

# 2023-10-02 Architecture WG Meeting Notes

## Date

02 Oct 2023

## ZOOM Meeting Information:

Monday, Oct. 2, 2023, at 11:30am PT/2:30pm ET.

## Join Zoom Meeting

<https://zoom.us/j/7904999331>

Meeting ID: 790 499 9331

## Antitrust Policy Notice

Linux Foundation meetings involve participation by industry competitors, and it is the intention of the Linux Foundation to conduct all of its activities in accordance with applicable antitrust and competition laws. It is therefore extremely important that attendees adhere to meeting agendas, and be aware of, and not participate in, any activities that are prohibited under applicable US state, federal or foreign antitrust and competition laws.

Examples of types of actions that are prohibited at Linux Foundation meetings and in connection with Linux Foundation activities are described in the Linux Foundation Antitrust Policy available at <http://www.linuxfoundation.org/antitrust-policy>. If you have questions about these matters, please contact your company counsel, or if you are a member of the Linux Foundation, feel free to contact Andrew Updegrove of the firm of Gesmer Updegrove LLP, which provides legal counsel to the Linux Foundation.



## Attendees:

- Sean Bohan (openIDL)
- Jeff Braswell (openIDL)
- Peter Antley (openIDL)
- David Reale (Travelers)
- Josh Hershman (openIDL)
- Yanko Zhelyazkov (Senofi)
- Faheem Zakaria (Hanover)
- Satish Kasala (Hartford)
- Tsvetan Georgiev (Senofi)
- Ken Sayers (AAIS)
- Ash Naik (AAIS)
- Brian Mills (AAIS)

## Agenda:

- How the analytics node functions in the PoCs vis-a-vis the state regulators

## Notes:

- ND = 1 DOI
  - would have EP
  - would submit EP
  - Carriers return data to Analytics node
  - AN would combine data, generates report
  - DOI gets report
- NE CAT = N States (10?)
  - how to run POC to make it as effective as possible
  - immediate - asking for consistent set of data covering different areas
  - doesn't make sense to have nodes for states
  - appropriate approach - analytics node performing data call request to collect data,
  - so carriers provide data for mult states

- carriers prep data per state
- only need one AN to provide interfaces for the state
- as an add-on, one or two standard, possibility what it would look like for DOI to make a request
- simple filter
- limitations on report they get back
- AN gets data from carriers from var states, perform reports on behalf of states
- Will every DOI get the same report?
- format of the report is the same, relative data is the same, EP is the same, results look the same, report generator doesn't care about state
- thing that scale, amount of effort, different EP returns same results - if diff formatted report, requires work
- format/output of the report - standardize it to make it trackable
- possible to put filters on input data, "x coverage" or "y locations" filters that effect how report processed
- when you have to change code on the report it is more work
- thinking: EP is a collection of data for subsequent reporting, the state Regs could request diff filters of data
- first step, content more than format
- carriers - dont want DOIs to have a dash with BI capabilities
- for POC, this data is for the POC, one time use of the data
- lets say Maryland running EP, will they need to have an end clause to list out the counties? Or "in the state of Maryland and then AN filters out counties"
- if it is for a particular cat, ID areas in state by cty/zip where damage occurred, thats in EP, filtering happens after that
  - because CG will be involved in doing the work to help, timely, bring them into the picture
- data standards to put out will also inv some input from states
- good idea of what things look like, NAIC standards there, additioonal data elements in play
- conceptually how we approach, formats not locked
- Reports are ephemeral - dont have anything saved outside of carrier's node
- dont want stitching together of various data calls and making an external data store to ask other questions
- Need clarification from Dale - not just approving query - also THE STATED PURPOSE
- "looking at x data in this format, for y purpose"
- not just approving mechanics of extraction, approving data product
- Regulators can ask for a specific purpose
- every data call in the POC will be for this POC, strictly for that report, blanket covenant
- stated code for purpose of data call
- can be process instead of tech solution
- not just an FYI - binding, this is what it is used for, like a TOS
- shouldnt be filtering in the data analytics node
- only what it is said to do
- flexible means needed so they can ask for what they want
- involve in next conv on data side, get regs involved, fact we will have help
- more news ssoon on that - agree on data elements

|    | A   | B             | C                         | D                                    | E                                       | F         | G                  | H | I | J |
|----|---|---------------|---------------------------|--------------------------------------|---|-----------|--------------------|---|---|---|
| 3  | 5 Digit ZIP Code ("99999" may be used for claims with unknown location) | County/Parish | Number of Claims Reported | Number of Claims Closed With Payment | Number of Claims Closed Without Payment | Paid Loss | Case Incurred Loss |   |   |   |
| 4  |   |               |                           |                                      |   |           |                    |   |   |   |
| 5  |   |               |                           |                                      |   |           |                    |   |   |   |
| 6  |   |               |                           |                                      |   |           |                    |   |   |   |
| 7  |   |               |                           |                                      |   |           |                    |   |   |   |
| 8  |   |               |                           |                                      |   |           |                    |   |   |   |
| 9  |   |               |                           |                                      |   |           |                    |   |   |   |
| 10 |   |               |                           |                                      |   |           |                    |   |   |   |
| 11 |   |               |                           |                                      |   |           |                    |   |   |   |
| 12 |   |               |                           |                                      |   |           |                    |   |   |   |
| 13 |   |               |                           |                                      |   |           |                    |   |   |   |
| 14 |   |               |                           |                                      |   |           |                    |   |   |   |
| 15 |   |               |                           |                                      |   |           |                    |   |   |   |
| 16 |   |               |                           |                                      |   |           |                    |   |   |   |
| 17 |   |               |                           |                                      |   |           |                    |   |   |   |
| 18 |   |               |                           |                                      |   |           |                    |   |   |   |
| 19 |   |               |                           |                                      |   |           |                    |   |   |   |
| 20 |   |               |                           |                                      |   |           |                    |   |   |   |
| 21 |   |               |                           |                                      |   |           |                    |   |   |   |
| 22 |   |               |                           |                                      |   |           |                    |   |   |   |
| 23 |   |               |                           |                                      |   |           |                    |   |   |   |
| 24 |   |               |                           |                                      |   |           |                    |   |   |   |
| 25 |   |               |                           |                                      |   |           |                    |   |   |   |
| 26 |   |               |                           |                                      |   |           |                    |   |   |   |
| 27 |   |               |                           |                                      |   |           |                    |   |   |   |
| 28 |   |               |                           |                                      |   |           |                    |   |   |   |
| 29 |   |               |                           |                                      |   |           |                    |   |   |   |

- what output format to DOI?
- default model at the moment - want to have that conversation, get input from the states
- excel or PDF?
- multiple DOIs dont get each other's reports
- pull it out of the S3 bucket
- exclusivity? Only so DOI could see it, didnt make it for mult DOIs, wont see if you dont consent
- constraint - not assoc with a state you cannot consent to it
- designed right now - each DOI would have own node, in this we would simulate all DOIs having own node
- issue - not really serving the function as a proof - would have to set up mult nodes
- not really doing what it says it is doing if there are caveats

| Time | Item | Who | Notes |
|------|------|-----|-------|
|      |      |     |       |
|      |      |     |       |

Documentation:

Notes: (Notes taken live in Requirements document)

Recording: