

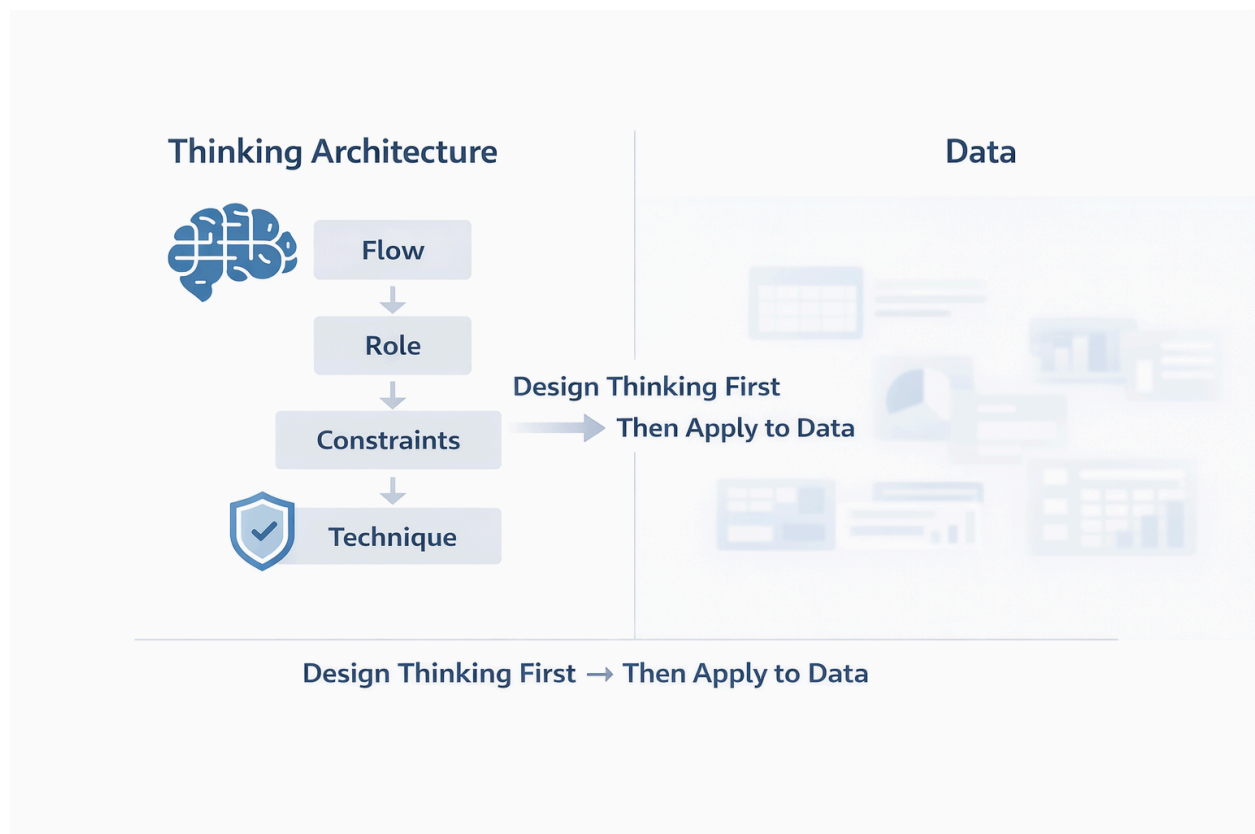
GenAI Analysis Framework

How to Design Flows, Prompts, and Techniques (Before Any Use Case)

This chapter teaches **how to think**, **how to structure**, and **how to control** GenAI **before** applying it to any finance, insurance, or business dataset.

This is **not about the data**.

This is about **prompt architecture**, **reasoning flow**, and **technique selection**.



1. Core Principle (Non-Negotiable)

GenAI does not “analyze data.”
It follows the thinking structure you design.

