

# Problem Statement

Create an app from scratch which takes in an Insurance Policy document image and extracts important information from it in the form of text and auto-fills a form using it. Users should have a Camera Scan or Upload option to provide Insurance document images. Some common entities we are aiming to extract are Name, Email, Mobile No, Policy No, Vehicle Registration No, Engine No, Chassis No etc.

## Challenges

There are multiple challenges in this project. Different images require different image processing. So a camera scanned image requires adaptive thresholding as its lighting conditions vary across the image while an image which is a screenshot of a Policy Document will require thresholding techniques which calculates a global threshold value for the whole image. So the app distinguishes between camera scanned and uploaded image and applies image processing according to it, but if a user provides camera scanned image via upload method then this might lead to wrong results. Among the camera scanned images itself image processing will greatly vary like brightness and contrast adjustment, removing noise, removing blur to make text clearer etc. If a type of image processing is applied (like applying Noise filters to an image which is completely noise free) to the image then it will ruin the image and significantly impact the output results.

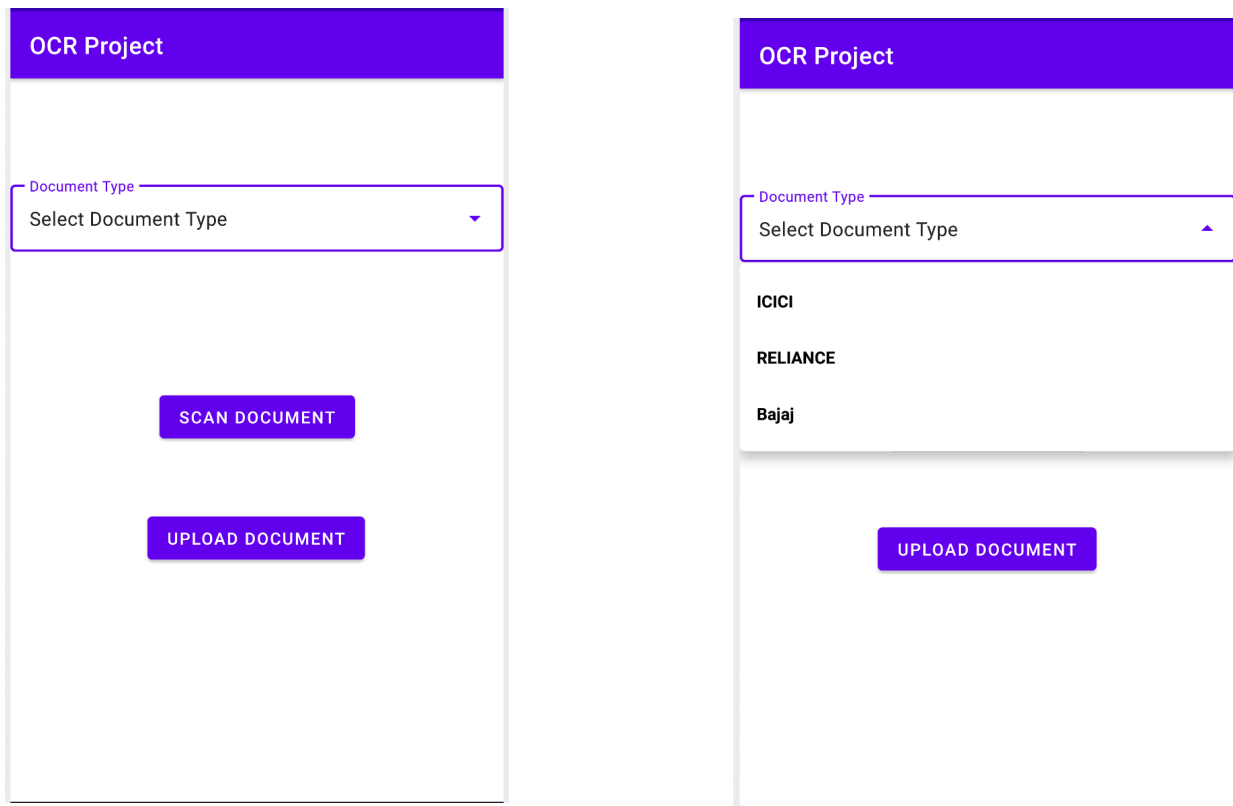
The OCR model used in the project should give output in a specific fixed format so that information extraction from it is reliable and accurate. OCR models like ML kit was able to detect different text boxes in the policy document but the output was some string with shuffled words inside it making it difficult to exactly locate the relevant information inside it. There are no reliable models which can exactly cater to the use case of extracting text from insurance policy documents which have a fixed structure. The OCR model used in this project is a generic OCR but the output it produced was something that could be utilized to extract relevant information.

