

HelpMateAI

Query 1:

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

Screenshot from Search Layer:

```
In [55]: # return the top 3 results after reranking
top_3_rerank = results_df.sort_values(by='Reranked_scores', ascending=False)
top_3_rerank[:3]
```

Out[55]:

	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 50322-0002 This group insurance policy is issued to: RHOGE 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 5655 RENEWABLE TERM - NON-PARTICIPATING CONTRACT STATE OF ISSUE: RHOGE ISLAND This policy has been updated effective January 1, 2014 GC 6000 TITLE PAGE	0.335221	2	6.123494
6	(Page_No: 'Page 13', 'Policy Name': 'Principal-Sample-Life-Insurance-Policy')	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	0.373972	10	1.836118
3	(Page_No: 'Page 19', 'Policy Name': 'Principal-Sample-Life-Insurance-Policy')	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 changed at any time when The Principal determines that such amendment is required for consistent application of policy provisions; c. By Written agreement between The Principal and the Policyholder, this Group Policy may be amended or changed at any time as to any of its provisions. Any change to this Group Policy, including, but not limited to, those in regard to coverage, benefits, and participation privileges, may be made without the consent of any Member or Dependent. Payment of premium beyond the effective date of the change constitutes the Policyholder's consent to the change. Article 3 - Policyholder Eligibility Requirements To be an eligible group and to remain an eligible group, the Policyholder must. This policy has been updated effective January 1, 2014 PART II - POLICY ADMINISTRATION GC 6003 Section A - Contract, Page 1	0.363643	13	0.755471

Screenshot from Generation Layer:

```
In [59]: # Generate the response
response = generate_response(query, top_3_RAG)

In [60]: # Print the response
print("\n".join(response))
```

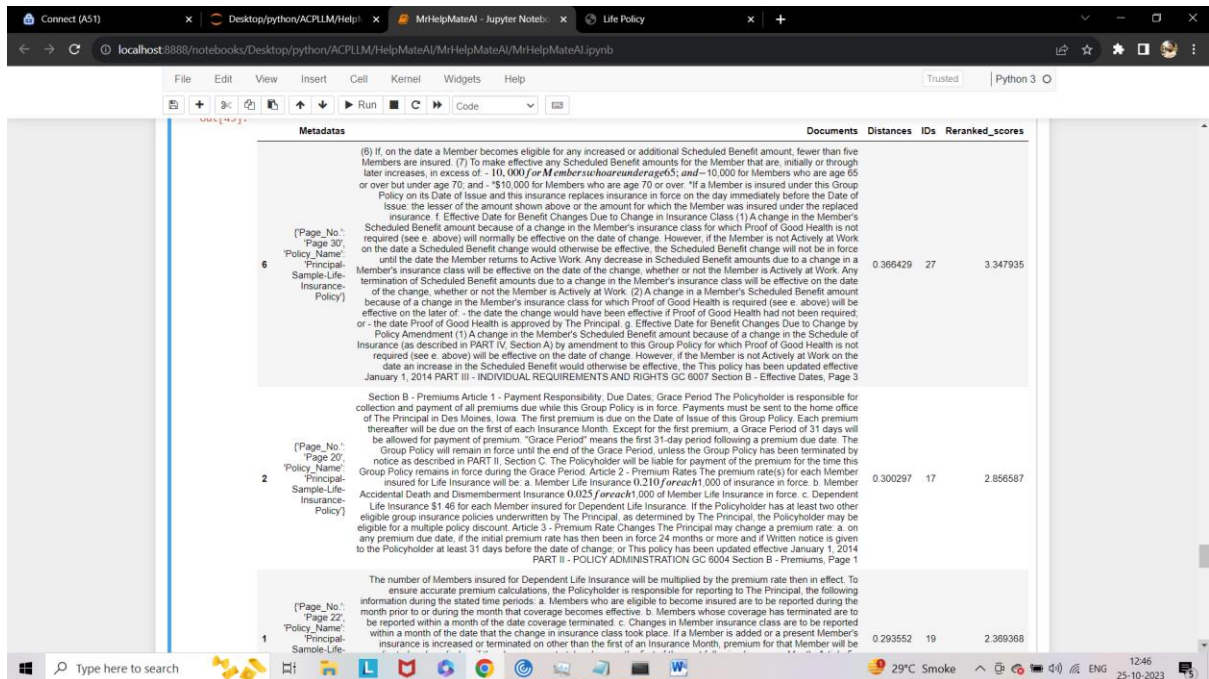
The policyholder's name is John Doe and the policy was issued on November 1, 2007. This information is found in the document titled "Principal-Sample-Life-Insurance-Policy" on page 5.

