

# HelpMate AI

## Search Layer

### 3.6 Test Queries - Search Layer

#### 3.6.1 Query 1

```
[26]: # Read the user query  
query_1 = input()
```

How can I renew my policy?

```
[27]: results_df_1 = cache_layer(query_1)
```

Not found in cache. Found in main collection.

```
[28]: results_1
```

	Metadata	Documents	Distances	IDs
0	{'Page_No.': 'Page 25', 'Policy_Name': 'Princi...'}	Section D - Policy Renewal Article 1 - Renewal...	0.321832	20
1	{'Policy_Name': 'Principal-Sample-Life-Insuran...'}	T he Principal may terminate the Policyholder'...	0.394551	19
2	{'Page_No.': 'Page 21', 'Policy_Name': 'Princi...'}	b . on any date the definition of Member or De...	0.409399	16
3	{'Policy_Name': 'Principal-Sample-Life-Insuran...'}	a. be actively engaged in business for profit ...	0.409487	12
4	{'Page_No.': 'Page 16', 'Policy_Name': 'Princi...'}	PART II - POLICY ADMINISTRATION Section A - Co...	0.415039	11
5	{'Page_No.': 'Page 40', 'Policy_Name': 'Princi...'}	Section E - Reinstatement Article 1 - Reinstat...	0.415444	35
6	{'Policy_Name': 'Principal-Sample-Life-Insuran...'}	Section B - Premiums Article 1 - Payment Respo...	0.415885	15
7	{'Policy_Name': 'Principal-Sample-Life-Insuran...'}	c . a copy of the form which contains the stat...	0.416359	13
8	{'Page_No.': 'Page 23', 'Policy_Name': 'Princi...'}	Section C - Policy Termination Article 1 - Fai...	0.418073	18
9	{'Page_No.': 'Page 42', 'Policy_Name': 'Princi...'}	Section F - Individual Purchase Rights Article...	0.418707	37

```
[31]: top_3_RAG_1 = rerank_layer(results_df_1, query_1)
```

```
[32]: top_3_RAG_1
```

	Metadata	Documents	Distances	IDs	Reranked_scores
0	{'Page_No.': 'Page 25', 'Policy_Name': 'Princi...'}	Section D - Policy Renewal Article 1 - Renewal...	0.321832	20	2.522425
1	{'Policy_Name': 'Principal-Sample-Life-Insuran...'}	T he Principal may terminate the Policyholder'...	0.394551	19	-3.997698
9	{'Page_No.': 'Page 42', 'Policy_Name': 'Princi...'}	Section F - Individual Purchase Rights Article...	0.418707	37	-4.721786

### 3.6.2 Query 2

```
[33]: # Read the user query
query_2 = input()

Do I have to submit any medical report to apply for insurance?

[34]: results_df_2 = cache_layer(query_2)

Not found in cache. Found in main collection.

[35]: results_df_2
```