This is an open ended project as documents greatly vary in their structure and information present in it. So each document type is handled separately according to its

output structure. To add support for a new document its own static class has to be written.

## App Workflow

The app is built on MVVM architecture so UI and its logic are separated in the code. The Main Page opens when the app is started. It has a drop down box and two buttons (Camera Scan and Upload). You have to select document type from the drop down present on the main screen. It is a required field without selecting which you cannot move further. After Selecting the document type press Scan or Upload button to move further.



After selecting the document type when Upload Document is pressed, file manager opens where relevant document images can be selected.

On pressing the Scan Document button, the device camera preview will open where the document image can be captured. CameraX apis are used to control the camera hardware in the device.

After selecting the image file an image cropper appears on the screen where the image can be cropped and the orientation of the image can be fixed. This step in the app is very important and it will have a significant impact on the output. After this the cropped image is pre processed and displayed on the screen before OCR model is run on it. If the 'OK' button is pressed then the OCR model is run and information is extracted from it. After that a final output page opens which has a form in which contents are auto filled.


## Image Cropping

After the image is selected an image cropper appears on the screen. This step is very important as it will have a significant impact on the final output. If the image is cropped in the right way, it will reduce the processing time of the OCR model and improve its accuracy as it removes unwanted text and re-scales the image increasing its font size.

Some flexibility is provided when cropping the image but you are not completely free to crop in any way you want. The reason being that there are plethora of ways to crop an image, each cropped image resulting in a different output structure but some specific structure is needed to locate relevant information in it. Different structures from differently cropped images can be handled explicitly in the code but there will always be some case or the other where output of the OCR will give structure which would not be recognised in the code leading to wrong results.

The correct way of cropping the document image is to extend the cropping window from the left margin to the right margin. There is flexibility in the height of the cropping window but make sure that the value you want is present inside the window along with its key.

Some correct ways of cropping is shown below:

		Priced As Per UN (DRAN118P0017/91/20102)	
<b>Policy Certificate</b>			
<b>Private Car Package Policy</b>			
<b>Car Policy Details</b>			
<b>Name</b> SUBRAT		<b>Telephone no</b> *	<b>Mobile no</b> 7896041510
<b>Address</b> DENDALURU, KARNATAKA, DANGALORE, KARNATAKA - 560002		<b>Email</b> ESUBRAT9@GMAIL.COM	
		<b>Policy No</b> 2001021175/030003	<b>E-Policy No</b> PNP2001020203200303190255
		<b>Policy issued On</b> Mar 29, 2022	<b>Coverage no</b> 02111755
		<b>Vehicle Registration No</b> MPKSC048E	<b>Vehicle Registration Date</b> Mar 29, 2016
<b>Tenure</b> 1 Year		<b>Period of insurance</b> Mar 30, 2022 09:00 to Midnight of Mar 29, 2023	
<b>Namune Name</b> *	<b>Relationship</b> *	<b>Age</b> 0	<b>RTCI Location</b> Handwritten Below
<b>Named Passenger's Name</b> *	<b>Relationship</b> *	<b>Age</b> 0	<b>MACHYA PRADIP-BHOPAL</b> *
<b>Servicing Branch Name</b> Mumbai		<b>GETN Number (Customer)</b> 10002332296	<b>Invoice Number</b> 10002332296
<b>Servicing Branch Address</b> 414, ICICI LOMBARD HOUSE, VEER SAVARKAR MARG, NEER BIDCHI VNAKAT TEMPLE MAIN GATE, PRABHADEVI, MULWAI 421025, MAHARASHTRA			

