaction patterns, enabling them to predict new incoming transactions. By integrating blockchain technology with machine learning algorithms, we can identify and flag fraudulent transactions within the Bitcoin network. In our proposed model, XGboost and random forest (RF) algorithms are utilized for transaction classification and pattern prediction. Furthermore, we evaluate the precision and AUC of these models to measure their accuracy. We also perform a security analysis of the suggested smart contract to demonstrate the robustness of our system. Additionally, we propose an attacker model to safeguard our system against potential attacks and vulnerabilities.

10. Kayikci, S., Khoshgoftaar, T.M. Blockchain meets machine learning: a survey. J Big Data 11, 9 (2024). <https://doi.org/10.1186/s40537-023-00852-y>

This article discusses the integration of blockchain and machine learning technologies. It provides overviews of blockchain concepts like blocks, cryptography, consensus mechanisms, Ethereum, and smart contracts. It also covers machine learning types and processes. The literature review examines studies combining these technologies in IoT, supply chain, medicine, finance, and security. Several real-world examples are described. Some challenges include data standardization, strategic planning, privacy concerns during model training, and scalability. Overall, the combination of these technologies could revolutionize industries by enhancing security, efficiency, and data-driven decision making. However, more work is still needed to address technical and regulatory issues.

11. Inayatulloh, Siti Elda Hiererra, Prasetya Cahaya S, Rozil Toyob, Nico Djundharto Djajasinga , Sawqi Saad El Hasan, Rofiq Noorman Haryadi, Rivaldhy N. Muhammad,“ Blockchain technology of fraud Detection and Risk Prevention in Insurance Industry “https://ieomsociety.org/proceedings/2022paraguay/47.pdf”

This paper aims to make a blockchain application concept of insurance to customer safety risk aided platforms that would be enrolled in the blockchain network. The main framework is provided to web-application for the customer that would be handy to all other riskers in future which will be signified to store in their ledger .The insurance participant and customer have been made smart contracts to be the membership of the insurance claim network. It will be handy on any devices such as Computers and Smartphones to access it .

12. Agrawal, D., Bansal, R., Fernandez, T.F., Tyagi, A.K. (2022). Blockchain Integrated Machine Learning for Training Autonomous Cars. In: Abraham, A., et al. Hybrid Intelligent Systems. HIS 2021. Lecture Notes in Networks and Systems, vol 420. Springer, Cham. <https://doi.org/10.1007/978-3-030-96305-7_4>

This paper discusses using blockchain and machine learning together to decrease the computational time required for training autonomous cars. It proposes training a single "teacher" car with high precision and accuracy, and having that car share its data and continuously updated weights with all other cars through a blockchain network. Further, in the cases of failure or accidents, data is shared among other cars in a secured manner. Also, his integrated approach could reduce the training time needed from being proportional to the number of cars (N) to just 1. It provides examples of how the machine learning and blockchain aspects might be implemented and discusses future directions and challenges.

13.Nouhaila El AkramI, Mohamed Hanine, Emmanuel Soriano Flores, Daniel Gavilanes Aray, and Imran Ashraf “ Unleashing the Potential of Blockchain and Machine Learning: Insights and EmergingTrends From Bibliometric Analysis “ <https://ieeexplore.ieee.org/document/10192385/authors#authors>

This paper pursue about the insight and emerging trends of bibliometric analysis for Web of science core data collection of 700 manuscripts drawn which was spanned from 2017 to 2022.The immense of this technologies that were compiled from various aspects of the research area regarding publication productivity, influential articles, prolific authors, the productivity of academic countries and institutions that are termed in the intellectual structure of using the blockchain and machine learning.The analysis was conducted to provide a valuable foundation for both academic scholars and practitioners using the bibliometric tools to investigate the key area of hotspots, potential prospects, and dynamical aspects of the field.

14.Sudeep Tanwar , Qasim Bhatia , PruthvI Patel, Aparna Kumari, Pradeep Kumar Singh and Wei-Chiang Hong” Machine Learning Adoption in Blockchain-Based Smart Applications: The Challenges,and a Way Forward“ https://ieeexplore.ieee.org/document/8938741/authors#full-text-header

This paper implies on the great immense technology of Blockchain and Machine Learning that would assist the several smart applications such as Unmanned Aerial Vehicle (UAV), Smart Grid (SG), healthcare, and smart cities.This raised common issues on many directing industry faces on security issues such as majority attack and double-spending. Data analytics is required on blockchain based secure data such that Machine Learning would be analyzed using tradition ML technique such as ,Support Vector Machines (SVM), clustering, bagging, and Deep Learning (DL) algorithms such as Convolutional Neural Network (CNN) and Long short-term memory (LSTM) can be used to analyze the attacks on a blockchain-based network.

