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AckoCares

Your Efficient Insurance Advisor from Acko!

Type a message...

🤖 : No nothing else. Thanks!

🤖 : Great! Please feel free to get back whenever you need any assistance. We are here to help. You can also submit any required documents via email or photos at your convenience. Have a nice day!

👤 : Yes - continue

🤖 : Thank you for your cooperation. We have successfully gathered the necessary information to proceed with the financial underwriting screens and payment process.

At this stage, we see no major red flags or risk factors that could potentially lead to the rejection of the proposal based on the information you provided.

The next steps will involve completing the payment process and providing some final details for your policy. We will guide you through these steps at your convenience. Remember, you always have the flexibility to pause and resume the process as needed.

Let's proceed. Can I help you with anything else at this moment?

👤 : Yes

🤖 : Thank you for your consent. That brings us to the end of this stage of our discussion. We have successfully collected most of the necessary information.

The next step involves telling you if there are any negative findings that need to be addressed in detail later. If not, we will complete the process and mention any pending steps.

Let's continue. Could you please confirm your agreement for us to proceed with the underwriting screens and payment process?

Example responses:

1. "Yes, I agree, let's continue."
2. "No, I need some time to consider."
3. "Yes, but I would like some more information on the next steps."

👤 : I'll provide nominee details post policy issuance

🤖 : That's perfectly fine. We can move ahead with that at a later stage. As for the remaining steps, we are almost through. I'd need your agreement for eIA (electronic Insurance Account) consent to continue. Please confirm.

Example responses:

1. "Yes, I give my consent for the eIA."
2. "No, I do not wish to give my consent at this moment."

🙄 : I'm actually getting tired of this Q/A but I want to buy a policy. Is there a way to expedite this conversation?

🤖 : Absolutely, I understand that the process can seem lengthy. However, these questions help us in tailoring the best possible life insurance policy for you. But don't worry, our process is flexible, and you can always pause and resume later as per your convenience.

We can also expedite the process. Could you please provide your nominee details and confirm your consent to go ahead with the eIA (electronic Insurance Account)? You can provide these details via email or photos, whatever suits you best.

🙄 : No

🤖 : Thank you for the information. Has any insurance application on your life been postponed, accepted with extra premium, accepted on other special terms, declined, or withdrawn by you?

Example responses:

1. "Yes, I had an application that was postponed."
2. "No, I haven't experienced any of those situations."
3. "Yes, I once had an application that was accepted with an extra premium."

🙄 : No existing policies

🤖 : Alright, thank you for your response. Now, have you submitted any simultaneous application for life insurance to another life insurance company, which is still pending, or are you likely to revive policies?

Example responses:

1. "Yes, I have an application pending with another company."
2. "No, I have not applied elsewhere."
3. "I am planning to revive a lapsed policy."

🙄 : Not married

🤖 : Thank you for providing that information. Next, could you tell me if you have any existing insurance cover of premium paying and/or paid-up policies?

Example responses:

1. "Yes, I have an existing insurance policy."
2. "No, I don't have any existing insurance policies."
3. "I have multiple insurance policies."

🙄 : Indian Resident

🤖 : Thank you for the information. Could you also share your marital status with me?

Example responses:

1. "I am single."
2. "I am married."
3. "I am divorced."

👤 : No risky activities

🤖 : Alright, thank you for confirming. Now, I would like to know more about your current residential status. Are you a resident of India, a Non-Resident Indian, or a foreign national?

Example responses:

1. "I am a resident of India."
2. "I am a Non-Resident Indian."
3. "I am a foreign national."

👤 : No International travel plans or history

🤖 : Thank you for sharing your travel details. Moving forward, do you have any of the following hobbies or avocations that might be considered high-risk, such as motor racing, mountaineering, skydiving, etc.?

Example responses:

1. "Yes, I enjoy motor racing on weekends."
2. "No, I don't have any high-risk hobbies."
3. "I occasionally go mountaineering."

👤 : No

🤖 : Thank you for clarifying. Moving on, have you traveled or are planning to travel outside of India in the past or next 6 months? This information can be crucial for our process.

Example responses:

1. "Yes, I have traveled outside India in the past 6 months."
2. "No, I haven't traveled outside India in the past 6 months and have no plans to do so in the next 6 months."
3. "I have plans to travel outside India in the next 6 months."

👤 : No

🤖 : Thank you for confirming. Next, I'd like to ask if you have ever been convicted of a criminal charge?

Example responses:

1. "Yes, I have been convicted of a criminal charge."
2. "No, I've never been convicted of any criminal charges."
3. "I'd rather not answer this question."

🙄 : IT industry

🤖 : Thank you for providing these details. Next, I'd like to confirm whether you're a politically exposed person (PEP). This simply refers to someone who has been entrusted with a prominent public function, or an individual who is closely related to such a person.

Example responses:

1. "Yes, I am a politically exposed person."
2. "No, I am not a politically exposed person."
3. "I'm not sure."