<b>Previous Policy Details</b>			
<b>Previous Policy For</b> ANANDKUMAR KODK	<b>Previous Policy Period</b> 24-03-2021 to 24-03-2022	<b>Previous Insurer Name</b> *	<b>Previous Policy Type</b> Comprehensive Package
<b>Previous Year MCB</b> 59		<b>Claims Made Under Previous Policy</b> 0	


<b>Vehicle and IDV Details</b>									
<b>Registration No</b> MPKSC048E	<b>Make</b> CHEVROLET	<b>Model</b> CHEVROLET	<b>Variant</b> 1.5 LT SPORTS	<b>Type of Body</b> Sedan	<b>GSWR</b> 915	<b>Mtg Yr</b> 2016	<b>Seating Capacity</b> 5	<b>Chassis No</b> 39999	<b>Engine No</b> 55556
<b>Vehicle IDV (T)</b> 141028	<b>Trailer (T)</b> 0	<b>Non Electrical Accessories (T)</b> 0	<b>Electrical / Electronic Accessories (T)</b> 0	<b>CNG / LPG Unit (T)</b> 0	<b>Total IDV (T)</b> 141028				

<b>Premium Break-up</b>			
<b>Own Damage Premium (A)</b> Basic, OD Premium	<b>(T) Liability Premium (R)</b> 4346	<b>4346</b>	<b>14</b>
<b>Sun Total</b> Savings - You have saved the following amount on your premium No Claim Bonus 50% Sub-Total	<b>2023</b> <b>2023</b>	<b>2023</b>	<b>18</b>
<b>Total Own Damage Premium (A)</b>	<b>2023</b>	<b>Total Premium Payable</b>	<b>4833</b>

<b>Geographical Area: No Extension</b>		<b>Applicable MT Classes: 22</b>	
<b>Compulsory Deductible: 1000</b>		<b>Voluntary Deductible: 0</b>	
<b>Premium Collection No</b> 1052430883	<b>Premium Amount</b> 4832	<b>99% REBATE INSURANCE SERVICES</b>	<b>Receipt Date: 24-03-2022</b>
<b>GETN Reg No</b> 27AACE29A5GZN	<b>REGISTRATION</b>		



**ICI Lombard**  
Nabhaye Vaade

Practical Code 301  
LIN: ICDAN1150P017/5120102

## Policy Certificate

### Private Car Package Policy

#### Your Policy Details

Name <b>SUBIRAT</b>	Telephone No -	Mobile No <b>7895041158</b>	Email <b>SUBIRAT79@ICILOMB.COM</b>
Address <b>ENGALURU, KARNATAKA, SANGALUR, KARNATAKA - 560183</b>	Policy No <b>20015211757503003</b>	E-Policy No <b>PIP3001022030295303190255</b>	Coverable No <b>52111755</b>
	Policy Insured On <b>Mar 29, 2022</b>	Vehicle Registration No <b>MP56C5M48</b>	Vehicle Registration Date <b>Mar 29, 2016</b>
Terms <b>1 Year</b>	Period of Insurance <b>Mar 30, 2022 10:00 to Midnight of Mar 29, 2023</b>		
Insured Name <b>Insured Name</b>	Relationship -	Age <b>0</b>	Hypothecated To <b>RTD Location</b>
Named Passenger's Name -	Relationship -	Page <b>0</b>	<b>INSURANCE-BS-CAL</b>
Servicing Branch Name <b>Mumbai</b>	Servicing Branch Address <b>414, ICI LOMBARD HOUSE, VEER SAVARKAR MARG, NEAR SICCH VINAYAK TEMPLE MAIN GATE, PRABHADIV, MUMBAI 400035, MAHARASHTRA</b>	Invoice Number <b>1903732256</b>	

#### Previous Policy Details

Previous Policy No <b>MMXCKONKJROKX</b>	Previous Policy Period <b>30-03-2021 to 29-03-2022</b>	Previous Insurer Name <b>0</b>	Previous Policy Type <b>Comprehensive Package</b>
Previous Year NCB <b>0</b>		Claims Made Under Previous Policy <b>0</b>	