15.Oluwadare Joshua OYEBODE, Neha Singh, T Prasanth, Dr. T.R. VIJAYA LAKSHMI, Manjul Singla, and Richard Essah.”Blockchain and Machine Learning Based Healthcare” https://www.eurchembull.com/uploads/paper/e63a0abd10717d92d9e949c725de4d97.pdf

The paper discusses the potential of blockchain and machine learning in improving patient care, data management, and clinical research. It highlights the use of blockchain technology in ensuring data reliability and security, as well as its potential to streamline healthcare transactions and reduce costs. The section also emphasizes the role of machine learning in healthcare information management, including the use of predictive analytics to identify high-risk patients and improve treatment outcomes. Additionally, the PDF discusses the potential of the Internet of Things (IoT) in patient monitoring and the use of telemedicine to improve access to healthcare services. Overall, the section showcases the potential for advanced technologies to enhance patient-centric care, drug development, and resource utilization in healthcare settings.

| Title | Technique/Algorithm | Metrics | Results | Scope |
| --- | --- | --- | --- | --- |
| 1. MIStore:a Blockchain-Based Medical Insurance Storage System | Threshold verifiable homomorphic confidential storage scheme (TVHCSS) | Transaction payload size, Transaction generating time, Throughput | Reduced verification time, for improved throughput with a more suitable blockchain platform | Highlights the areas where blockchain and machine learning are used together, providing a literature overview on the integration of these two technologies, along with their contributions, gaps, and advantages in various fields. |
| 1. A novel fraud detection and prevention method for healthcare claim processing using machine learning and blockchain technology | Decision Tree Algorithm, Ethereum Blockchain | Accuracy, Sensitivity,Specificity, Root mean square error, Mean absolute error , Kappa | Effectiveness of Blockchain-based fraud detection system in making data-driven decisions and significantly reducing the impact of healthcare fraud | Application of Blockchain Technology, Fraud Detection and Prevention,Cost-Efficient Solutions |
| 1. Integrating machine learning and blockchain to develop a system to veto the forgeries and provide efficient results in the education sector. | Multiple Machine Learning models, Blockchain built from scratch | Mean absolute error, Root mean square error, Relative absolute error and Relative squared error | Support Vector Machine (SVM) and XGBoost provides highest accuracies. Successful creation and integration of blockchain with the model. | Use of existing blockchain technologies.  Reduction in Time complexity for data retrieval. |
| 1. Medical Insurance Fraud Detection Based on BlockChain and Machine Learning Approach | Consortium Blockchain, Support Vector Machine, Logistic Regression | Accuracy  Sensitivity  Specificity | * blockchain and ML for fraud detection in single-disease payments, enhancing efficiency. * Consortium blockchain ensures data security and traceability, improving medical insurance evaluations. | * Explore scalability and interoperability for broader healthcare industry applications. * Evaluate real-world implementation challenges and user acceptance for practicality. |
| 1. A Blockchain and Machine Learning based Framework for Efficient Health Insurance Management | Ridge regression, Random Forest, Blockchain network | R-squared, Root mean square error, Mean absolute error, Quadratic weighted Kappa | Accurate, cost-effective and quick management of insurance claims. Use of fewer intermediaries and smart contracts. | Improve the accuracy in prediction of the insurance premium.  Make the scheme lightweight to reduce communication overheads. |
| 1. A Blockchain and Machine Learning-Based Drug Supply Chain Management and Recommendation System for Smart Pharmaceutical Industry. Electronics. | N-gram, LightGBM, Sentiment Analysis , Hyperledger Fabric | Accuracy, Recall, Precision, F1 Score, Execution Time | Drug Supply Chain Management. Drug Recommendation Results,Efficiency and Usability Testing . These results showcase the functionality and potential impact of the proposed system, highlighting its ability to provide drug recommendations and enhance the efficiency | The system provides secure and transparent drug supply chain management while also recommending the accurate medicines. |