Citation:
- Policy Name: Principal-Sample-Life-Insurance-Policy
- Page Number: 5

Query 2:

What are the premium rates for the members insured?

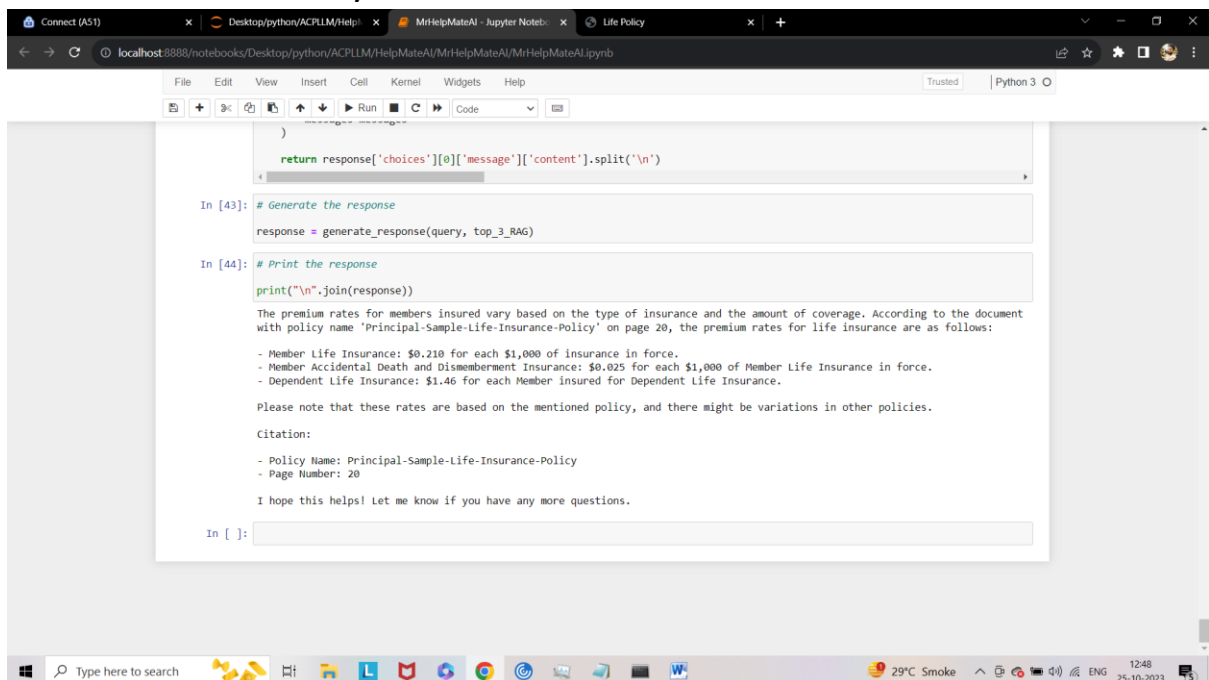
Screenshot from Search Layer



The screenshot shows a Jupyter Notebook interface with a search results table. The table has columns: Metadata, Documents, Distances, IDs, and Reranked_scores. It displays three search results for insurance policy documents.

