# 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 the scope of input data sources, input files, and subsequent processing for the ongoing project, with focus on exposure premium, experience premium, Risk-Loss Process, NPI Scoring Algorithm, and Underwriting Model Factors.

## 1. Input Data Sources & Files

1. **ASRA and T-Factors**
   * Primary input files for base rate and rating factor information.
   * To be ingested into Snowflake without manual transformation at this stage.
2. **Cognisure Submission Data**
   * Sourced from the GCP bucket.
   * Includes multiple tabs:
     + **Historical Loss** (~100+ attributes)
     + **Historical Exposure** (~400+ attributes)
     + **Current Exposure** (~400+ attributes)
     + **General Tab:** Macro-level fields including policy number, line of business, account number, underwriter, team, etc.
   * Contains calculated fields for exposure and experience premium. Ingestion captures both input and output fields “as-is.”
3. **DHC Data Source**
   * Selected physician-level attributes.
   * Some fields TBD or external; follow-up needed.
4. **Internal Systems (OSS/Velocity)**
   * Supplementary internal data supporting exposure and experience premium calculation.

## 2. Data Ingestion

* All input Excel files will be ingested directly into Snowflake.
* Field-level validation to confirm availability of client-provided attributes.
* TBD or external link fields documented for follow-up.
* Ensures a consolidated raw dataset for subsequent calculations and modeling.
* **Underwriting Model Factors by NPI and Year:**
  + Data to be provided by the underwriter after NPI scoring.
  + Will require replication into Snowflake for consolidated access.

## 3. Risk-Loss Process & NPI Scoring

1. **Risk-Loss Process**
   * SQL scripts provided by the client.
   * Review required to ensure feasibility of replication.
   * Questions or challenges identified during review to be raised with the client.
   * Contributes to exposure premium and experience premium calculations.
2. **NPI Scoring Algorithm**
   * SQL scripts received for scoring all physicians nationally.
   * Review required to validate methodology and integration feasibility.

## 4. Attribute Validation & Underwriting Model Factors

* Confirm availability of all attributes shared by the client.
* Identify missing or TBD attributes, including external links.
* Underwriting Model Factors by NPI and Year will be integrated after NPI scoring.
* ETL/Data review required to ensure proper ingestion and readiness for future modeling.

## 5. Premium & Loss Data

* **Historical Loss, Historical Exposure, Current Exposure:** Already calculated in Excel; ingested as-is.
* **Experience Premium & Exposure Premium:** Calculated outputs present in Excel sheets; ingested for validation and future modeling.
* No manual recalculations required at this stage.

## 6. Future Considerations / Upcoming Scope

* **NPI Rating & Underwriter Factors**
  + Following NPI scoring, Underwriting Model Factors by NPI and Year will form part of the next modeling phase.
  + Additional fields will serve as inputs for Risk-Loss Process and exposure premium/experience premium models.
* **Questions to Clarify with Client:**
  + Methodology for Risk-Loss Process and NPI Scoring.
  + Assumptions or special conditions applied in calculations.
  + Missing or TBD attributes, including external links.
  + Clarify timing and format for Underwriting Model Factors by NPI and Year.
  + Whether input-only ingestion is sufficient or additional calculation logic is required.

## 7. Next Steps / Action Items

1. Schedule client walkthrough for **Risk-Loss Process** and **NPI Scoring**.
2. Validate completeness of received attribute list and document TBD items.
3. Review SQL scripts to assess replication feasibility.
4. Document dependencies, clarifications, and upcoming modeling inputs for reference.
5. Prepare for integration of Underwriting Model Factors by NPI and Year once data is available.

This document summarizes the discussions, current status, and upcoming scope for the ongoing project. It is intended to provide a clear roadmap for the team and ensure alignment with client expectations.