

SAMPLE REPORT

Chat-based BI readiness

Larkspur Mutual Insurance · One-week diagnostic

About this sample. Larkspur Mutual Insurance is a fictional company. Its people, systems and figures are illustrative and do not describe any real client.

Summary

1 The pipelines are ready.

Policy, claims and billing data load daily and reliably, with eight years of history.

2 Metric definitions conflict.

14 of the 25 most-used metrics have more than one definition; loss ratio has four.

3 No semantic layer holds them.

The logic is copied across reports, views and spreadsheets, where a chat tool can't read it.

4 Security lives in the BI tool.

A chat tool would bypass it, and 140 people can already query unmasked personal data.

RECOMMENDATION

Agree 25 core metrics, build them into a semantic layer and fix access first.

Then pilot chat BI with 40 people in finance and claims in week 12.

Larkspur asked: can staff ask the data in plain English and trust the answer?

“If two people ask the same question, they have to get the same answer.” CFO, at kickoff

Larkspur at a glance

- Regional property and casualty insurer
- 900 staff, \$640M written premium
- Auto and home in six Midwest states
- Sold through 1,200 independent agents
- BI team of 8 and 380 reports

1

Ask the data in chat

Finance, claims and underwriting managers ask in plain English.

Asked for by the CFO

2

Fewer tickets for the BI team

600 ad hoc requests last quarter, with a median wait of six business days.

Asked for by the BI manager

Five days: 10 interviews, 25 metrics traced and a full access review

MON

Kickoff and access

CFO interview.
Read access to the warehouse, BI tool and request log.

TUE

Interviews

Finance, actuarial, claims, underwriting, security and the BI team.

WED

Metric audit

Traced the 25 most-used metrics through reports, views and spreadsheets.

THU

Security review

Mapped roles and sensitive columns.
Tested a chat prototype.

FRI

Readout

This deck, presented to the CFO, CIO and CISO.

Not in scope: choosing a chat or semantic layer vendor, and any change to production systems.

The pipelines are ready; definitions, the semantic layer and security are not

Chat BI needs	What I found	Status
Reliable pipelines	Daily loads; 2 failures in the last 90 days	Ready
History and keys	8 years; consistent policy and claim keys	Ready
One definition per metric	14 of 25 core metrics are defined more than one way	Gap, p. 6
Definitions a tool can read	No semantic layer; logic copied into reports	Gap, p. 7
Security in the data layer	Permissions in BI reports only; PII unmasked	Gap, p. 8–9

WHAT A CHAT TOOL NEEDS

- 1 One definition per metric
- 2 Definitions it can read
- 3 Permissions it can't bypass

Loss ratio has four definitions, and they differ by up to 12 points

Homeowners loss ratio, Q3 2026, calculated four ways

Finance: incurred losses plus adjusting expense, over earned premium



Actuarial: incurred losses, over earned premium



Underwriting dashboards: incurred losses, over written premium



Claims: paid losses, over earned premium



14 of 25

most-used metrics have more than one definition

Why it matters

- A chat tool picks one definition, and users can't see which.
- Policies in force has three definitions; retention two.
- Finance spends three days a month reconciling them.

Metric logic is copied across 380 reports, where a chat tool can't read it

TODAY

112 BI calculated fields

38 SQL views

9 finance spreadsheets

Definitions in people's heads

NEEDED

Semantic layer

25 metrics defined once,
as code, with owners
and tests

BI reports

Chat assistant

Spreadsheets and APIs

47

reports carry their own loss
ratio formula

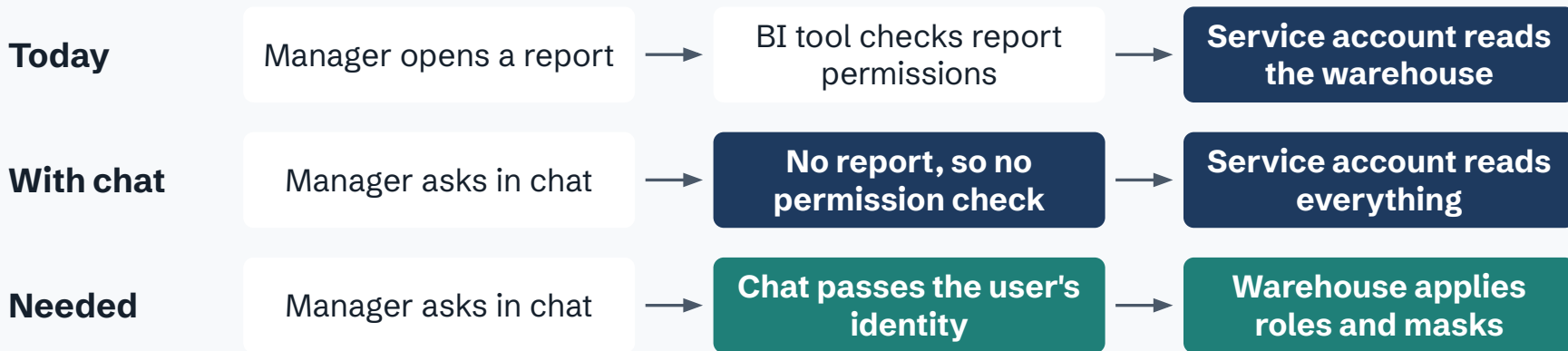
4

different answers to the
same question in a chat test

6 of 25

core metrics are
documented anywhere

Permissions live in BI reports, so a chat tool would bypass them



1

service account behind all 380 reports

3

warehouse roles: admin, analyst and loader

7 days

of query logs kept, so no one can audit who saw what

Sensitive data is open to 140 people, and no column is masked

Data	Includes	Can query today	Should
Policyholder details	Names, addresses, birth dates, license numbers	140 people	Masked by default; full view for 12 named roles
Claim notes	Adjuster notes, injury descriptions	140 people	Claims staff only
Agent commissions	Rates and payouts by agent	140 people	Sales leadership and finance
Premium and losses	By state, line and agent	140 people	Everyone sees totals; regional managers see detail for their states