Good results come from:

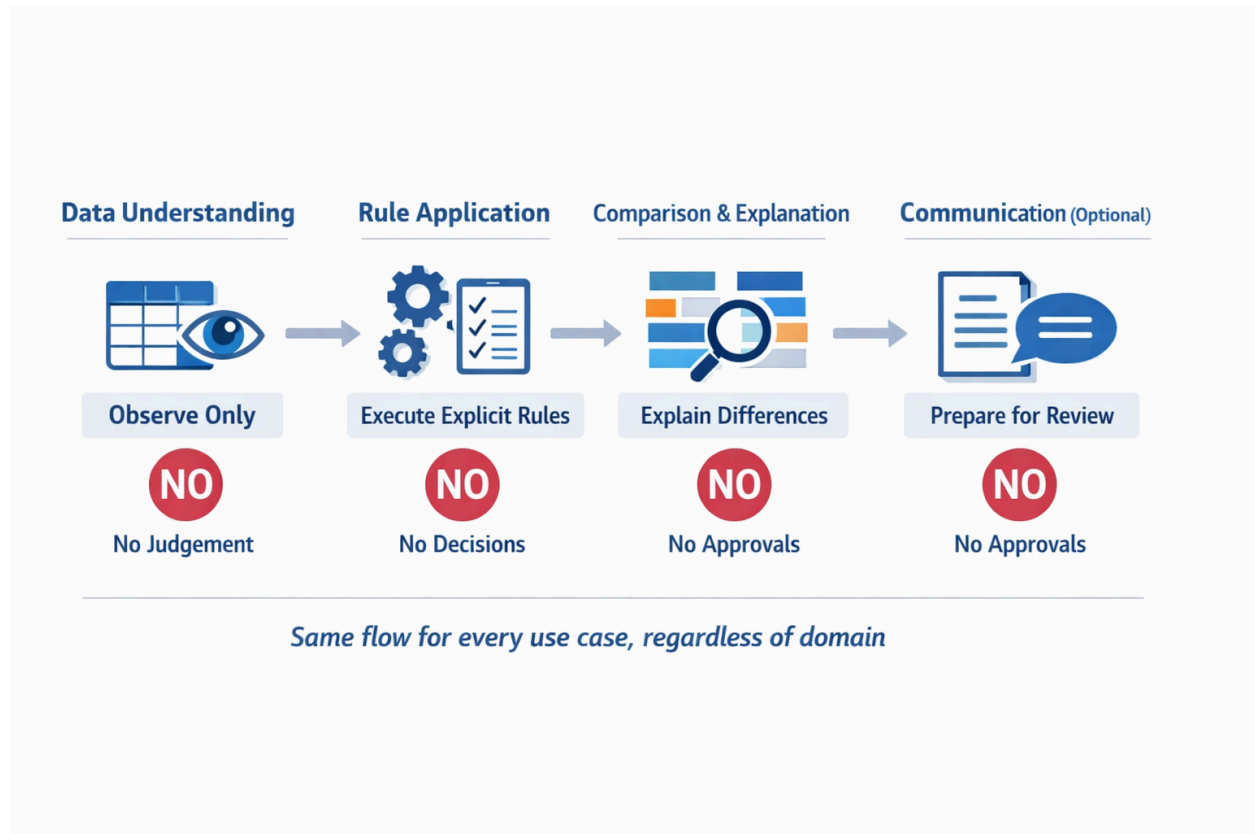
- Clear **flow**
- Explicit **roles and constraints**
- Correct **prompting technique**
- Controlled **handoff to humans**

Bad results come from:

- One-shot prompts
- Mixed objectives
- Missing constraints
- Implicit assumptions

2. The Universal GenAI Analysis Flow

Every use case in this course follows the **same 4-stage flow**, regardless of domain.



Stage 1 — Data Understanding (No Analysis)

Goal: Ensure shared understanding of the dataset

AI Behavior: Observe only

Typical actions:

- Load data
- List columns
- Validate structure
- Check completeness

- ⊘ No calculations
- ⊘ No comparisons
- ⊘ No insights

Stage 2 — Rule Application / Structuring

Goal: Apply explicit logic deterministically

AI Behavior: Execute rules exactly as written

Typical actions:

- Apply formulas
- Classify records
- Aggregate values
- Reorder structures

- ⊘ No interpretation
- ⊘ No judgement
- ⊘ No recommendations

Stage 3 — Comparison & Explanation

Goal: Explain what changed or differs

AI Behavior: Step-based reasoning

Typical actions:

- Compare periods / groups
- Identify variances
- Describe patterns
- Flag uncertainty

