



~~要算~~ =

$r$  = fraud risk score =

range	low	medium	high
	0	5	10

$a$  = ~~Amount not agree with invoice~~ = Amount variances overclaim

$d$  =  $\begin{cases} 10 & \text{if flight ticket, etc.} \\ 0 & \text{otherwise} \end{cases}$

$x$  = Amount

$a$  = diff. of amounts