Metadata	Documents	Distances	IDs	Reranked_scores
(Page_No.: 'Page 30', 'Policy_Name': 'Principal-Sample-Life-Insurance-Policy')	(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 age 65 and under age 70 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 change. However, if the Member is not Actively at Work on the date a Scheduled Benefit change would otherwise be effective, the Scheduled Benefit change will not be in force until the date the Member returns to Active Work. Any decrease in Scheduled Benefit amounts due to a change in a Member's insurance class will be effective on the date of the change, whether or not the Member is Actively at Work. (2) A change in a Member's Scheduled Benefit amount because of a change in the Member's insurance class for which Proof of Good Health is required (see e. above) will be effective on the later of - the date the change would have been effective if Proof of Good Health had not been required; or - the date Proof of Good Health is approved by The Principal. g. Effective Date for Benefit Changes Due to Change by Policy Amendment (1) A change in the Member's Scheduled Benefit amount because of a change in the Schedule of Insurance (as described in PART IV, Section A) by amendment to this Group Policy for which Proof of Good Health is not required (see e. above) will be effective on the date of change. However, if the Member is not Actively at Work on the date an increase in the Scheduled Benefit would otherwise be effective, the Policy has been updated effective January 1, 2014. PART II - POLICY ADMINISTRATION GC 6007 Section B - Effective Dates, Page 3	0.366429	27	3.347935
(Page_No.: 'Page 20', 'Policy_Name': 'Principal-Sample-Life-Insurance-Policy')	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 I, Section G. 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 Insurance \$0.210 for each \$1,000 of insurance in force. b. Member Accidental Death and Dismemberment Insurance \$0.025 for each \$1,000 of Member Life Insurance in force. c. Dependent Life Insurance \$1.46 for each Member insured for Dependent Life Insurance. If the Policyholder has at least two other eligible group insurance policies underwritten by The Principal, as determined by The Principal, the Policyholder may be eligible for a multiple policy discount. Article 3 - Premium Rate Changes The Principal may change a premium rate: a. on any premium due date, if the initial premium rate has then been in force 24 months or more and if Written notice is given to the Policyholder at least 31 days before the date of change, or This policy has been updated effective January 1, 2014	0.300297	17	2.856587
(Page_No.: 'Page 22', 'Policy_Name': 'Principal-Sample-Life-Insurance-Policy')	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	0.293552	19	2.369368

Screenshot from Generation Layer:



The screenshot shows a Jupyter Notebook interface with a code cell and its output. The code cell contains a query generation function and a call to generate a response. The output shows the generated response, which includes the premium rates for members insured.

```
def generate_response(query, top_3_RAG):  
    response = generate_response(query, top_3_RAG)  
    print("\n".join(response))
```

The premium rates for members insured vary based on the type of insurance and the amount of coverage. According to the document with policy name 'Principal-Sample-Life-Insurance-Policy' on page 20, the premium rates for life insurance 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.

Please note that these rates are based on the mentioned policy, and there might be variations in other policies.

Citation:

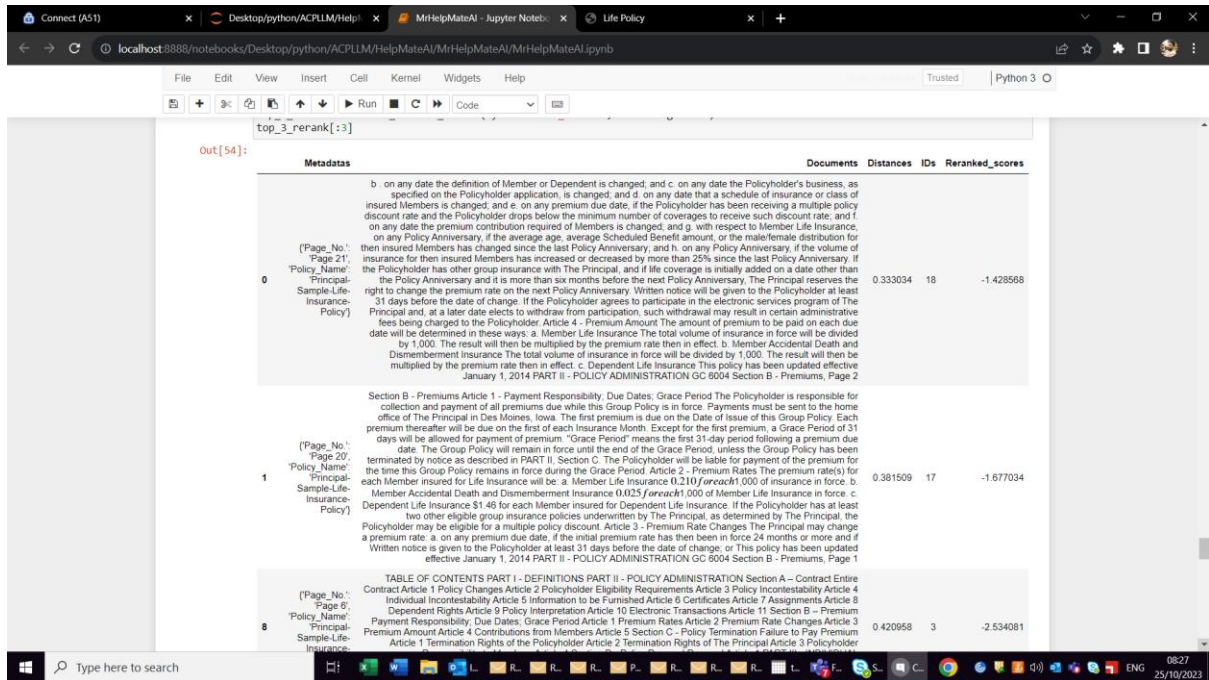
- Policy Name: Principal-Sample-Life-Insurance-Policy
- Page Number: 20