| 1. Novel Blockchain and Zero-Knowledge Proof Technology-Driven Car Insurance | * Blockchain * Zero-Knowledge Proof * ZoKrates | Number of Constraints and Key SizeTime CostGas ConsumptionCharacteristic Comparison | Proposal of a hybrid smart contract proxy model Utilization of ZoKrates for zero-knowledge authorization and verification | * Scalability of blockchain technology * Efficiency of zero-knowledge proof algorithms * Optimize the performance of the zero-knowledge proof algorithm * Implement the model in an automated manner |
| 1. Blockchain and Machine Learning in Health Care and Management | Hyperledger and ethereum blockchain technologies. | Read latency  Read throughput  Transaction latency  Transaction throughput | Improved security, privacy, and data integrity in managing sensitive health data. | Optimize model accuracy for various healthcare applications |
| 1. A Machine Learning and Blockchain Based Efficient Fraud Detection Mechanism | * Blockchain Technology * Machine Learning Algorithms (XGboost and random forest) * Deep Learning Algorithms (Bidirectional Long Short-Term Memory - BiLSTM) * Encryption Techniques (Asymmetric, symmetric, and homomorphic encryption) | precision-recall curve, accuracy, log loss, and area under the curve (AUC) | Proposal of a Blockchain-based Machine Learning Algorithm  Address Data Imbalance by generating synthetic malicious data points | * The observed log loss of XGBoost during training indicates efficient capture of nonlinear patterns * the precision-recall curve shows optimal accuracy in classifying blockchain transactions. |
| 1. Blockchain meets machine learning | K-nearest neighbor (K-NN) model for cryptocurrency price prediction, Support Vector Machine (SVM) and Multi-Layer Perceptron (MLP) | Precision, recall, F-score, root mean square error, convergence rate, data latency, throughput, and transaction latency | Delves into the use of various algorithms and performance metrics in the context of blockchain and machine learning. | It provides insights into the technical aspects of blockchain technology, its potential applications in different domains, and the emerging research in the field of medicine, finance, and security. |
| 1. Blockchain technology of fraud Detection and Risk Prevention in Insurance Industry | Ethereum,Blockchain network. | Transaction speed, scalability, and security | Web Application on devices such as Computers and Smartphones. | Portable, easy to store data without loss, accessiblilty |
| 1. Blockchain Integrated Machine Learning for Training Autonomous Cars | Q-Learning, Attention U-Net framework, and self-writing smart contracts. | Data latency reduction, convergence rate improvement, storage optimization, precision | Integration of blockchain and machine learning technologies, highlighting their potential applications in various domains such as finance, medicine, supply chain, and security | Provides insights into the benefits, challenges, and real-world examples of combining these technologies. |
| 1. Unleashing the Potential of Blockchain and Machine Learning: Insights and EmergingTrends From Bibliometric Analysis | Bibliometric tools for Bibliometric Analysis | Wos - Web of Science (Data collection) | Searching the bibliography data gives experts and scholars details and cite counts. | Connecting scholars and experts in academics for specified fields and domain. |
| 1. Machine Learning Adoption in Blockchain-Based Smart Applications: The Challenges, and a Way Forward | Support Vector Machines (SVM), Deep Learning (DL) algorithms such as Convolutional Neural Network (CNN) and Long short-term memory (LSTM) | Recall, F1 score, root mean square error, accuracy, throughput, and transaction times | Gives security to those issues of cyber-attack in blockchain and analyze the attacks on a blockchain-based network. | Both technologies applied several smart applications such as Unmanned Aerial Vehicle (UAV), Smart Grid (SG), healthcare, and smart cities. |
| 1. Blockchain and Machine Learning Based Healthcare | Artificial neural networks (ANNs) and chemical reaction optimization (CRO) | Mean Squared Error (MSE), Root Mean Squared Error (RMSE), Mean Absolute Error (MAE) | Highlights the increasing interest and publications in this domain, indicating the growing application of these technologies in healthcare | Explore the utilization of machine learning and blockchain technologies in the field of smart healthcare. |

