Minutes of Meeting (MoM) & Scope

Date: [Insert Date]

Attendees: Internal Team: Akash, Maurice, Himanshu, Yogita, Twinkle, Neil Client Side: Binu

Agenda: To review and clarify input data sources, input files, and processing steps for the current phase of the project.

1. MoM – Key Discussion Points

**Input Data Sources & Files** - **ASRA & T-Factors:** Base rate and rating factor files, to be ingested as raw input. - **Cognizor Submission Data:** Sourced from GCP bucket, multiple tabs including Historical Loss, Historical Exposure, Current Exposure, and General Macro Info. Contains calculated fields for exposure and experience premium, to be ingested as-is. - **DHC Data Source:** Selected physician-level attributes. Some TBD or external fields. - **Internal Systems (OSS/Velocity):** Supplementary internal data.

**Data Ingestion** - All input files will be ingested directly into Snowflake. - Field-level validation to confirm availability of attributes. - TBD or external link fields noted for follow-up.

**Risk-Loss Process & NPI Scoring** - SQL scripts for Risk-Loss Process and NPI scoring already shared by the client. - Purpose: inform exposure premium, experience premium, and underwriting model factors. - Team will review SQLs and ensure they can be replicated and integrated properly.

**Attribute Validation** - Confirm availability of all shared attributes. - Identify missing/TBD fields. - Underwriting Model Factors by NPI and Year will be integrated in a later phase.

**Premium & Loss Data** - Historical Loss, Historical Exposure, Current Exposure, and Experience/Exposure Premium sheets will be ingested as-is. - No manual recalculation required at this stage.

1. Scope – Current Phase

**In Scope:** - Ingestion of all raw input files into Snowflake (ASRA, T-Factors, Cognizor Submission Data, DHC, OSS/Velocity). - Field-level validation to confirm presence of client-provided attributes. - Identification and documentation of missing or TBD fields. - Review and understanding of Risk-Loss Process and NPI Scoring SQL shared by the client. - Preparation for integration of these SQLs into Snowflake and future modeling workflows.

**Out of Scope (for current phase):** - Creating new Risk-Loss or NPI scoring logic. - Any additional calculations beyond validation and ingestion of provided Excel sheets.

**Future Considerations / Next Steps:** - Integration of validated Risk-Loss Process and NPI scoring outputs into final modeling tables. - Replication of Underwriting Model Factors by NPI and Year once additional data is available. - Review methodology and assumptions for calculations with the client.