

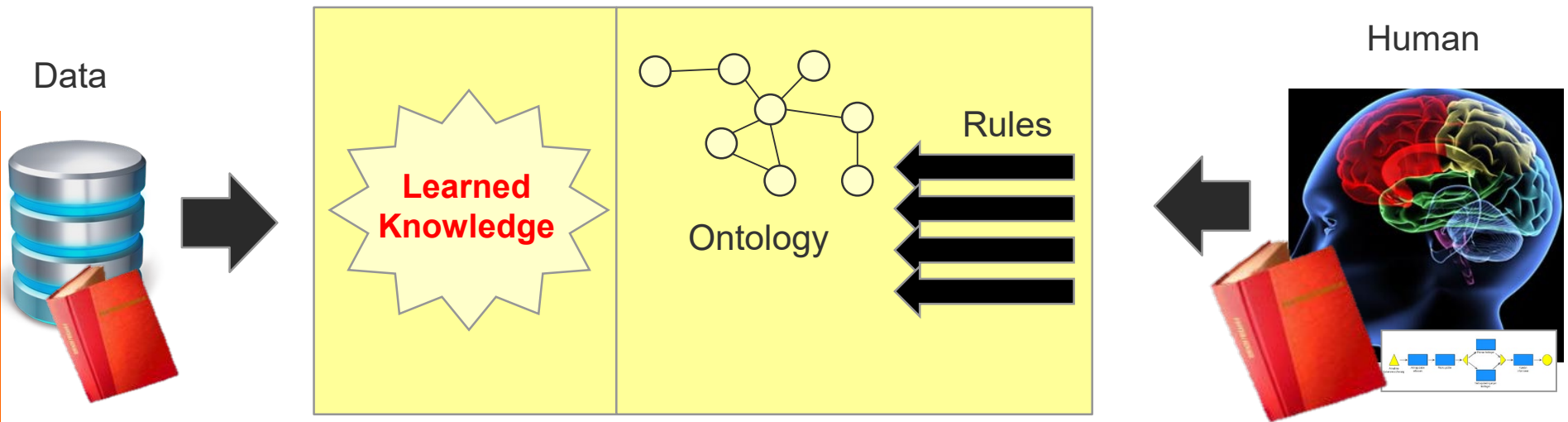
# Combining Machine Learning and Knowledge Engineering



# Knowledge in Intelligent Systems

## Machine Learning

## Knowledge Engineering



- Tacit or unknown knowledge
- Adaptable to new situations

- Knowledge we are aware of
- Knowledge that must be correct

# Autonomous Driving

- Machine Learning:  
Driving Behaviour
- Knowledge Engineering:  
Traffic Rules



# Eligibility Decision

Example: Insurance

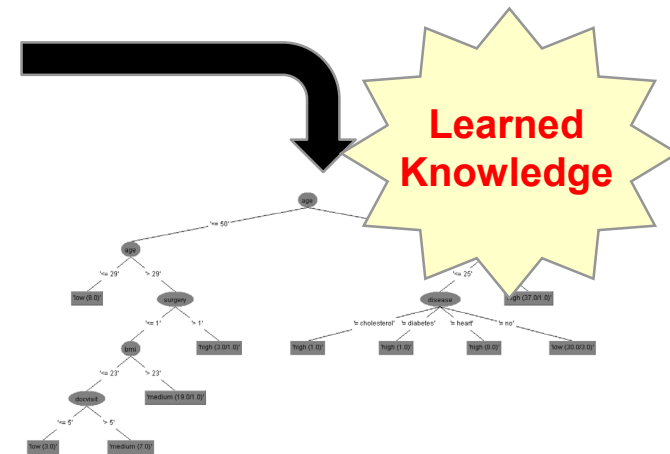


Accept yes/no

# Combining Machine Learning and Knowledge Engineering for Eligibility Decisions (1/2)

- Example: Application of health insurance
  - ◆ Machine Learning: data records about risks of clients

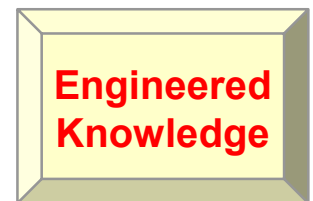
Age	surgery	docvisit	allergy	med	diseases	bmi	class
20	0	2	no	no	cholesterol	28	low
21	0	4	no	no	no	23	low
49	2	12	yes	yes	heart	34	high
22	0	3	no	no	no	23	low
51	2	2	yes	yes	diabetes	26	high
52	2	8	no	no	heart	31	high
52	0	3	yes	no	no	22	low
52	2	12	yes	yes	diabetes	27	high
52	0	11	yes	no	cholesterol	29	high
23	0	3	no	no	no	23	low



- ◆ Engineered knowledge: eligibility and compliance

Applicants from Switzerland are eligible.  
A person younger than 21 year is not able to apply

...



# Combining Machine Learning and Knowledge Engineering for Eligibility Decisions (2/2)

## Examples of learned rules:

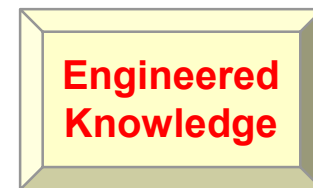
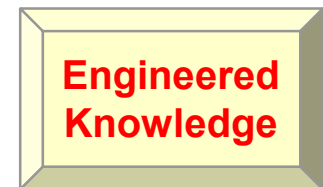
risk (Person, high) :-  
    age(Person,A), A > 50,  
    bmi(Person, Bmi), Bmi =<25,  
    disease(Person, diabetes).  
risk (Person, low) :-  
    age(Person,A), A =< 29.

## Examples of engineered rules:

eligible(Person, no) :-  
    age(Person,A), A =< 21.  
eligible(Person,no) :-  
    country(Person,C), C != switzerland.

## Combining engineered and learned rules:

accept(Person, yes) :- eligible(Person, yes), risk(Person, low).  
accept(Person, yes) :- eligible(Person, yes), risk(Person, medium).  
accept(Person, no) :- eligible(Person, no).  
accept(Person, no) :- risk(Person, high)



# Summary: Creating Knowledge Bases

- **Knowledge Engineering:** Human experts build knowledge base
  - ◆ For knowledge we are aware of
  - ◆ For knowledge that must be correct (e.g. compliance rules)
  - ◆ Inferences are explainable (trust)
- **Machine Learning:** automatic creation of knowledge from example data
  - ◆ Can solve complex tasks for which
    - knowledge is not known
    - knowledge is tacit
  - ◆ Reliance on real-world data instead of pure intuition
  - ◆ Requires large sets of data
  - ◆ Can adapt to new situations (collect more data)