- ⊘ No causal claims
- ⊘ No decisions
- ⊘ No optimisation


Stage 4 — Communication (Optional)


Goal: Make outputs review-ready

AI Behavior: Summarise and abstract

Typical actions:

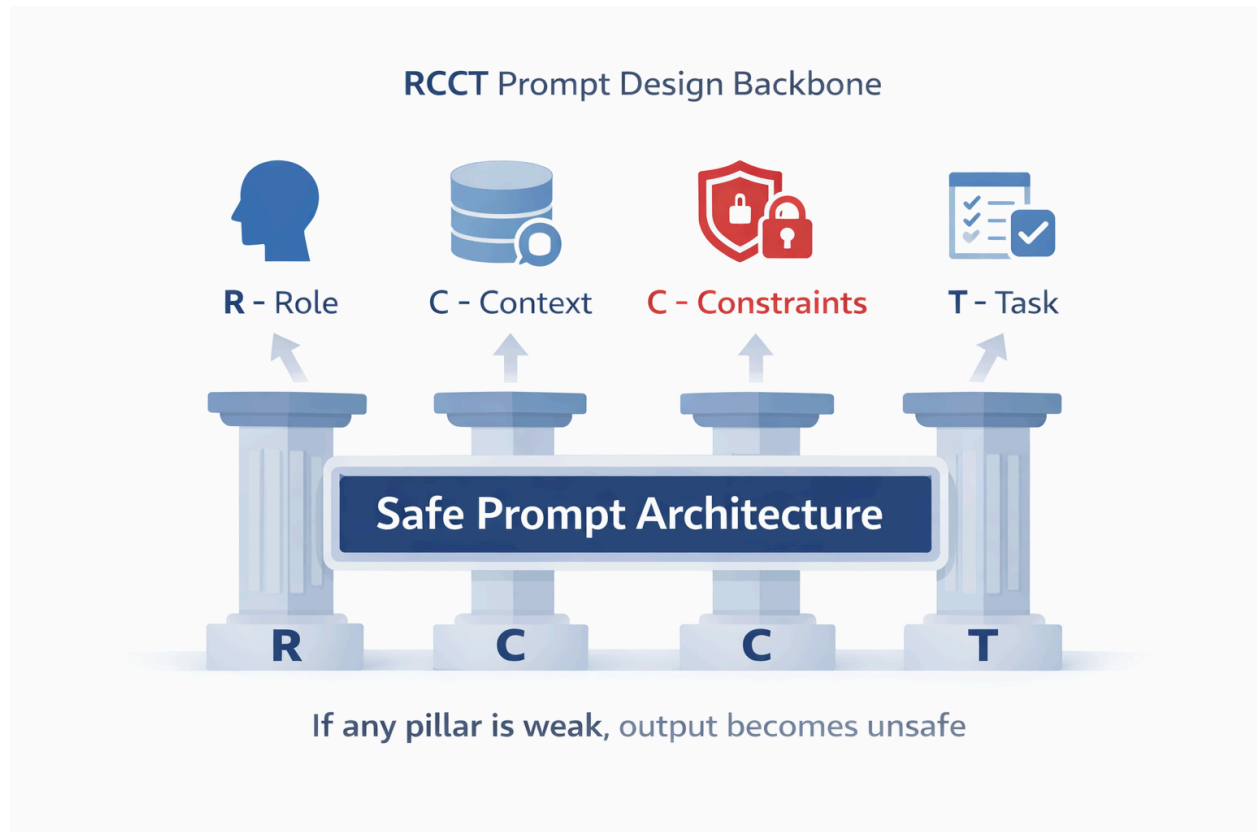
- Draft narratives
- Create discussion points
- Prepare slide text
- Highlight review points

 No approvals

 No execution language

3. RCCT — The Prompt Design Backbone

Every prompt in this course uses **RCCT**.



R — Role

Defines *how the AI should think*

Examples:

- Data analyst
- Reporting analyst
- Governance reviewer

C — Context

Defines *what information is available*

Examples:

- Validated dataset
- Aggregated results

- Prior outputs from earlier stages

C — Constraints

Defines *what the AI must NOT do*

Examples:

- No recommendations
- No assumptions
- No forecasts
- No decisions

T — Task

Defines *exactly what the AI should do*

Examples:

- Aggregate
- Compare
- Describe
- Explain step-by-step

If a task is vague, the output will be unsafe.