DATASET

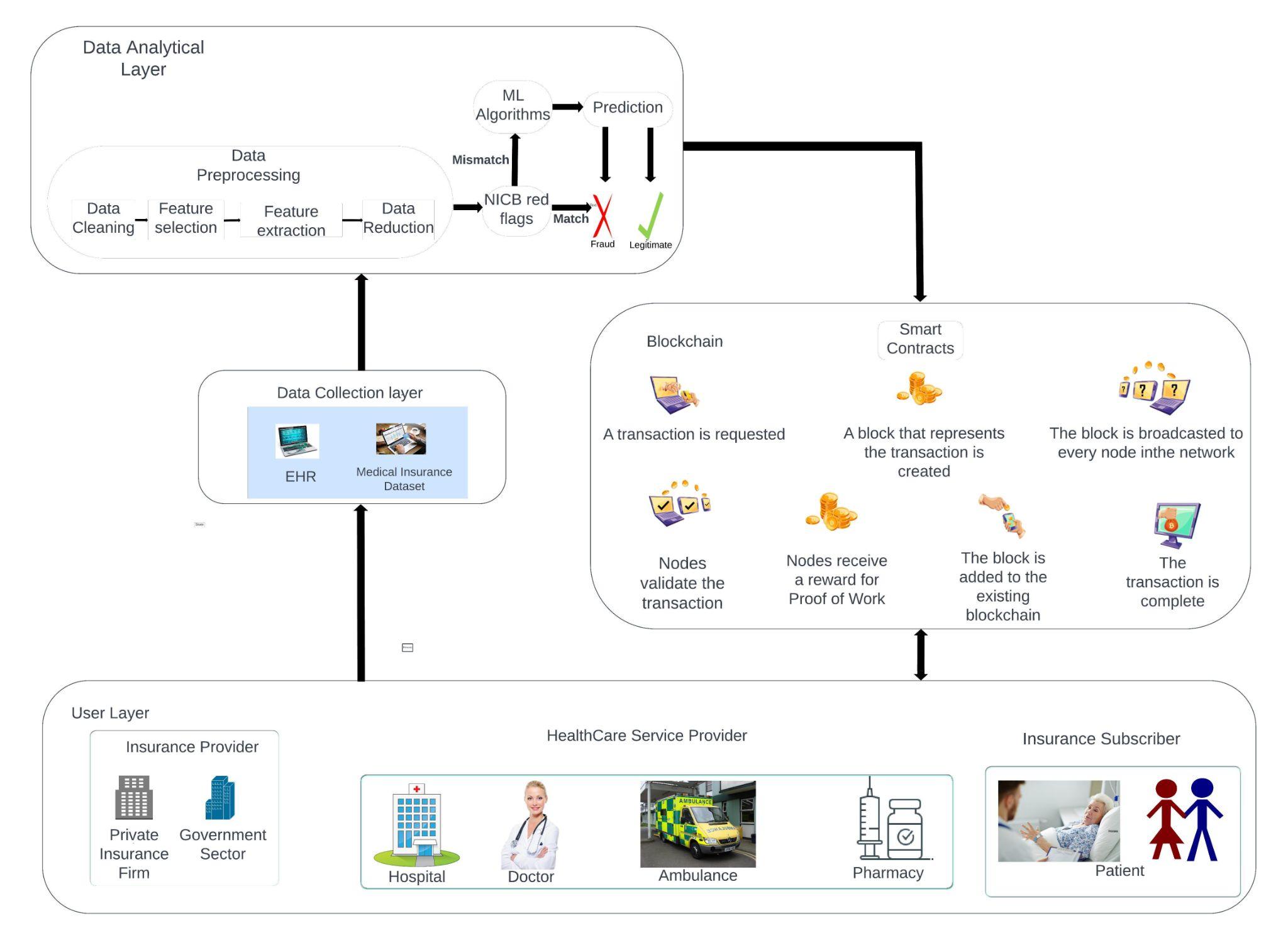
For the purpose of this project, we have taken a sample dataset from Kaggle. It consists of Inpatient claims, Outpatient claims and Beneficiary details of each provider. This project uses eight data files out of which 4 are for training purposes and 4 are used in testing the model. There are 4 types of data where each type has one file for training and testing. The types of data file are - A) Inpatient Data - This dataset offers valuable information on the insurance claims submitted for individuals who have been admitted to hospitals. It includes additional details such as admission and discharge dates, as well as the admit diagnosis code, B) Outpatient Data - This dataset provides information on insurance claims for patients who visit hospitals but are not admitted. It captures relevant details associated with their hospital visits, C) Beneficiary Details Data - This dataset encompasses KYC details of beneficiaries, including health conditions and the region they are affiliated with, and D) Provider Data - This file contains Provider ID. In the training file, the Provider ID is mapped with target value - Potential Fraud, whereas in the testing file only the Provider ID is given.

<https://www.kaggle.com/datasets/rohitrox/healthcare-provider-fraud-detection-analysis>

PERFORMANCE METRICS

* Gas Consumption
* Storage
* Time Cost

EXPERIMENTAL SETUP



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13. Agrawal, D., Bansal, R., Fernandez, T.F., Tyagi, A.K. (2022). Blockchain Integrated Machine Learning for Training Autonomous Cars. In: Abraham, A., et al. Hybrid Intelligent Systems. HIS 2021. Lecture Notes in Networks and Systems, vol 420. Springer, Cham. <https://doi.org/10.1007/978-3-030-96305-7_4>
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