

Top 100 Data Points for Policy & Billing AI Chat Project

Policy Information

- Policy Number
- Policy Type (HO3, HO6, Auto, etc.)
- Policyholder Name
- Policy Status (Active, Lapsed, Cancelled)
- Policy Effective Date
- Policy Expiration Date
- Policy Term Length
- Renewal Date
- Underwriting Company
- Broker/Agent Name
- Property Address
- Insured Mailing Address
- Occupancy Type
- Dwelling Type
- Year Built
- Roof Type and Age
- Construction Type
- Square Footage
- Number of Stories
- Protection Class

Premium & Coverage

- Annual Premium
- Monthly Premium
- Coverage A (Dwelling)
- Coverage B (Other Structures)
- Coverage C (Personal Property)
- Coverage D (Loss of Use)
- Coverage E (Liability)
- Coverage F (Medical Payments)

- Deductibles (All Perils, Hurricane, Wind/Hail)
- Optional Endorsements (e.g., Water Backup, Equipment Breakdown)
- Discounts Applied (e.g., Security System, New Roof)
- Surcharges
- Replacement Cost Estimation
- Reinstatement Rules
- Rating Tier
- Insurance Score

Billing & Payment Info

- Billing Account Number
- Current Balance
- Past Due Amount
- Next Payment Due Date
- Last Payment Date
- Last Payment Amount
- Total Amount Paid YTD
- Billing Plan (e.g., Annual, Monthly, Quarterly)
- Payment Method on File
- AutoPay Status
- Payment History (List)
- Refund Due or Processed
- Late Fee Applied
- NSF (Non-Sufficient Funds) History
- Billing Status (e.g., Paid, Pending, Cancelled)
- Escrow Indicator
- Lender-Billed or Direct-Billed
- Payment Gateway Status (success/failure)

Cancellation & Reinstatement

- Cancellation Reason
- Cancellation Effective Date
- Reinstatement Status
- Reinstatement Fee

- Grace Period Days
- Reinstatement Eligibility
- Reinstatement Request Date
- Pending Cancellation Notices
- Non-Payment Count
- Retention Offers or Discounts

Claims Info (For Contextual Chat)

- Number of Open Claims
- Last Claim Date
- Last Claim Type
- Last Claim Amount Paid
- Claims Impact on Renewal
- Claim Adjuster Contact Info

Customer Interaction Context

- Chat History
- Customer Preferred Language
- Preferred Contact Method (email, phone, chat)
- Previous Issues or Complaints
- Sentiment Score
- AI Confidence Score (for auto-escalation)
- Customer Type (New, Returning, VIP)
- Support Tier or SLA Level
- Account Notes (if any)
- Call/Chat Disposition (if escalated)

Agent & Admin Support

- Agent Lookup by Policy
- Agent Contact Info
- Commission Schedule
- Agent License Status
- Agency Affiliation
- Region/Zone Manager

- Tasks Assigned to Agent
- Internal Notes from Underwriter or Adjuster
- System Access Roles
- Policy Documents (Dec Page, Invoice PDF, etc.)

AI Intelligence & Automation Flags

- Intent Classification (Policy, Billing, Claims, etc.)
- FAQ Match Confidence
- Chatbot Escalation Trigger
- Auto-Escalate Reason
- Knowledge Base Article Link
- Last Bot Improvement Feedback
- Policy Data Sync Timestamp
- Real-Time Policy Data Availability
- User Authenticated Flag (true/false)
- Request Type (Inquiry, Update, Complaint, Feedback)