#### Vehicle & ID Details

Registration No <b>MP56C0455</b>	Make <b>CHEVROLET</b>	Model <b>SPARK 1.2 LS SPORTS</b>	Type of Body <b>Saloon</b>	CC/KW <b>995</b>	Mfg. Yr <b>2016</b>	Seating Capacity <b>5</b>	Chassis No <b>9999</b>	Engine No <b>93350</b>
Variant ID <b>141522</b>	Trailer (Y/N) <b>0</b>	Non Electrical Accessories (Y/N) <b>0</b>	Electrical / Electronic Accessories (Y/N) <b>0</b>	UOR / U Number (Customer) <b>0</b>	ONG / LPG Unit (Y/N) <b>0</b>	Variant ID (Y/N) <b>141522</b>		

#### Premium Break-up

Own Damage Premium (A)	4540	Basic Third Party Liability Total	2072	
Basic OD Premium	4540		2072	
Sub Total	4540		2072	
Sum Insured	2022			
Sum Insured You have saved the following amount on your premium No Claims Bonus 50%, Sub-Total	2022			
		Total Liability Premium (B)	2072	
		Total Package Premium (A+B)	4595	
		GST	721.03	
			18	
Total Own Damage Premium (A)	2925	Total Premium Payable	4837	

Geographical Area: **No Extension**

Compulsory Deductible: **1000**

Premium Collection No: **1052408853**

GETIN Reg No:

27AAGCPHAGLGN

Premium Amount

KONTACT code


Applicable MT Clauses: **22**

Voluntary Deductible: **0**

48734GENERAL INSURANCE SERVICES

Recpt Date: **29-03-2022**

[illegible]



Product Code: 0001  
LIN: IRDAN11SRP001TVJ012002

## Policy Certificate

### Private Car Package Policy

#### Your Policy Details

Name <b>SURRAT</b>	Telephone No + 7898461150	Mobile No	Email <b>SURRAT99@GMAIL.COM</b>
Address <b>BENKALURU, KARNATAKA, BANGALORE, KARNATAKA - 560102</b>	Policy No <b>2002122117550020</b>	E-Policy No <b>PIR30010220220302019255</b>	Covered No <b>12115155</b>
	Policy Issued On <b>Mar 28, 2022</b>	Vehicle Registration No <b>MP4CC2456</b>	Vehicle Registration Date <b>Mar 29, 2016</b>
Term <b>1 Year</b>	Period of Insurance <b>Mar 30, 2022 00:00 to Midnight of Mar 29, 2023</b>	PTD Location <b>MADHYA PRADESH-BHOPAL</b>	Hypothecated To +
Namete Name +	Relationship +	Age +	Invoice Number <b>15002732206</b>
Namete Passenger's Name +	Relationship +	Age +	
Sending Branch Name <b>Mumbai</b>	Sending Branch Address <b>#14, DCC1 OMBARD HOUSE, VEER SAVARKAR MARG, NEAR BODHI VINYAK TEMPLE MAIN GATE, PRABHADOL, MUMBAI, 410025, MAHARASHTRA</b>		

#### Previous Policy Details

Previous Policy No <b>NMKNKNNKJHDK</b>	Previous Policy Period <b>31-03-2021 to 29-03-2022</b>	Previous Insurer Name <b>0</b>	Previous Policy Type <b>Comprehensive Package</b>
Previous Policy HCN <b>59</b>		Claims Made Under Previous Policy <b>0</b>	

#### Vehicle and IDV Details

Registration No <b>MP4CC2456</b>	Model <b>CHEVROLET</b>	Type of Body <b>Saloon</b>	CC/RW <b>995</b>	Mfg Yr <b>2016</b>	Seating Capacity <b>5</b>	Chassis No <b>99999</b>	Engine No <b>85508</b>
Vehicle IDV ( ) <b>141828</b>	Make ( ) <b>0</b>	Non Electric Accessories ( ) <b>0</b>	Electrical / Electronic Accessories ( ) <b>0</b>	CNG / LPG Unit ( ) <b>0</b>			<b>141828</b>