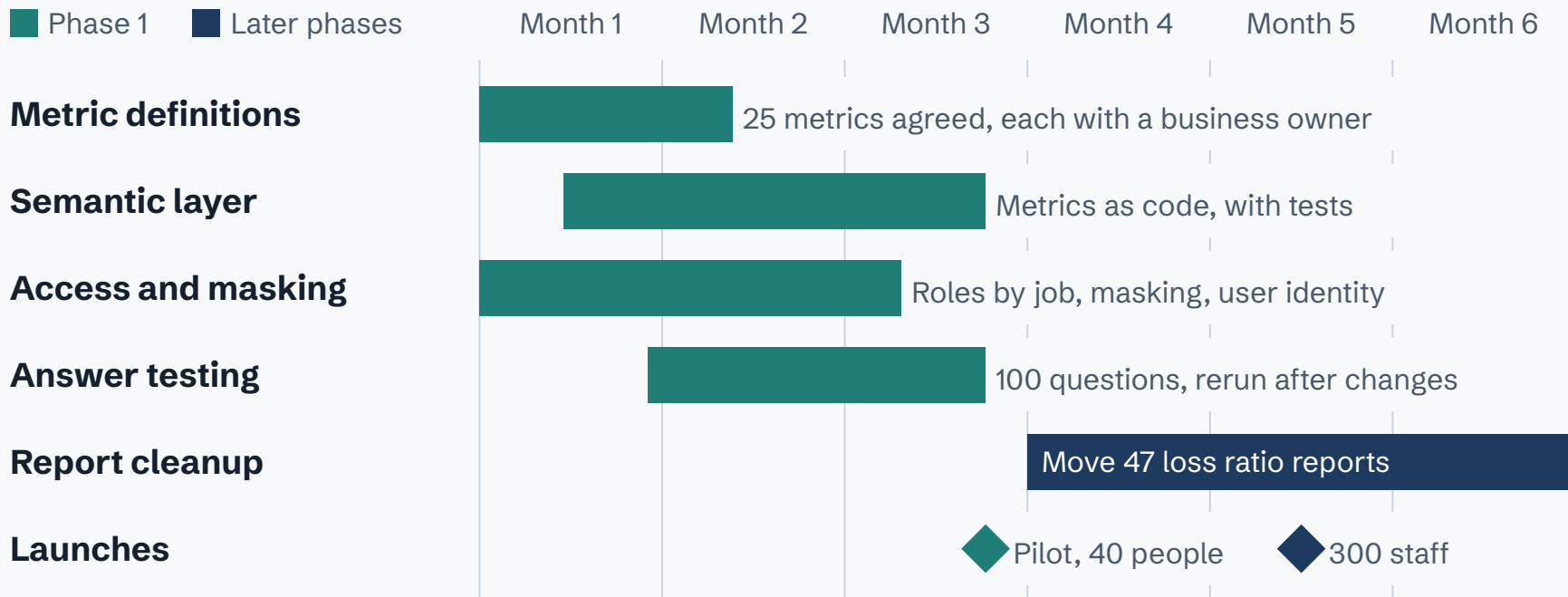
Already right: billing bank details are encrypted and kept out of the analyst role.

Three ways forward: B gives 40 people trusted answers in 12 weeks

Option	What it means	First result	Effort	Main risk
A. Chat on the current warehouse	Connect a chat tool with the BI service account	4 weeks	Low	Conflicting answers; everyone sees all personal data
B. Foundations, then a pilot Recommended	Agree 25 metrics, build the semantic layer, fix access; pilot in week 12	12 weeks	Medium	Business owners must sign off on definitions
C. Wait for the BI tool's chat feature	Use the AI feature built into the current BI tool	2–3 months	Low	Inherits the four loss ratios; warehouse access stays open

First result: when the first real users get answers. Effort counts Larkspur staff time plus outside help.

Trusted answers for 40 people in week 12, and 300 staff by month 5



Next steps

Decisions needed by the end of next week

- 1 Approve Option B.
- 2 Form a metric council: finance, actuarial, claims and underwriting.
- 3 Approve the new access model with the CISO.

First two weeks after approval

- Metric council settles loss ratio and policies in force
- Access review: who needs personal data, and why
- Test set of 100 real questions from the request log

PHASE 1 • FIXED QUOTE

12 weeks

- 25 metrics agreed, each with an owner
- Semantic layer with tests
- Roles, masking and a year of audit logs
- Chat pilot for 40 people

Fixed price: \$96,000

Appendix: interviews and data reviewed

Interviews (10)	Who	Data reviewed	Scope
Leadership	CFO (sponsor), CIO, CISO	BI tool	380 reports and their usage logs
Business	Chief actuary, VP Claims, VP Underwriting, controller	Request log	600 requests last quarter
BI and data	BI manager, BI developer, data engineer	Metric logic	112 fields, 38 views, 9 spreadsheets
		Warehouse access	Roles, grants and service accounts
		Query logs	7 days, all that is kept
		Pipeline runs	Last 90 days
		Chat prototype	10 questions, 10 runs each