I hope this helps! Let me know if you have any more questions.

Query 3:

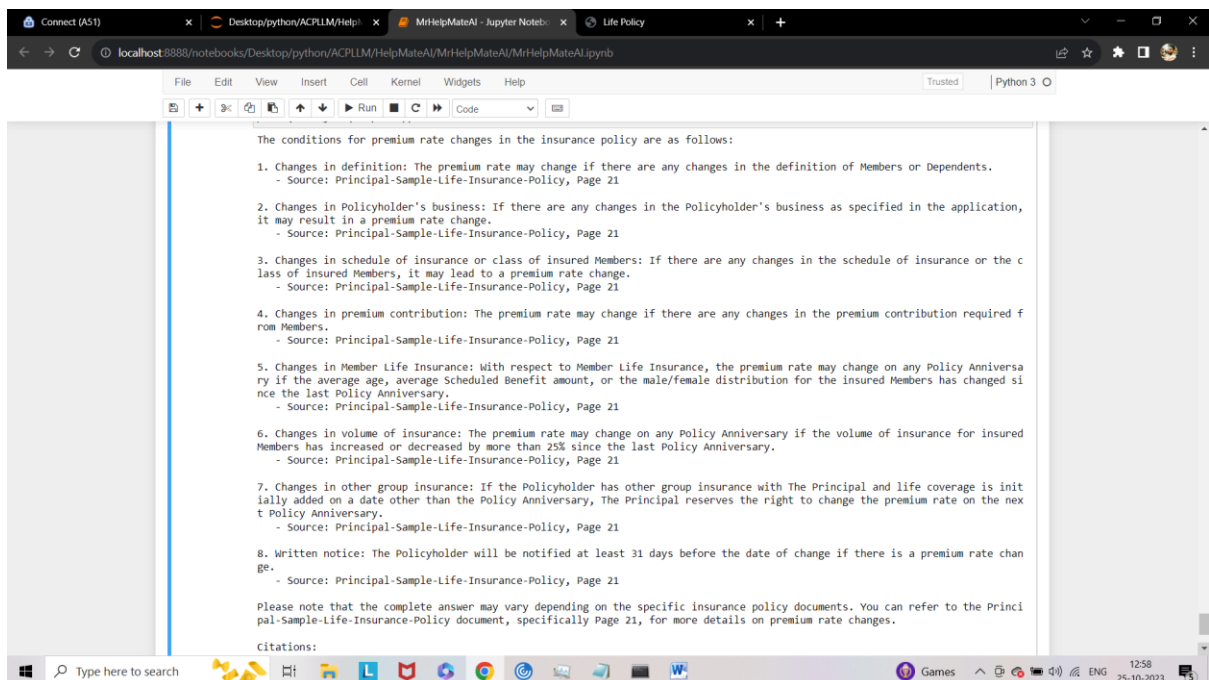
What are the conditions for premium rate changes?

