

HelpMateAI

Query 1:

What is the name of the policyholder and when was this policy issued?

Screenshot from search layer:

top_3_rerank[:3]					
Metadata		Documents	Distances	IDs	Reranked_scores
0	{ 'Page_No.': 'Page 5', 'Policy_Name': 'Principal-Sample-Life-Insurance-Policy' }	PRINCIPAL LIFE INSURANCE COMPANY (called The Principal in this Group Policy) Des Moines, Iowa 50392-0002 This group insurance policy is issued to: RHODE ISLAND JOHN DOE (called the Policyholder in this Group Policy) The Date of Issue is November 1, 2007. In return for the Policyholder's application and payment of all premiums when due, The Principal agrees to provide: MEMBER LIFE INSURANCE MEMBER ACCIDENTAL DEATH AND DISMEMBERMENT INSURANCE DEPENDENT LIFE INSURANCE subject to the terms and conditions described in this Group Policy. GROUP POLICY NO. GL S655 RENEWABLE TERM - NON-PARTICIPATING CONTRACT STATE OF ISSUE: RHODE ISLAND This policy has been updated effective January 1, 2014 GC 6000 TITLE PAGE	0.334417	2	6.123496
		a . A licensed Doctor of Medicine (M.D.) or Osteopathy (D.O.); or b. any other licensed health care practitioner that state law requires be recognized as a Physician under this Group Policy. The term Physician does not include the Member, an employee of the Member, a business or professional partner or associate of the Member, any person who has a financial affiliation or business interest with the Member, anyone related to the Member by blood or marriage, or anyone living in the Member's household. Policy Anniversary November 1, 2014 and the same day of each following year. Policyholder The entity to whom this Group Policy is issued (see Title Page). Prior Policy The Group Term Life coverage of either: a. the Policyholder; or b. a business entity which has been obtained by the Policyholder through a merger or acquisition; for which this Group Policy is a replacement. Proof of Good Health Written evidence that a person is insurable under the underwriting standards of The Principal. This proof must be provided in a form satisfactory to The Principal. Qualifying Event A Qualifying Event for Accelerated Benefits is a medical condition, which would, in the absence of extensive or extraordinary medical treatment; result in a dramatically limited life span. Such conditions may include, BUT ARE NOT LIMITED TO, one or more of the following: a. coronary artery disease resulting in an acute infarction or requiring surgery; b. permanent neurological deficit resulting from cerebral vascular accident; This policy has been updated effective January 1, 2014 GC 6002 PART I - DEFINITIONS, PAGE 5	0.375245	10	1.836118
		PART II - POLICY ADMINISTRATION Section A - Contract Article 1 - Entire Contract This Group Policy, the current Certificate, the attached Policyholder application, and any Member applications make up the entire contract. The Principal is obligated only as provided in this Group Policy and is not bound by any trust or plan to which it is not a signatory party. Article 2 - Policy Changes Insurance under this Group Policy runs annually to the Policy Anniversary, unless sooner terminated. No agent, employee, or person other than an officer of The Principal has authority to change this Group Policy, and, to be effective, all such changes must be in Writing and Signed by an officer of The Principal. The Principal reserves the right to change this Group Policy as follows: a. Any or all provisions of this Group Policy may be amended or changed at any time, including retroactive changes, to the extent necessary to meet the requirements of any law or any regulation issued by any governmental agency to which this Group Policy is subject. b. Any or all provisions of this Group Policy may be amended or	0.367075	13	0.755473

Screenshot from Generation layer:

```
response = openai.chat.completions.create(
    model="gpt-3.5-turbo",
    messages=messages
)

return response.choices[0].message.content.split('\n')

# Generate the response

response = generate_response(query, top_3_RAG)

# Print the response

print("\n".join(response))

The name of the policyholder is RHODE ISLAND JOHN DOE, and the policy was issued on November 1, 2007.

**Complete Response:**
The policyholder's name is RHODE ISLAND JOHN DOE, and the policy was issued on November 1, 2007.

**Citations:**
Document 1: Principal-Sample-Life-Insurance-Policy, Page 5
```

Query 2:

What are the premium rates for the members insured?