#### Premium Break-up

Own Damage Premium (A) Basic OD Premium	( ) Liability Premium (B) 4046: Basic Third Party Liability Total	( ) 2072 2672
Sub-Total	4046	
Surplus - You have saved the following amount on your premium.	2023	
No Claim Bonus 50%	2023	
Sub-Total	Total Liability Premium (B) Total Package Premium (A+B) 6067	2672 6655
	6067	737.50
	%	18
Total Own Damage Premium (A)	2023 Total Premium Payable	4832

Geographical Area: No Extension	Applicable RAT Clauses: 22
Computing Deductible: 1003	Voluntary Deductible: 60
Premium Collection No: 1862200853	4832
GETIN Reg No: 272A4200853GN	Premium Amount: 4832
	INSURANCE SERVICES
	Recd Date: 29-03-2022

# Image Pre-Processing

After cropping the image some preprocessing is done on it using OpenCV library. This step is important because it makes the image more clearer and readable for the OCR. In this step Gray scaling of the image is done. For a camera scanned image, first its contrast and brightness is adjusted a bit and after that Adaptive Thresholding is done on the image in which localized threshold value is generated according to the lighting conditions in that area of the image. For the uploaded image which is a screenshot of the Policy Document, results were better and more accurate without any pre-processing. Internal image processing of the OCR model is sufficient in that case.

## OCR Model

As mentioned before a specific output format is needed to locate the data in the output text. The OCR model used in this project is Tesseract OCR which is one of the most popular models for OCR.

Training model used for Tesseract OCR is 'tessdata\_best' which is the most accurate trained LSTM model. After pre-processing of the image, it is used for text extraction using Tesseract.

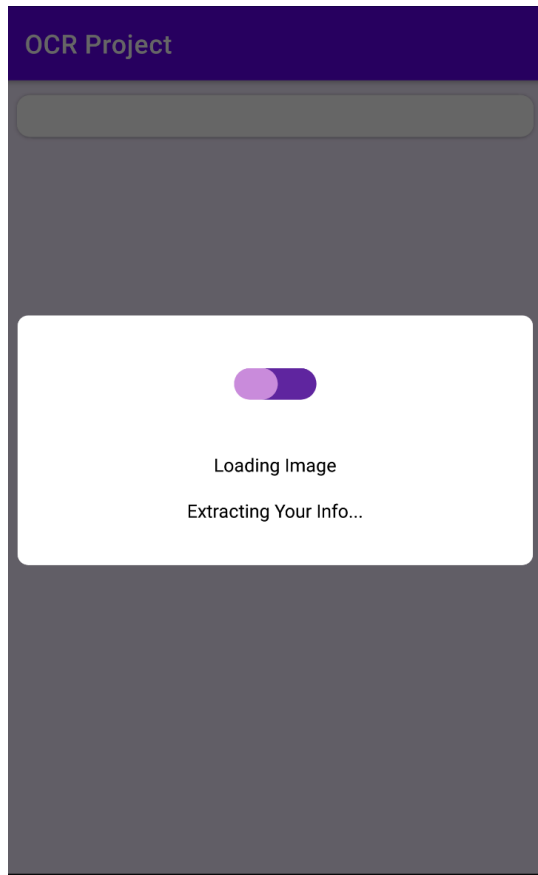
The main reason for using this model was that it does OCR and provides an output string which has line by line text; as it is present in the document there is no shuffling of lines or words.

Tesseract is set to recognise only the characters present inside the below string:

```
"-%*!@/,:\"0123456789ABCDEFGHIJKLMNOPQRSTUVWXYZabcdefghijklmnopqrstuvwxyz"
```

It is done to make sure that OCR doesn't recognise some unnecessary characters.

The model runs on the background thread while a loading spinner runs on the main thread so that Tesseract doesn't block the main thread ensuring smooth UI experience.



## Logic Used for Information Extraction

Logic for different types of documents are different specific to their structure. The underlying concept is the same but the way of implementing it is different. There are different static classes for different policy types. As mentioned before, Tesseract provides an output string that has line by line result according to the document. So there are some specific lines, phrases or words that are being detected in the output. These lines, phrases or words are common for all the documents of that particular type, for e.g., The word "Name" will be present in all the documents but its value may differ or a line which is like a heading or a key which will be present in all the documents of that type.