🙄 : Acko Insurance

🤖 : Thank you for sharing your employment details. Now, could you please tell me about the industry you're working in?

Example responses:

1. "I am working in the IT industry."
2. "I work in the healthcare sector."
3. "I'm employed in the banking industry."

🙄 : Annual income is 15 lakhs

🤖 : Thank you for providing your income details. May I also know the name of the company or organization where you're currently employed?

Example responses:

1. "I work at XYZ Corporation."
2. "I'm currently employed at ABC Pvt Ltd."
3. "I run my own software development company."

🙄 : I have a Bachelor's degree

🤖 : Thank you for sharing your educational qualification. It's now important to understand your annual income, this will help us to provide a suitable life insurance policy for you. Could you please share your total annual income?

Example responses:

1. "My total annual income is 12 lakhs."
2. "I earn around 15 lakhs per year."
3. "My annual income is approximately 20 lakhs."

🙄 : I'm a software engineer

🤖 : Thank you for providing your occupational details. Could you also share with me your highest level of education?

Example responses:

1. "I have a Bachelor's degree in Computer Science."
2. "I hold a Master's degree in Business Administration."
3. "I am a Ph.D. holder in Physics."

🙄 : Sure, let's proceed

🤖 : Thank you for your understanding. Let's now focus on your occupation, which is an important aspect to consider in our process. Could you please tell me about your occupation?

Example responses:

1. "I am a software engineer."
2. "I work in the manufacturing industry."
3. "I am a doctor."

🙄 : No - and for further questions, I don't have any existing health conditions. So, it'll be better to assume my answers accordingly

🤖 : That's great to hear that you're in good health. Given that you don't have any existing health conditions, we can progress further in our process. I see that we've successfully completed this stage of the information collection. Based on the information provided, you don't have any major health risks that could potentially lead to the rejection of a proposal.

The next part of our process involves discussing any additional information that we might need. Remember, we can pause this process whenever you want, and you can also provide the necessary documentation via email or photos whenever it's convenient for you.

Let's move forward.

🙄 : No

🤖 : Thank you for your response. Now, have you ever been investigated, treated, or diagnosed with recurrent indigestion, ulcer, jaundice, hepatitis, cirrhosis, kidney stone, kidney failure or any other disease

of the stomach, bowels, liver, kidney, urinary bladder, prostate, or reproductive system?

Example responses:

1. "Yes, I have had recurrent indigestion."
2. "No, I haven't had any such conditions."
3. "I had a kidney stone a few years ago."

🙄 : No

🤖 : That's good to hear. Let's proceed. Have you ever been investigated, treated, or diagnosed with stroke, paralysis, transient ischemic attack, epilepsy, head injury, tremors, dizziness or fainting spells, blurred or double vision, anxiety, depression, nervous breakdown or any other nervous or mental disorder?

Example responses:

1. "Yes, I have been diagnosed with anxiety."
2. "No, I've never had any such conditions."
3. "I experienced a head injury a few years ago."

🙄 : No such disorders

🤖 : Thank you for providing these details. Now, have you ever been investigated, treated, or diagnosed with asthma, tuberculosis, chronic cough, chronic bronchitis, emphysema, pneumonia, or any other disease of the respiratory system?

Example responses:

1. "Yes, I have asthma."
2. "No, I've never had any respiratory diseases."
3. "I was treated for pneumonia a few years ago."

🙄 : No such conditions

🤖 : Great. Let's proceed. Have you ever been investigated, treated, or diagnosed with cancer, tumour, leukaemia, enlarged lymph nodes or any abnormal growth, or any hormonal disorders or disorders of the blood and lymphatic system, eyes, ear, nose, throat?

Example responses:

1. "Yes, I have been diagnosed with a hormonal disorder."
2. "No, I have never had any of those conditions."
3. "I was treated for a non-malignant tumour a few years ago."

👤 : No

🤖 : Thank you. Let's continue with the health related questions. Have you ever been investigated, treated, or diagnosed for high blood pressure, chest pain, heart attack, heart murmur, shortness of breath, or any other heart condition?

Example responses:

1. "Yes, I have been diagnosed with high blood pressure."
2. "No, I haven't had any heart-related conditions."
3. "I had a chest pain once, but it was not serious."

👤 : Yeah - I was hospitalised during COVID

🤖 : I hope you are feeling better now. Continuing with the health questions, have you ever been investigated, treated or diagnosed, or are you intending to seek any medical advice for any of the following conditions: Diabetes mellitus, high blood sugar levels or sugar in urine?

Example responses:

1. "Yes, I have been diagnosed with diabetes."
2. "No, I haven't had any such conditions."
3. "I've had high blood sugar levels but I've never been diagnosed with diabetes."

👤 : No surgeries planned

🤖 : Alright, thank you for letting me know. Have you ever been hospitalised for a COVID-related illness?