4. Prompting Techniques

Different stages require **different prompting techniques**.

Technique 1 — Decomposition / Instructional Prompting

Used when:

- Reading data

- Validating structure
- Preparing datasets

Why:

- Forces linear reasoning
- Prevents hallucination
- Establishes a baseline

Technique 2 — Rule-Based (Deterministic) Prompting

Used when:

- Applying formulas
- Classifying records
- Enforcing thresholds

Why:

- High precision
- Low variance
- Audit-friendly

Technique 3 — Step-Based / Guided Reasoning

Used when:

- Explaining variances
- Describing patterns
- Comparing groups

Why:

- Makes reasoning visible
- Flags uncertainty
- Improves auditability

Technique 4 — Comparative & Pattern Prompting

Used when:

- Reviewing changes over time
- Identifying shifts in behaviour
- Comparing segments or entities

Why:

- Focuses on differences, not opinions
- Avoids narrative drift

Technique 5 — Abstraction & Summarisation






Used when:

- Drafting management narratives
- Preparing slides
- Communicating insights

Why:

- Converts detail into clarity
- Supports discussion, not decisions

5. How Techniques Map to Use Cases

Prompting Techniques Mapped to Stages	
Stages	Techniques
Data Understanding	 Decomposition
Structuring	 Rule-based
Comparison	 Step-based reasoning
Behaviour Review	 Comparative patterns
Reporting	 Abstraction

Technique selection controls risk and output quality

Stage	Primary Technique	Outcome
Data retrieval	Decomposition	Shared understanding
Structuring	Rule-based	Deterministic outputs
Comparison	Step-based	Explainable results
Behaviour review	Comparative	Pattern visibility
Reporting	Abstraction	Review-ready content

6. What GenAI Is Explicitly NOT Allowed to Do

Across all use cases in this course, GenAI must **never**:

- Approve financial actions

- Recommend decisions
- Optimise outcomes
- Justify management choices
- Replace human judgement

If a prompt implies any of the above:

Stop. Reframe. Add constraints.

7. How to Read the Use Cases That Follow

Each use case in this course is structured the same way:

1. **Purpose** — What the use case is for
2. **Flow** — The thinking sequence
3. **RCCT** — How the prompt is controlled
4. **Prompting Technique** — Why this method is used
5. **Sample Prompt** — Copy-paste-ready

If you understand this chapter, you can:

- Design your own use cases
- Apply the framework to new datasets
- Review prompts written by others
- Detect unsafe GenAI usage

8. One-Line Training Takeaway

**Design the thinking flow first.
Then design the prompt.
Never the other way around.**

Case Study 1 : Structured GenAI Workflow for Insurance Performance Analysis

GenAI works best when you break the task into **clear, staged instructions**:

Stage 1 – Data ingestion & understanding

Tell the model:

- What the data source is (CSV)
- What each column means
- What calculations are allowed

Stage 2 – Business rules & classification

Define:

- Explicit formulas
- Thresholds (e.g., loss ratio $\geq 50\%$)
- Labels (Premium / Non-Premium)

Stage 3 – Analytical objectives

Ask for:

- Rankings
- Aggregations
- Performance metrics
- Insights + explanations

Do not mix everything in one vague prompt. GenAI performs better with **progressive reasoning**.

2 Canonical Prompt Structure (Expert Pattern)

Use this structure every time:

Role → Data → Rules → Tasks → Output format

3. Example: Stage-by-Stage Prompts

Stage 1 Prompt – Read & Understand the CSV

Prompt:

You are an AI data analyst.

I will provide a CSV file containing insurance data with the following columns:

- Certificate_Number
- Endorsement_Number
- Issue_Date
- Class
- Agent_Code
- Contribution (Premium Amount)
- Claims_Incurred

First:

1. Load and inspect the CSV
2. Validate data types and missing values
3. Create a calculated field called Loss_Ratio where:
 $\text{Loss_Ratio} = \text{Claims_Incurred} / \text{Contribution}$

Do not perform any categorization or ranking yet.
Explain any assumptions you make.

