2022-05-23 Architecture WG Meeting Notes

Date

23 May 2022

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>
> openIDL

Attendees

- Sean Bohan (openIDL)
- Joan Zerkovich (AAIS)
- Ken Sayers (AAIS)
- Eric Lowe (VA)
- Nathan Southern (openIDL)
- Jeff Braswell (openIDL)_
- Satish Kasala (The Hartford)
- David Reale (Travelers)
- Brian Hoffman (Travelers)
- Greg Williams (AAIS)
- Peter Antley (AAIS)
- Rajesh Sanjeevi (Chainyard)

Agenda:

1. Architecture WG Harmonized Data Store Task Force

- Host: Peter Antley, AAIS (for now)
- Tuesdays 9am (for now)
- Invites to go out (contact sbohan@linuxfoundation.org)

1. openIDL - Architecture - Member Requirements Files
2. Regulatory Reporting Requirements from Dale H (Travelers)
3. Requirements Table

Time	Item	Who	Notes

Action items

Notes:

- JeffB
- DaleH's document

- great input on aspects of arch requirements
- High level way of looking at the work that might be going forward
- Trad process: network stack, 1 party talking to another at different levels
- division between parties
- division between horizons (business and data)
- below the line - infrastructure implementing this
- definitions and stipulations (matrix)
- looking at requirements on the contributing side
- carrier node
- influence, impact on lower levels
- take a look, great contribution
- when Dale discussed last week, concept of granting consent to a data call
- orchestrated workflow transactions
- might be over the course of days
- data call req announced, on carrier side can it be provided, consent, other data? in aggregate not just one carriers business dominating the data
- business orchestration transacting at app level
- impact on how we implement in fabric
- good example, kind of req that will impact arch
- making sure on this call, work contributed
- KenS
- worth going thru it
- give folks a sense of what was contributed, see the value of it, restate what is not clear
- can walk thru it
- Dale - organized it - what are the diff things that need to happen for stat reporting on openIDL
- Reading column D
- D4
- DavidR - transactions will be determined by source system
- any changes to this source will be reflected in HDS
- Ken - can we clarify it?
- Satish - are we saying HDS will maintain time series on the policy AND the claim?
- Ken - yes, changes as they happen based on what source system says
- diff - if there is an error moving from source system to HDS, will not correct errors will replace (no onset-offset)
- Satish - only incremental or delta change?
- Ken - cant do snapshots, don't know what time period request is asked for
- need history as unfolded
- Satish - snapshot - point in time of a policy, if you take a point in time copy of the policy at 3pm on 5/23, take a copy of that same policy tomorrow there could be changes in between, question - are we capturing just changes or complete copy
- Jeff - data submitted in format of the data standard reqs, would reflect things that have and haven't changed - record format
- Ken -snapshot on pull, source data must have every possible snapshot, doesn't keep at snapshot
- David - HDS will be accurate rep of source systems in correct format at any time
- not incremental
- will look at entirety of period of relevance
- David - req captures that "these will be the records"
- Ken - policy and loss transactions
- D5 - data freshness
- D6 - 5 prior years + current in HDS
- Peter - strawman - need a decision on how long we retain data
- Ken
- D7 - data in the HDS will remain within 5% error tolerance per line and state based on openIDL edit package
- what? Data requested, data loaded? do we need to reevaluate every time we load data?
- Peter - would like someone to correct - NAIC handbook talking annual reporting
- Ken - constraining ourselves to annual reporting
- Jeff - mark for clarification from dale
- Brian - 5% consistent with AAIS stat plan
- Ken - we do it on load,
- Peter - individual load
- Ken - unclear of math / thresholds
- Jeff - biz requirement for arch
- D8 - access is permissioned
- Jeff - diff categories
- David - what Dale wants, any new use is consented to on a use by use basis
- if there for stat reporting, data not accessible without specific approval
- Ken
- permission on extraction
- David - you could be permissioned party for one use (annual report) not permissioned to pull data for another purposed - granular permission based on use
- Ken - use = extraction
- ask for another extraction
- Jeff - for the staged data, in extract data - single defined use - once you have the data cant use for another purpose (Column F ROW 2)
- David - nuance - cant extract data, you can only use for cert purpose - yes - use must be approved
- Satish - internal access? d0 we need to worry about internal access, from a carrier standpoint
- if you put data into HDS - can we see who put data into HDS from carrier standpoint
- Jeff - carrier would approve requests
- Ken - out of openIDL's hands - you own HDS< you control however you want
- David - HDS is carrier-owned asset they do with as they see fit
- Ken
- E2 - DATA shall be aggregated during extraction, E3 anonymized
- these two cells are related
- should we change from during?