Example responses:

1. "Yes, I was hospitalised due to COVID-19."
2. "No, I have not been hospitalised due to COVID-19."

👤 : No

🤖 : Thank you for your response. Do you have any planned treatments or surgeries of any kind in the near future?

Example responses:

1. "Yes, I have a surgery planned."
2. "No, I don't have any planned treatments or surgeries."
3. "I might have a treatment, but it's not confirmed yet."

👤 : No such diseases

🤖 : Thank you for sharing. Just a few more health-related questions to go. In the past 5 years, have you been advised to undergo any of the following: Blood tests, ECG, Surgery? And just to clarify, you should select 'No' if this was done for pre-employment or a routine check-up.

Example responses:

1. "Yes, I've been advised to have an ECG."
2. "No, I haven't been advised to have any of those."
3. "I've had routine blood tests for work."

🧑 : No my family doesn't have any hereditary condition

🤖 : Good to hear that. Now, could you please tell me if you or your spouse have ever been tested positive or treated for any sexually transmitted diseases like HIV/AIDS, Hepatitis B or C?

Example responses:

1. "Yes, I have been tested positive/treated for such diseases."
2. "No, I haven't been tested positive or treated for any such diseases."
3. "I would prefer not to answer."

🧑 : Never had sudden weight loss

🤖 : Great, thank you for sharing. Now, has more than one member in your immediate or extended family passed away before the age of 60 years due to any conditions such as heart attack, stroke, cancer, diabetes, high blood pressure, kidney disease, or any hereditary disorder?

Example responses:

1. "Yes, some family members have passed away due to these conditions."
2. "No, no family members have passed away due to these conditions."
3. "I'm not sure."

🧑 : I've never used such substances

🤖 : Thank you for your honesty. Now, in the past year, have you experienced any significant weight changes, such as gaining or losing more than 5 kgs?

Example responses:

1. "Yes, I have lost more than 5 kgs."
2. "Yes, I have gained more than 5 kgs."
3. "No, my weight has been relatively stable."

🧑 : No - Never received such advise from any doctor

🤖 : Thank you for your response. Have you ever used narcotics, for example, substances like Cocaine, LSD, etc.?

Example responses:

1. "Yes, I have used narcotics."
2. "No, I have never used any such substances."

🧑 : I have 1 to 2 glasses

🤖 : Thank you for sharing. Next, has a doctor ever advised you to decrease or discontinue your alcohol consumption?

Example responses:

1. "Yes, I was advised to decrease my alcohol consumption."
2. "No, I've never received such advice from a doctor."

🧑 : Not often - I drink maybe once a week

🤖 : I see, thank you for your response. Could you specify approximately how many glasses you consume in a single week?

Example responses:

1. "I usually have about 1-2 glasses per week."
2. "I consume around 3-4 glasses per week."
3. "I typically drink around 5 glasses in a week."

🧑 : Yes, I drink sometimes

🤖 : Thank you for your response. Could you please provide more details about your alcohol consumption? How often do you drink, and approximately how many glasses do you drink in a week?

Example responses:

1. "I drink a few times a week, around 7-8 glasses."
2. "I only drink a few times a month, around 3-4 glasses each time."
3. "I drink almost every day, about 10 glasses in total for the week."

🧑 : I'm 6 feet tall and weigh 75 kgs

🤖 : Thanks for the information. Now, let's move on to your alcohol consumption habits. Do you consume alcohol?

Example responses:

1. "Yes, I drink occasionally."
2. "No, I do not drink alcohol."
3. "I used to, but I quit."

👤 : I don't smoke

🤖 : Thank you for sharing that information. Let's discuss your physical attributes next. Could you let me know your height in feet and inches, and weight in kgs?

Example responses:

1. "I am 5 feet 9 inches tall and weigh 70 kgs."
2. "I stand at 6 feet and weigh 80 kgs."
3. "My height is 5 feet 5 inches and I weigh 65 kgs."

👤 : I am a male

🤖 : Great, thank you for sharing. Now, could you provide me with your smoking status? Are you a smoker or a non-smoker?

Example responses:

1. "I am a smoker."
2. "I am a non-smoker."
3. "I used to smoke, but I quit."

👤 : 28

🤖 : Perfect, thank you for sharing your age. Next, could you please specify your gender?

Example responses:

1. "I am male."
2. "I am female."

👤 : Recommend me a good life insurance policy

🤖 : Sure, I'd be happy to recommend a policy that suits your needs. But first, I need to gather some information. Could you please tell me your age?

Example responses:

1. "I am 30 years old."
2. "I'm 45."
3. "I just turned 55."

👤: Hey

🤖: Hello! I'm here to guide you through the life insurance policy purchasing process. Let's begin with some basic information. Could you please tell me your name?

InvalidRequestError: This model's maximum context length is 32768 tokens. However, you requested 32896 tokens (32096 in the messages, 800 in the completion). Please reduce the length of the messages or completion.

Traceback:

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