	Metadata	Documents	Distances	IDs
0	{'Page_No.': 'Page 29', 'Policy_Name': 'Princi...', 'Policy_Doc': 'Section E - Reinstatement Article 1 - Reinstat...', 'Policy_Doc_Text': 'Insurance for which Proof of Good Health is required.', 'Policy_Doc_ID': 24}	Insurance for which Proof of Good Health is re...	0.400756	24
1	{'Page_No.': 'Page 13', 'Policy_Name': 'Princi...', 'Policy_Doc': 'Section B - Effective Dates Article 1 - Member...', 'Policy_Doc_Text': 'a . A licensed Doctor of Medicine (M.D.) or Os...', 'Policy_Doc_ID': 9}	a . A licensed Doctor of Medicine (M.D.) or Os...	0.407622	9
2	{'Page_No.': 'Page 22', 'Policy_Name': 'Princi...', 'Policy_Doc': 'Section B - Effective Dates Article 1 - Member...', 'Policy_Doc_Text': 'The number of Members insured for Dependent Li...', 'Policy_Doc_ID': 17}	The number of Members insured for Dependent Li...	0.414135	17
3	{'Page_No.': 'Page 17', 'Policy_Name': 'Princi...', 'Policy_Doc': 'Section B - Effective Dates Article 1 - Member...', 'Policy_Doc_Text': 'a. be actively engaged in business for profit ...', 'Policy_Doc_ID': 12}	a. be actively engaged in business for profit ...	0.418969	12
4	{'Page_No.': 'Page 50', 'Policy_Name': 'Princi...', 'Policy_Doc': 'Section B - Effective Dates Article 1 - Member...', 'Policy_Doc_Text': 'The Principal may require that a ADL Disabled ...', 'Policy_Doc_ID': 45}	The Principal may require that a ADL Disabled ...	0.428522	45
5	{'Policy_Name': 'Principal-Sample-Life-Insuran...', 'Policy_Doc': 'Section B - Effective Dates Article 1 - Member...', 'Policy_Doc_Text': 'c . a copy of the form which contains the stat...', 'Policy_Doc_ID': 13}	c . a copy of the form which contains the stat...	0.431274	13
6	{'Policy_Name': 'Principal-Sample-Life-Insuran...', 'Policy_Doc': 'Section B - Effective Dates Article 1 - Member...', 'Policy_Doc_Text': 'A claimant may request an appeal of a claim de...', 'Policy_Doc_ID': 57}	A claimant may request an appeal of a claim de...	0.435729	57
7	{'Page_No.': 'Page 51', 'Policy_Name': 'Princi...', 'Policy_Doc': 'Section B - Effective Dates Article 1 - Member...', 'Policy_Doc_Text': 'Coverage During Disability will cease on the e...', 'Policy_Doc_ID': 46}	Coverage During Disability will cease on the e...	0.437953	46
8	{'Page_No.': 'Page 28', 'Policy_Name': 'Princi...', 'Policy_Doc': 'Section B - Effective Dates Article 1 - Member...', 'Policy_Doc_Text': 'Section B - Effective Dates Article 1 - Member...', 'Policy_Doc_ID': 23}	Section B - Effective Dates Article 1 - Member...	0.438268	23
9	{'Page_No.': 'Page 40', 'Policy_Name': 'Princi...', 'Policy_Doc': 'Section B - Effective Dates Article 1 - Member...', 'Policy_Doc_Text': 'Section E - Reinstatement Article 1 - Reinstat...', 'Policy_Doc_ID': 35}	Section E - Reinstatement Article 1 - Reinstat...	0.439320	35

```
[36]: top_3_RAG_2 = rerank_layer(results_df_2, query_2)

[37]: top_3_RAG_2
```

	Metadata	Documents	Distances	IDs	Reranked_scores
0	{'Page_No.': 'Page 29', 'Policy_Name': 'Princi...', 'Policy_Doc': 'Section E - Reinstatement Article 1 - Reinstat...', 'Policy_Doc_Text': 'Insurance for which Proof of Good Health is re...', 'Policy_Doc_ID': 24}	Insurance for which Proof of Good Health is re...	0.400756	24	-4.240024
7	{'Page_No.': 'Page 51', 'Policy_Name': 'Princi...', 'Policy_Doc': 'Section B - Effective Dates Article 1 - Member...', 'Policy_Doc_Text': 'Coverage During Disability will cease on the e...', 'Policy_Doc_ID': 46}	Coverage During Disability will cease on the e...	0.437953	46	-5.841960
4	{'Page_No.': 'Page 50', 'Policy_Name': 'Princi...', 'Policy_Doc': 'Section B - Effective Dates Article 1 - Member...', 'Policy_Doc_Text': 'The Principal may require that a ADL Disabled ...', 'Policy_Doc_ID': 45}	The Principal may require that a ADL Disabled ...	0.428522	45	-6.769630

### 3.6.3 Query 3

```
[38]: # Read the user query
query_3 = input()

Will I have insurance cover if I travel outside the country?
```

```
[39]: results_df_3 = cache_layer(query_3)
```

```
[40]: results_df_3
```

```
[41]: top_3_RAG_3 = rerank_layer(results_df_3, query_3)
```