- aggregated ON analytics node
- Jeff - not every detailed record supplied, some form as part of extraction query
- David - instead of on extraction - raw data doesn't leave carrier node in its raw form
- maybe cleaner to write - raw data doesn't leave carrier node
- Satish - original intent of request data, add requirements: consent, when, time period valid
- data shall be aggregated should be moved to extract
- David - columns are confusing stuff
- Ken - ignore columns for now
- David - raw data (no extraction pattern that pulls all data out)
- Carrier node to analytics node
- Ken
- E3 - anonymization happens on analytics node
- Jeff - does this also mean some of it does get transmitted for specific policies without unique identifiers
- David - where this goes - defining how specific extract patterns might behave
- don't want a lump travelers dataset sitting on analytics node indefinitely
- if pulled for purpose - would like to occur immediately, not stored as Travelers data in perpetuity
- Ken - carrier is the identifier
- Satish - not about PII but just carrier
- data source shall be anonymized
- David - PII should not be stored, etc.
- Eric - one of the things, having DL #s in HDS, VA wont get it but if not in the store - other things for useful research doesn't happen
- PII in and of itself
- Ken - DURING extraction
- Eric - not give me permission to get it
- confusing data request from smart contract that gives me permission
- Satish - clarification
- anonymized
- do we ever need to know from RR standpoint that this data is from Hartford, Travelers?
- Eric - either a data call or building HDS and go into other areas, if I call a market conduct of Hartford for this year send me all your info on your policies, you may pull from HDS
- smart contract negotiated - here is the data you have permission to pull it in this form
- option there going forward
- not limiting to what we see today but could happen in the future
- Jeff - stat report does not need to ID, in aggregate
- Eric - now stat rep, could be used for other reporting requirements, devil in this detail is the extraction
- David - lot of reqs driven by extraction pattern
- is EP says "combine x carriers by y carriers" will be stored that way
- specific use cases will define that
- concerned - storage of data will be determined by extraction pattern terms
- Eric - right now only for member companies, and right now AAIS gets it not totally anonymized
- you don't give me who carrier is, but AAIS has defined business need
- Jeff - combined at service but not available or reported
- Eric - AAIS not get or not reported (have it not reported)
- David - making sure data used for what it was requested for
- Eric -c ant envision every use case but if we have raw data and extraction patterns, no free reign for me (or other regulations)
- David - if intended data call says "all data aggregated with other carriers, noting from AAIS
- would have to approve at the time
- Eric - group needs to figure out min # of carriers to prevent regulators from de-identify who submitted it
- Ken - E4 - only aggregated and anonymous shall move past analytics node
- E5 no PII data transmitted beyond private analytics node
- Satish - do we ever need PII data published in stat reporting?
- other reporting?
- BrianH - not as part of stat reporting
- Satish - other data calls?
- Jeff - don't need actual PII
- David - one of the cores - if there is every a use case requiring PII, would want connection to be made prior to transfer out
- major benefits of this topology
- doesn't leave carrier node
- GDPR, CCPA makes it messy if it ever leaves
- Ken - didn't quite match
- could leave the carrier and be used for reporting but it never leaves analytics node
- David - major Arch req, in former design had to, this winter thought maybe we move it into the carrier node
- imp requirement - where is that line
- Jeff - req still stands
- not analytics node and not carrier
- Satish - example - age range of drive, sometimes requested, individual elements like date range - is that PII
- David - fact aggregated would obscure identifying things
- game is messy to play
- Ken - how do we from openIDL perspective meet this req
- Carriers not framework
- David - messy, say there is a req to put some sort of info considered PII in HDS, obfuscated and de-identified by extraction pattern, would set rule EP do not hold PII - nonfunctional req, needs to exist
- based on some use cases, will be necessity
- thinking
- Satish - in some cases, one of more PII elements, even if not contribute to constructing full ID of a person
- Jeff - what constitutes PII?
- David - safeguard req - PII doesn't leave carrier node (for now)
- Jeff - simplest approach
- most systems have the audit trail for this kind of data, don't want to create compliance problems