✅ Why this works:

- Establishes role

- Forces data validation
- Separates calculation from interpretation

Stage 2 Prompt – Categorize Premium vs Non-Premium

Prompt:

Using the previously calculated Loss_Ratio:

1. Categorize each record as:
 - "Premium" if Loss_Ratio \geq 0.50
 - "Non-Premium" if Loss_Ratio $<$ 0.50
2. Add a new column called Performance_Category.
3. Provide a summary table showing:
 - Count of policies
 - Total Contribution
 - Total Claims_IncurredGrouped by Performance_Category.

✓ Why this works:

- Clear thresholds
- Explicit labels
- Forces aggregation

Stage 3 Prompt – Advanced Analysis & Insights

Prompt:

Now perform deeper analysis on the categorized data:

1. Identify the top 10 agents based on:
 - Lowest average Loss_Ratio
 - Highest total Contribution
 - Highest proportion of Premium policies
2. For each top-performing agent, provide:

- Agent_Code
- Number of policies
- Average Loss_Ratio
- Total Contribution
- Premium vs Non-Premium split

3. Highlight any risk signals such as:

- High contribution but poor loss ratio
- Agents with high volatility in performance

Summarize insights in plain business language.

Why this works:

- Multiple performance lenses
- Mix of quantitative + qualitative output
- Business-friendly explanation

Stage 4 Prompt — Data Visualization (Explain, Don't Decide)

Prompt

You are an insurance data analyst.

Using the dataset with the calculated **Loss_Ratio** and **Performance_Category**, create **descriptive visualisations** to support understanding of portfolio performance.

Tasks:

1. Produce the following visualisations:
 - Distribution of Loss_Ratio across all policies
 - Total Contribution by Performance_Category
 - Total Claims_Incurred by Performance_Category
 - Loss_Ratio distribution by Class (e.g., boxplot or grouped summary)
2. For each visualisation:

- Describe what the chart shows
 - Highlight visible patterns (e.g., spread, concentration, outliers)
3. Clearly state any limitations of the visualisations.

Constraints:

- Do NOT rank agents.
- Do NOT draw conclusions about underwriting quality.
- Do NOT recommend actions.
- Do NOT infer causes from visual patterns.

Output format:

- Chart title
- Chart description (plain language)
- Observations (descriptive only)
- Limitations / cautions

5. Expert Tips

Be explicit, not clever

GenAI does not infer business logic reliably unless stated clearly.

Use numeric thresholds, not words

Bad: *“High loss ratio”*

Good: *“Loss ratio ≥ 0.50 ”*

Separate calculation from interpretation

This reduces hallucination and improves auditability.

Always ask for assumptions

Especially in insurance analytics.

Case Study 2 - GenAI-Supported Year-on-Year Finance Review

Structured Flow, RCCT, and Prompts

This document defines **how GenAI should be used, in what order, and under what controls** to analyse **2024 vs 2025 accounting data** from a CSV file.

This is **prompt architecture**, not a single prompt.

FOUNDATION — DATA RETRIEVAL & UNDERSTANDING

Use Case 0 — Data Retrieval from CSV

Purpose

Ensure GenAI fully understands the dataset **before** any analysis is performed

Flow (Correct Sequence)

Stage 1 — Data ingestion


- Load the CSV
- Identify number of records
- Confirm years included

Stage 2 — Data validation

- Check data types (dates, numeric, text)
- Identify missing or invalid values
- Verify base amount usability

Stage 3 — Structural understanding

- Explain what each column represents
- Identify which columns support:
 - Aggregation
 - Comparison
 - Text analysis

 No analysis, no insights, no comparisons at this stage.

RCCT Definition

R — Role

You are a finance data analyst in an insurance company preparing accounting data for review.

C — Context

You are provided with a CSV file containing transaction-level accounting data for two completed financial years (2024 and 2025), including accounting period, transaction date, account code, descriptions, base amount, journal number, transaction reference, department tagging, and AOP mapping.

C — Constraints

- Do not perform analysis or comparison
- Do not modify or clean the data
- Do not interpret trends

- Explicitly state any assumptions

T — Task

- Load and inspect the CSV
- Validate structure and data quality
- Summarise dataset readiness

Prompting Technique

Decomposition + Instructional Prompting

Why:

- Forces linear reasoning
- Prevents hallucination
- Establishes a shared data baseline

Example Prompt — Data Retrieval

You are a finance data analyst in an insurance company.