Screenshot from Search Layer



Document ID	Document Text	Distance	ID	Reranked_score
0	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, and if life coverage is initially added on a date other than the Policy Anniversary and it is more than six months before the next Policy Anniversary, The Principal reserves the right to change the premium rate on the next Policy Anniversary. Written notice will be given to the Policyholder at least 31 days before the date of change. If the Policyholder agrees to participate in the electronic services program of The Principal and, at a later date elects to withdraw from participation, such withdrawal may result in certain administrative fees being charged to the Policyholder. Article 4 - Premium Amount The amount of premium to be paid on each due date will be determined in these ways: a. Member Life Insurance The total volume of insurance in force will be divided by 1,000. The result will then be multiplied by the premium rate then in effect. b. Member Accidental Death and Dismemberment Insurance The total volume of insurance in force will be divided by 1,000. The result will then be multiplied by the premium rate then in effect. c. Dependent Life Insurance This policy has been updated effective January 1, 2014 PART II - POLICY ADMINISTRATION GC 6004 Section B - Premiums, Page 2	0.330304	18	-1.428568
1	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 Insurance 0.210 per each \$1,000 of insurance in force. b. Member Accidental Death and Dismemberment Insurance 0.025 per each \$1,000 of Member Life Insurance in force. c. Dependent Life Insurance \$1.46 for each Member insured for Dependent Life Insurance. If the Policyholder has at least two other eligible group insurance policies underwritten by The Principal, as determined by The Principal, the Policyholder may be eligible for a multiple policy discount. Article 3 - Premium Rate Changes The Principal may change a premium rate: a. on any premium due date, if the initial premium rate has then been in force 24 months or more and if Written notice is given to the Policyholder at least 31 days before the date of change, or This policy has been updated effective January 1, 2014 PART II - POLICY ADMINISTRATION GC 6004 Section B - Premiums, Page 1	0.381509	17	-1.677034
8	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	0.420958	3	-2.534081

Screenshot from Generation Layer



The conditions for premium rate changes in the insurance policy are as follows:

1. Changes in definition: The premium rate may change if there are any changes in the definition of Members or Dependents.
- Source: Principal-Sample-Life-Insurance-Policy, Page 21
2. Changes in Policyholder's business: If there are any changes in the Policyholder's business as specified in the application, it may result in a premium rate change.
- Source: Principal-Sample-Life-Insurance-Policy, Page 21
3. Changes in schedule of insurance or class of insured Members: If there are any changes in the schedule of insurance or the class of insured Members, it may lead to a premium rate change.
- Source: Principal-Sample-Life-Insurance-Policy, Page 21
4. Changes in premium contribution: The premium rate may change if there are any changes in the premium contribution required from Members.
- Source: Principal-Sample-Life-Insurance-Policy, Page 21
5. Changes in Member Life Insurance: With respect to Member Life Insurance, the premium rate may change on any Policy Anniversary if the average age, average Scheduled Benefit amount, or the male/female distribution for the insured Members has changed since the last Policy Anniversary.
- Source: Principal-Sample-Life-Insurance-Policy, Page 21
6. Changes in volume of insurance: The premium rate may change on any Policy Anniversary if the volume of insurance for insured Members has increased or decreased by more than 25% since the last Policy Anniversary.
- Source: Principal-Sample-Life-Insurance-Policy, Page 21
7. Changes in other group insurance: If the Policyholder has other group insurance with The Principal and life coverage is initially added on a date other than the Policy Anniversary, The Principal reserves the right to change the premium rate on the next Policy Anniversary.
- Source: Principal-Sample-Life-Insurance-Policy, Page 21
8. Written notice: The Policyholder will be notified at least 31 days before the date of change if there is a premium rate change.
- Source: Principal-Sample-Life-Insurance-Policy, Page 21

Please note that the complete answer may vary depending on the specific insurance policy documents. You can refer to the Principal-Sample-Life-Insurance-Policy document, specifically Page 21, for more details on premium rate changes.

Citations:

