Paper instructions: Problem statement: While the cost of automobile insurance varies from person to person, based on the driving record of each individual, health insurance premiums are typically uniform across groups of people, such as all the employees of a company. However, a majority of health care costs are incurred by a minority of the population. Today it is possible to take a blood sample from a person and to extract a genetic profile that reveals the person’s disposition to certain diseases. Debate the proposition that health insurance rates should be tailored to reflect each individual’s propensity to illness. Note: Report should be 2 pages long. Use single column and single space format. Use Calibri font of size 12 points. Every member is required to contribute in the report. It has to be a complete essay and include the following points. 1. Introduce your topic [10 points]: Provide general information on the subject and then narrow that down, with your thesis statement, what you will be arguing in the essay. 2. Support [40 points]: Synthesizes in-depth information from relevant sources representing various points of view/approaches. Then you will tell the audience about the evidence that you have found to support your thesis statement. You will address the opposing side’s argument here as well. 3. Analysis [20 points]: Organizes and synthesizes evidence to reveal insightful patterns, differences, or similarities related to focus. 4. Conclusion [20 points]: The conclusion of the report should sum up the arguments, restate the topic, and explain again why it is so important. 5. Reference [10 points] Provide reference of the work that you have cited.