I will provide a CSV file containing transaction-level accounting data.

Your task is limited to data retrieval and understanding only.

Steps:

1. Load and inspect the CSV file.
2. List all column names exactly as provided.
3. Confirm the total number of records and the financial years present.
4. Identify the data type of each column.
5. Highlight missing, null, or potentially invalid values.

Constraints:

- Do NOT perform any analysis or comparison.

- Do NOT interpret trends or movements.
- Do NOT modify the data.

Output format:

- Dataset overview
- Column description table
- Data quality observations

USE CASE 1 — YEAR-ON-YEAR FINANCIAL COMPARISON (2024 vs 2025)

Purpose

Quantify **what changed** between 2024 and 2025.

Flow

Stage 1 — Aggregation

- Aggregate base amount by:
 - Account code
 - Department
 - AOP mapping
 - Year

Stage 2 — Comparison

- Compare 2024 vs 2025 totals
- Calculate absolute and percentage differences

Stage 3 — Presentation

- Side-by-side tables
- Highlight increases and decreases

RCCT Definition

R — Role

You are a finance analyst performing a year-on-year review.

C — Context

Transaction-level accounting data for 2024 and 2025 has been validated.

C — Constraints

- Historical comparison only
- No forecasting
- No recommendations

T — Task

- Compare financial totals between 2024 and 2025
- Highlight material differences

Prompting Technique

Structured Analytical Prompting (Decomposition)

Why:

- Reduces numerical errors
- Keeps logic explicit
- Suitable for finance comparisons

USE CASE 2 — YEAR-ON-YEAR VARIANCE EXPLANATION

Purpose

Explain **where differences came from**, not **why decisions were made**.

Flow

Stage 1 — Identify variance drivers

- Accounts
- Departments
- AOP groupings

Stage 2 — Pattern review

- Concentrated vs broad-based changes
- Recurring vs one-off movements

Stage 3 — Narrative drafting

- Neutral finance language
- Explicit uncertainty statements

RCCT Definition

R — Role

You are a finance reporting analyst supporting management discussion.

C — Context

YoY variances between 2024 and 2025 have been identified.

C — Constraints

- No root-cause assumptions
- No recommendations
- Flag items for review only

T — Task

- Draft variance explanations
- Identify key contributors

Prompting Technique

Guided Chain-of-Thought (Explain-Only Prompting)

Why:

- Encourages step-by-step reasoning

Prevents unsupported conclusions

USE CASE 3 — CHANGE DETECTION IN POSTING BEHAVIOUR

Purpose

Identify **how accounting behaviour changed** between years.

Flow

Stage 1 — Behaviour baseline

- Posting frequency
- Journal size distribution
- Timing patterns

Stage 2 — Change detection

- New or discontinued accounts
- Shifts in department activity
- Changes in posting timing

Stage 3 — Summary

- What changed
- Where changes are concentrated

RCCT Definition

R — Role

You are a finance controls and process review analyst.

C — Context

Two years of transaction posting behaviour are available.

C — Constraints

- Observation only
- No judgement on correctness
- No compliance conclusions

T — Task

- Compare posting behaviour
- Identify notable changes

Prompting Technique

Comparative Reasoning + Pattern Detection

Why:

- Focuses on differences, not opinions
- Audit-friendly

USE CASE 4 — DEPARTMENT-LEVEL YoY COST BEHAVIOUR

Purpose

Describe **how departmental cost structures shifted**.

Flow

Stage 1 — Department aggregation

- Total costs by department and year

Stage 2 — Cost composition

- Account / AOP mix comparison

Stage 3 — Behaviour description

- Stable vs volatile departments

RCCT Definition

R — Role

You are a management accounting analyst.

C — Context

Department-tagged data exists for 2024 and 2025.

C — Constraints

- No performance judgement
- No efficiency conclusions

T — Task

- Compare department costs YoY
- Describe cost structure changes

Prompting Technique

Hierarchical Analysis + Descriptive Prompting

Why:

- Moves from totals → structure
- Management-ready language

FINAL GOVERNANCE STATEMENT (MANDATORY)

This GenAI workflow supports historical comparison and explanation only.

All outputs are descriptive and subject to human review.

No forecasts, decisions, or recommendations are produced.

