Graphs + Knowledge Tables + LLMs Unlocking Claims Intelligence at Suncorp

A focused presentation on GraphRAG & Structured RAG

1. Motivation

- Suncorp has massive structured data (SQL: policies, claims, payments)
- And massive unstructured data (emails, PDFs, reports)
- Today's RAG: retrieves chunks but misses relationships
- GraphRAG: entity + relationship reasoning + LLM = explainable insights

2. What is GraphRAG?

- Retrieval Augmented Generation with a Knowledge Graph backbone
- Entities become nodes, relationships become edges
- ullet Query o extract entities o retrieve subgraph o combine with vector retrieval
- Example: 'Show all claims linked to Provider X before Policy Y started'

3. Structured RAG + Graph

- Structured DB → Graph nodes (Policy, Claim, Customer, Provider)
- Unstructured docs → Graph edges & attributes (emails, PDFs, notes)
- Potential: Faster retrieval, SQL joins, provenance tracking, auditability

4. Math from HybridRAG (Sarmah et al., 2024)

Vector retrieval:

 $V_q = top_k(sim(f_emb(q), f_emb(c)))$

Graph retrieval:

 $G_q = hop(E_q, h) \rightarrow subgraph of entities & neighbors$

Combined context:

$$C_q = V_q \cup Docs(G_q)$$

LLM generation:

 \blacksquare = LLM(q, C_q)

5. Toy Example (Suncorp Claim)

Query: 'Has Provider X submitted claims >\$50K before Policy Y started?'

- VectorRAG → finds emails/docs mentioning Provider X, claim amounts
- GraphRAG \rightarrow Policy Y \rightarrow Claim \rightarrow Provider X chain with dates/amounts
- Combined: LLM answers with provenance: structured DB + email snippet

6. Architecture Sketch

Flow: Structured DB (SQL) + Unstructured Docs \rightarrow Entity Extraction \rightarrow Graph Builder \rightarrow Hybrid Retrieval \rightarrow LLM with provenance

7. Takeaways for Suncorp

- Explainability: trace answers to SQL + docs
- Compliance: relationships are explicit
- Efficiency: hybrid retrieval is faster and more precise
- Scalability: applicable across 120+ Al initiatives