So these specific lines/phrases/words that we are trying to detect will be matched with the output string of the OCR line by line and a matching percentage is calculated. For calculating matching percentage, Longest Common Subsequence (LCS) is calculated divided by the max of total characters in both the lines.

Note:: Matching could also have been calculated by detecting the occurrence of the line in the output of the OCR with the line we were trying to detect as a substring using KMP algorithm but the reason it was not done was to handle the inaccuracies in the output of OCR result. If OCR misreads some character (like spelling mistakes) or omits some char or adds some character then substring matching will not work. So LCS matching made sure that matching is flexible and code doesn't fail due to some small errors from the OCR.

## **Information Extraction Techniques Used**

**ICI Document :**





Value of the Model is sandwiched between the values of Make and Type of Body. So to extract it the first word from the left is taken as value of Vehicle Registration No, after that a dictionary is being used to detect Make from the left and Type of Body from the right. After detecting values of Make and Type of Body all the remaining words in between them are concatenated and assigned as the value of Model.

## Reliance Document :


Policy Number: 92022223120002807		Proposal/Covernote No: R22042200949	
Insured Name : FAROOQ AHMAD .		Period of Insurance: From 00:00 Hrs on 25-Apr-2022 to Midnight of 24-Apr-2022	
Communication Address & Place of Supply : ..,BANGALORE SOUTH,,BANGALORE,,KARNATAKA,,INDIA,560061		Policy Issuing Branch : 570- RECTIFIER HOUSE, NAIGAUM CROSS ROAD WADALA(W), MUMBAI,,MAHARASHTRA, 400031	
Mobile No : 9611297856		Tax Invoice No. & Date : R22042200949 & 22 Apr 2022 16:42	
Email-ID : murulikrishna94@gmail.com		GSTIN/UIN & Place of Supply:	
Insured's Blood group :			
<b>Insured Vehicle Details</b>			
Registration No.	KA01OP8789	Mfg. Month & Year	APR-2018
Make / Model & Variant	Bajaj / Discover / M 100-es	CC / HP / Watt	100
Engine No./Chassis No.	FD878 / FED76	Seating Capacity Including Driver	2
Type of Body	NA	Total Premium ₹	1258.00
RTO Location	KARNATAKA - Bangalore Central (Koramangala)	IDV ₹	20583.00
Hypothecation/Lease	NA		
<b>Insured Declared Value (IDV)</b>			
Vehicle IDV ₹	20583	Non Electrical Accessories ₹	0.0
Electrical / Electronic Accessories ₹	0.0	Total IDV ₹	20583.00
<b>Premium Summary</b>			
Own Damage - Section I	Amount (₹)	Liability - Section II	Amount (₹)
Basic OD	351.56	Basic Liability (TPPD 1)	714.00
Total Basic Own Damage Premium	351.56	Total Basic Liability Premium	714.00
TOTAL OWN DAMAGE PREMIUM	351.56	PA Benefits - Section III	
		TOTAL LIABILITY PREMIUM	714.00
		TOTAL PACKAGE PREMIUM (Sec I + II + III)	1066.00
		IGST (@18.00 %)	192.00
TOTAL PREMIUM PAYABLE (₹)		1258.00	

In this document you can see lines that are being detected inside the red coloured boxes. For this document there is an observation that each line has exactly 2 keys that can be detected. Like in line 2 in above image, "Insured Name : FAROOQ AHMED Period of Insurance: From 00:00 Hrs on 25-Apr-2022 to Midnight of 24-Apr-", there are 2 keys that can be detected here 'Insured Name' and 'Period of Insurance'.

Similarly, for the 4th red box in the above image, the line “Registration No. KA01OP8789 Mfg. Month & Year APR-2018”, there are exactly 2 keys that can be detected here, ‘Registration No.’ and ‘Mfg. Month & Year’.

