One question. Three answers.

A data governance case study: giving a growing insurer one trusted set of numbers — without locking anyone out of the data.

Mock scenario with a fictional company — grounded in real data mapping work

Swipe to see how →

The scenario

Lone Star Mutual (fictional) just acquired a smaller carrier. The CEO asks: how many policies do we have in force?

Underwriting
month-end count
412,380

Finance
daily average
404,910

Acquired carrier
billing status
38,450?

The meeting starts by arguing about numbers instead of deciding.

Why it happens

No clear owner

After a merger, nobody is sure who defines a metric.

Open access, ad hoc SQL

Anyone can add fields and filters to reports on the fly.

Two systems

The legacy system tracks billing, not coverage.

Lineage isn't meaning

Code shows where a number comes from — not how it's used or which one is right.

Don't restrict. Certify.

Leadership didn't want to lock down data access — it keeps the business fast.

Open access, certified answers.

One official definition per core metric.

- **Stays open**
  Anyone can still query the data they need.
- **Gets certified**
  The numbers in executive and compliance reporting.
- **Gets labeled**
  Team-specific versions, so no one confuses them.

The decision rule

How disagreements get settled without a tug-of-war:

1. **Owner + governance set the standard**
   Anchored to the compliance requirement.

2. **Agreement = certified**
   That becomes the one official definition.

3. **Different need = labeled variant**
   The team keeps its view in its own report. The certified metric doesn't change.

Three loss ratios, all "right"

Same fictional quarter, $50M earned premium:

52%

Paid losses ÷ earned premium

Variant · Claims (cash view)

61%

Incurred losses ÷ earned premium

CERTIFIED · Actuarial, statutory

71%

Incurred + claim-handling cost

Variant · Finance

What I built

A working Excel metric catalog you can open and click through:

- **Metric Catalog**
  12 insurance metrics — owner, source, certified definition, variants
- **Loss Ratio Example**
  Live formulas: change the inputs, all three ratios update
- **Ownership & Change Log**
  Who decides, and every change on record
- **Scorecard & Glossary**
  Live governance measures and plain-language terms

THE PRINCIPLE

Metrics evolve. They don't drift.

When a business grows or slows, its metrics should change. The job is to assess each change and capture it — before audit time, not during it.

The full case study and the Excel catalog are in my Featured section.

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