- David - ideally, don't wand PII in HDS to begin with, some abstraction preferable
- Travelers haven't considered all components of PII in HDS
- E6 - timeframes for aggregation need to be defined (when recorded, when extracted,)
- Jeff - full month?
- Ken - could be a day - need to know when
- Satish - start and end data mandatory as part of extraction pattern?
- Ken - are they all?
- David - getting into new realm of reqs here about extraction pattern requirements
- maybe higher level - extraction patterns shall have relevant parameters clearly defined - point to extract pattern document
- own thing, decouple EP reqs from overall requirements
- Jeff - int in active policies, but may reach back to prior years
- Ken - data calls tell you what you are asking for
- David - defined as its own document
- this should point to that
- E7 attributes used in aggregation shall be identified
- E8 logic for extracting data shall be defined
- E9 Calculations to be used for aggregation, analysis, reporting shall be defined
- E10 Specific use of info shall be defined
- Ken - when you create data call - what and why you want data
- David - define requirements of a data call (inc reason for it)
- reason sep - VERY granular - as to what those requirements could be
- data, retention policies, could get long
- concerned about data call and the EP is the implementation of data call reqs
- E11 permitted accessors to the info and users of the data shall be defined
- Ken - is there anything technical we expect to do to constrain
- Satish - do we need governance "I will used this data for this purpose"
- David - might be tech or governance - hold as req and progress which one it is
- Satish - part of the color coding?
- Ken part of the data call
- E12 proportion of carrier info to be used
- Ken - thing that kicked off what Jeff mentioned
- "I consented to it" but if you don't get 3 other carriers I don't consent
- if then - 2 phase
- David - starting to get into actual contracts and agreements
- language that needs to be agreed upon
- "use of the data shall conform to agreements"
- don't know the form of these things
- Brian - guess on Dales part
- bit of a swag estimate (25%)
- Ken put a place where you can say "this call i cant do x $"
- if you cant meet it, cancel the call
- Jeff - how would the arch come up with that answer
- David - messy part, smart contracts can do on the fly, most will be parsing of every call in language
- looking for req - the use and retention and access of all this data shall conform to the terms and conditions of this data call
- go back once arch more formalized "do it the way you promised"
- Ken - written down - spidey sense
- Jeff - not a smart contract, synchronous transact,
- may take longer to decide if some things can be consented to
- David - smart contract is short hand in my mind for extraction pattern
- E12 - only auth approvers may commit to a carrier data request
- ken - for all carriers?
- David - there needs to be granular permissions for different functions on the platform
- dont know all those tasks or user types
- need ability to have granular permissions
- Satish - is this openIDL or carrier can implement they way they feel
- David - openIDL side on the adapter at the least
- Ken - interacting with UI and credential, cred associated with roles, when you define creds in openIDL have to roles and perms
- Satish - should extend into HDS?
- Ken - federated
- David
- Ken takeaway
- connect and document the flow of a data call maps to things moving around to clarify
- David - nice if some docs uploaded, NAIC docs - nice if those could be parsed out as requirements

Recording:

openIDL_ArchWG...2322_video.mp4