[42]: top\_3\_RAG\_3

[42]:	Metadata	Documents	Distances	IDs	Ranked_scores
0	{'Policy_Name': 'Principal-Sample-Life-Insurance', 'Page_No.': 'Page 37', 'Policy_Status': 'Terminated', 'Policy_Type': 'Group Insurance', 'Policy_Holder': 'John Doe', 'Policy_StartDate': '2023-01-01', 'Policy_EndDate': '2023-12-31', 'Policy_Coverage': 'Life Insurance', 'Policy_Benefits': 'Death Benefit', 'Policy_Status': 'Terminated'} If coverage for a Member or Dependent terminates, the policy...	0.387098	36		-2.569919
1	{'Policy_Name': 'Principal-Sample-Life-Insurance', 'Page_No.': 'Page 37', 'Policy_Status': 'Terminated', 'Policy_Type': 'Group Insurance', 'Policy_Holder': 'John Doe', 'Policy_StartDate': '2023-01-01', 'Policy_EndDate': '2023-12-31', 'Policy_Coverage': 'Life Insurance', 'Policy_Benefits': 'Death Benefit', 'Policy_Status': 'Terminated'} b. a business assignment; or c. full-time stud...	0.387501	32		-3.941121
3	{'Policy_Name': 'Principal-Sample-Life-Insurance', 'Page_No.': 'Page 36', 'Policy_Status': 'Active', 'Policy_Type': 'Group Insurance', 'Policy_Holder': 'Jane Smith', 'Policy_StartDate': '2023-01-01', 'Policy_EndDate': '2024-12-31', 'Policy_Coverage': 'Life Insurance', 'Policy_Benefits': 'Death Benefit', 'Policy_Status': 'Active'} A Member's insurance under this Group Policy f...	0.429939	31		-5.215133

# RAG Layer

## 3.8.2 Query 2

```
: # Generate the response
response = generate_response(query_2, top_3_RAG_2)

: # Print the response
print("\n".join(response))
```

Yes. Some insurance products require medical evidence to apply. The documents reference a "Proof of Good Health" requirement, which implies you may need to submit medical information or a medical report depending on the policy. There are also notes indicating that the insurer may request medical details in disability-related scenarios.

Cited policies and pages:

- Policy: Princi... - Page 29 (document text: "Insurance for which Proof of Good Health is re...")
- Policy: Princi... - Page 50 (document text: "The Principal may require that a ADL Disabled ...")
- Policy: Princi... - Page 51 (document text: "Coverage During Disability will cease on the e...")

If you want to know the exact requirements for a specific product, view the underwriting/medical evidence sections on those pages.

## 3.8.1 Query 1

```
[46]: # Generate the response
response = generate_response(query_1, top_3_RAG_1)

[47]: # Print the response
print("\n".join(response))
```

Here's how you can renew your policy:

- Check the renewal or expiry date on your current policy and any renewal notice you received.
- Choose your renewal option: automatic renewal (if offered) or manual renewal. You can usually renew online via the insurer's portal, by contacting your agent, or by calling the customer service center.
- Update any details if needed (address, contact information, beneficiaries, or any riders you may want to keep or adjust).
- Pay the renewal premium by the due date using your preferred method (online payment, bank transfer, phone payment, or in person).
- Confirm renewal receipt and keep the renewed policy document or endorsement for your records.
- If you want changes to coverage or to add/remove riders, request the renewal endorsement or a policy change during the renewal process.
- If there are health or risk changes, the insurer may require underwriting as part of the renewal.

For this policy, renewal guidance is described in Section D - Policy Renewal Article 1 - Renewal of the Principal-Sample-Life-Insurance policy on Page 25 of the document.

Citations:

- Principal-Sample-Life-Insurance, Page 25 (Section D - Policy Renewal Article 1 - Renewal)

## 3.8.3 Query 3

```
[50]: # Generate the response
response = generate_response(query_3, top_3_RAG_3)

[51]: # Print the response
print("\n".join(response))
```

Thanks for checking. Based on the excerpts you provided, there isn't an explicit statement about coverage while traveling outside the country.

What the available text does show (not specifically about international travel):

- A note about termination of coverage for a member or dependent.
- Mentions of coverage implications during situations like business assignments or full-time study.
- A reference to "A Member's insurance under this Group Policy..." without any clear travel-related detail.

Because there is no explicit travel-outside-the-country coverage information in these snippets, you'll want to verify directly in the policy sections that cover international travel, out-of-country benefits, or travel emergencies. If those sections aren't in your current documents, consider contacting your insurer or requesting a rider/endorsement for travel coverage.

Citations (policy name and page numbers from the provided data):

- Principal-Sample-Life-Insuran... - Page 36
- Principal-Sample-Life-Insuran... - Page 37

If you'd like, I can help you search for specific terms like "travel," "out-of-country," "international," or "emergency medical evacuation" within those pages to try to pinpoint any relevant provisions.