Screenshot from search layer:

top_3_rerank[:3]

IDs		Documents	Distances	Metadata	Reranked_scores
4	32	(6) If, on the date a Member becomes eligible for any increased or additional Scheduled Benefit amount, fewer than five Members are insured. (7) To make effective any Scheduled Benefit amounts for the Member that are, initially or through later increases, in excess of: - 10,000 for Members who are under age 65; and - 10,000 for Members who are age 65 or over but under age 70; and - *\$10,000 for Members who are age 70 or over. "If a Member is insured under this Group Policy on its Date of Issue and this insurance replaces insurance in force on the day immediately before the Date of Issue; the lesser of the amount shown above or the amount for which the Member was insured under the replaced insurance. f. Effective Date for Benefit Changes Due to Change in Insurance Class (1) A change in the Member's Scheduled Benefit amount because of a change in the Member's insurance class for which Proof of Good Health is not required (see e. above) will normally be effective on the date of chan...	0.36902254819869995	{'Page_No.': 'Page 20', 'Policy_Name': 'Principal-Sample-Life-Insurance-Policy'}	3.347932
	17	Section B - Premiums Article 1 - Payment Responsibility; Due Dates; Grace Period The Policyholder is responsible for collection and payment of all premiums due while this Group Policy is in force. Payments must be sent to the home office of The Principal in Des Moines, Iowa. The first premium is due on the Date of Issue of this Group Policy. Each premium thereafter will be due on the first of each Insurance Month. Except for the first premium, a Grace Period of 31 days will be allowed for payment of premium. "Grace Period" means the first 31-day period following a premium due date. The Group Policy will remain in force until the end of the Grace Period, unless the Group Policy has been terminated by notice as described in PART II, Section C. The Policyholder will be liable for payment of the premium for the time this Group Policy remains in force during the Grace Period. Article 2 - Premium Rates The premium rate(s) for each Member insured for Life Insurance will be: a. Member Life...	0.3672015964984894	{'Page_No.': 'Page 35', 'Policy_Name': 'Principal-Sample-Life-Insurance-Policy'}	2.856587
3	19	The number of Members insured for Dependent Life Insurance will be multiplied by the premium rate then in effect. To ensure accurate premium calculations, the Policyholder is responsible for reporting to The Principal, the following information during the stated time periods: a. Members who are eligible to become insured are to be reported during the month prior to or during the month that coverage becomes effective. b. Members whose coverage has terminated are to be reported within a month of the date coverage terminated. c. Changes in Member insurance class are to be reported within a month of the date that the change in insurance class took place. If a Member is added or a present Member's insurance is increased or terminated on other than the first of an Insurance Month, premium for that Member will be adjusted and applied as if the change were to take place on the first of the next following Insurance Month. Article 5 - Contributions from Members Members	0.3694944381713867	{'Page_No.': 'Page 53', 'Policy_Name': 'Principal-Sample-Life-Insurance-Policy'}	2.369371

Screenshot from Generation layer:

```
response = generate_response(query, top_3_RAG)
```

```
# Print the response
```

```
print("\n".join(response))
```

The premium rates for the members insured are as follows:

- Member Life Insurance: \$0.210 for each \$1,000 of insurance in force
- Member Accidental Death and Dismemberment Insurance: \$0.025 for each \$1,000 of Member Life Insurance in force
- Dependent Life Insurance: \$1.46 for each Member insured for Dependent Life Insurance

To get more detailed information or verify the data, please refer to the relevant sections in the following policy document:

- Policy Name: Principal-Sample-Life-Insurance-Policy
- Page Number: Page 30

****Citations:****

Document: Principal-Sample-Life-Insurance-Policy

Page: 30

Query 3:

what are the conditions for premium rate changes?