So to detect these keys each line of the output is broken in 4 parts about the spaces. 1st & 3rd part being the keys and 2nd & 4th part being its values respectively. So 1st and 3rd are being matched with the keys using the above mentioned algorithm, keys with best matching percentage (more than 50% or 70% in case of small words as small words can easily cross 50% threshold) is considered and the 2nd and 4th parts of the line are assigned to its corresponding keys.

## Bajaj Document :

*Caringly yours*  


**Bajaj Allianz General Insurance Company Ltd.**  
Registered and Head Office: Bajaj Allianz House, Airport Road, Yerwada, Pune

Transcript of Proposal for Private Car Package Policy


Dear APARNA,

We wish to inform you that the contract under policy number 'OG-22-1701-1801-00013213' has been finalized based on the information and declaration given by you, the transcript whereof is mentioned below. You are requested to reconfirm the same. In case of any disagreement or objection or any changes with respect to information mentioned below, we request you to please revert back within a period of 15 days from date of your receipt of this, failing which it will be deemed that you are satisfied with the correctness of the details mentioned below. Kindly note that as the contents and declarations contained in this transcript is the basis on which we have issued the policy to you, we advise you to please ensure that you have provided/disclosed and or not withheld any material facts/information and declarations, as Policy becomes Void ab initio if material facts are not provided/disclosed and or withheld and in such case no claim, if any, will be considered by us apart from forfeiture of the premium.

Details provided by you:

**A. Proposer details**

1. Proposer Name	: APARNA
2. Proposer Address	: ABC SACHIN, MUMBAI, MAHARASHTRA-
3. Proposer Mobile Number	:
4. Proposer Residential Number	: NA
5. Proposer e-mail id	: aparna.qapitol@phonepe.com
6. Proposer Profession	: NA



**B. Vehicle Details**

Registration Number	Month / Year of Regn	Vehicle Make	Vehicle Model	Vehicle Sub Type	Cubic Capacity/Kilowatt	Fuel Type	Year of Manufacture	Seating Capacity
MH12HT3904	FEB/2017	HYUNDAI	ACCENT	GLE	1495	Petrol	2017	5

Engine Number	Chassis Number	Vehicle IDV (in Rs.)	Electrical Accessories IDV (in Rs.)	Non-Electrical Accessories IDV (in Rs.)	CNG/LPG Unit (Extra fitted) IDV (in Rs.)	Total IDV (in Rs.)
45F205	335D40	2,46,153.00	0	0	0	2,46,153.00

Due to the limitations of the OCR model inside the black boxes, information (like vehicle registration number) were not extracted. For the remaining information like Policy Number, Proposer Name, Proposer Mobile Number and Proposer e-mail id which are present inside the red boxes in the above image, they were extracted by using the simple key matching. So each line inside the red box was split in two, about space (considered all the ways we can split). So the first part was matched with the keys mentioned like 'Proposer Name' and the best matching percentage was calculated. So the best matching split is used to assign the value (second half of the split) to its corresponding key.

For finding the Policy Number, an assumption was made that the actual policy number will come after the string "We wish to inform you that the contract under policy number". So this string is detected in the output using string matching. After finding the best match, policy number value is taken as the next word which occurs after this string.

## Limitations

Some limitations of this project are:

1. Currently image pre-processing is not smart so if the user uploads a camera scanned image then this might lead to undesired results. Also currently no option to remove noise or blur are added because document images that actually need it cannot be identified and we cannot do these preprocessing on all types of images as it will ruin a good image.
2. Information extraction from the output string of the OCR is not smart so separate static classes as per the structure of the document are needed to extract information from the documents.
3. Cropping needs to be done as mentioned above otherwise it might lead to wrong results.
4. Tesseract OCR is slower as we are aiming for best accuracy.
5. Tesseract OCR gives inaccurate results in the case when the text is enclosed inside a solid box (like the box present in Bajaj Policy).

# Improvements

Some improvements that can be done are:

1. Smart pre-processing catering to the image type.
2. Training customized entity extraction models for our use case, which will also eliminate the need for the rules while cropping the image and cropping will become very flexible.
3. Some settings for pre-processing can be provided so that users can customize the image according to the need.

The Entity Extraction model currently present open source was giving very inaccurate results in our use case and also it only supported extraction of email and address which were not very useful in this project.