Screenshot from search layer:

top_3_rerank[:3]				
IDs	Documents	Distances	Metadata	Reranked_scores
5 20	b. on any date the definition of Member or Dependent is changed; and c. on any date the Policyholder's business, as specified on the Policyholder application, is changed; and d. on any date that a schedule of insurance or class of insured Members is changed; and e. on any premium due date, if the Policyholder has been receiving a multiple policy discount rate and the Policyholder drops below the minimum number of coverages to receive such discount rate; and f. on any date the premium contribution required of Members is changed; and g. with respect to Member Life Insurance, on any Policy Anniversary, if the average age, average Scheduled Benefit amount, or the male/female distribution for then insured Members has changed since the last Policy Anniversary; and h. on any Policy Anniversary, if the volume of insurance for then insured Members has increased or decreased by more than 25% since the last Policy Anniversary. If the Policyholder has other group insurance with The Principal,...	0.41424861550331116	{'Page_No.': 'Page 30', 'Policy_Name': 'Principal-Sample-Life-Insurance-Policy'}	-1.428565
3 13	Section B - Premiums Article 1 - Payment Responsibility; Due Dates; Grace Period The Policyholder is responsible for collection and payment of all premiums due while this Group Policy is in force. Payments must be sent to the home office of The Principal in Des Moines, Iowa. The first premium is due on the Date of Issue of this Group Policy. Each premium thereafter will be due on the first of each Insurance Month. Except for the first premium, a Grace Period of 31 days will be allowed for payment of premium. "Grace Period" means the first 31-day period following a premium due date. The Group Policy will remain in force until the end of the Grace Period, unless the Group Policy has been terminated by notice as described in PART II, Section C. The Policyholder will be liable for payment of the premium for the time this Group Policy remains in force during the Grace Period. Article 2 - Premium Rates The premium rate(s) for each Member insured for Life Insurance will be: a. Member Life...	0.3959019184112549	{'Page_No.': 'Page 20', 'Policy_Name': 'Principal-Sample-Life-Insurance-Policy'}	-1.677033
7 3	TABLE OF CONTENTS PART I - DEFINITIONS PART II - POLICY ADMINISTRATION Section A - Contract Entire Contract Article 1 Policy Changes Article 2 Policyholder Eligibility Requirements Article 3 Policy Incontestability Article 4 Individual Incontestability Article 5 Information to be Furnished Article 6 Certificates Article 7 Assignments Article 8 Dependent Rights Article 9 Policy Interpretation Article 10 Electronic Transactions Article 11 Section B - Premium Payment Responsibility; Due Dates; Grace Period Article 1 Premium Rates Article 2 Premium Rate Changes Article 3 Premium Amount Article 4 Contributions from Members Article 5 Section C - Policy Termination Failure to Pay Premium Article 1 Termination Rights of the Policyholder Article 2 Termination Rights of The Principal Article 3 Policyholder Responsibility to Members Article 4 Section D - Policy Renewal Renewal Article 1 PART III - INDIVIDUAL REQUIREMENTS AND RIGHTS This policy has been updated effective January 1, 2014 GC 600...	0.3705097436904907	{'Page_No.': 'Page 31', 'Policy_Name': 'Principal-Sample-Life-Insurance-Policy'}	-2.534080

Screenshot from Generation layer:

```
response = generate_response(query, top_3_RAG)

# Print the response

print("\n".join(response))

The conditions for premium rate changes are outlined in the insurance policy document 'Principal-Sample-Life-Insurance-Policy'. According to the document, premium rate changes may occur under the following conditions:

1. Change in the definition of Member or Dependent
2. Change in the Policyholder's business as specified in the Policyholder application
3. Change in the schedule of insurance or class of insured Members
4. Policyholder drops below the minimum number of coverages to receive a multiple policy discount rate on a premium due date
5. Change in the premium contribution required of Members
6. Changes in average age, average Scheduled Benefit amount, or male/female distribution for insured Members on a Policy Anniversary
7. Increase or decrease in the volume of insurance for insured Members by more than 25% on a Policy Anniversary

If you need more detailed information, please refer to the relevant sections in the 'Principal-Sample-Life-Insurance-Policy' document.

**Citations:**
Policy Name: Principal-Sample-Life-Insurance-Policy
Page Number: Page 30
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