ONE-LINE TRAINING TAKEAWAY

Design the thinking flow first.

Then design the prompt.

Never the other way around.

Case Study 3 - GenAI-Supported Portfolio & Distribution Review

Insurance & Finance Context — With Controlled Prompts

This document defines:

- The **thinking flow**
- The **RCCT** for each step
- The **prompting technique**
- The **exact prompt to use**

This is **descriptive analysis only**.

FOUNDATION — DATA RETRIEVAL & UNDERSTANDING

Use Case 0 — Data Retrieval from CSV

Purpose

Ensure GenAI understands the portfolio dataset before analysis begins.

Flow

Stage 1 — Data ingestion

Stage 2 — Structural validation

Stage 3 — Data readiness confirmation

RCCT

R — Role

You are a finance data analyst in an insurance company preparing portfolio and distribution data for review.

C — Context

A CSV file contains portfolio, profit center, business classification, geographic, and partner responsibility data.

C — Constraints

- Do not analyse or compare
- Do not infer performance or profitability
- Do not modify the data

T — Task

- Load and inspect the dataset
- Validate structure and completeness

Prompting Technique

Decomposition + Instructional Prompting

Prompt — Data Retrieval & Understanding

You are a finance data analyst in an insurance company.

I will provide a CSV file containing portfolio and distribution data.

Your task is limited strictly to data retrieval and understanding.

Steps:

1. Load and inspect the CSV file.
2. List all column names exactly as provided.
3. Confirm the number of records and the years present.
4. Classify each column as one of the following:
 - Identifier
 - Business classification
 - Geographic attribute
 - Partner / responsibility attribute
5. Highlight missing or inconsistent values.

Constraints:

- Do NOT perform analysis or interpretation.
- Do NOT infer profitability, performance, or risk.

Output format:

- Dataset overview
- Column classification table
- Data quality observations

USE CASE 1 — PORTFOLIO MIX & CONCENTRATION

Purpose

Describe how the insurance portfolio is distributed across portfolios and profit centres.

Flow

Stage 1 — Portfolio aggregation

Stage 2 — Concentration identification

Stage 3 — Descriptive summary

RCCT

R — Role

You are a portfolio management analyst.

C — Context

Validated portfolio and profit centre data is available.

C — Constraints

- Descriptive only
- No judgement or recommendation

T — Task

- Summarise portfolio distribution
- Identify concentration patterns

Prompting Technique

Hierarchical Analysis + Descriptive Prompting

Prompt — Portfolio Mix Analysis

You are a portfolio management analyst in an insurance company.

Using the validated dataset:

1. Group records by Portfolio (Code).
2. Within each portfolio, group by Profit Center (Code).
3. Count the number of records in each group.
4. Identify portfolios and profit centres with the highest concentration of records.

Constraints:

- Do NOT assess performance or profitability.
- Do NOT make strategic recommendations.

Output format:

- Portfolio distribution table
- Profit centre breakdown
- Descriptive summary of concentration patterns

USE CASE 2 — BUSINESS TYPE & SEGMENT STRUCTURE

Purpose

Describe the structure of business by type, segment, and class.

Flow

Stage 1 — Classification grouping

Stage 2 — Structure identification

Stage 3 — Business mix narrative

RCCT

R — Role

You are an underwriting support and business analytics analyst.

C — Context

Business classification fields are present across all records.

C — Constraints

- No underwriting judgement
- No risk conclusions

T — Task

- Describe business mix by classification

Prompting Technique

Structured Categorisation Prompting

Prompt — Business Structure Review

You are an underwriting support analyst.

Using the dataset:

1. Group records by:
 - Group type of business
 - Segment group
 - Class of business
 - Group 4 class
2. Count records within each classification.
3. Identify dominant and less frequent business classes.

Constraints:

- Do NOT assess risk or pricing.
- Do NOT recommend underwriting actions.

Output format:

- Classification summary tables
- Narrative description of business structure

USE CASE 3 — GEOGRAPHIC EXPOSURE & DISTRIBUTION

Purpose

Describe geographic distribution of the insurance portfolio.

Flow

Stage 1 — Geographic grouping

Stage 2 — Exposure pattern identification

Stage 3 — Regional narrative

RCCT

R — Role

You are a risk and regulatory reporting analyst.

C — Context

Geographic attributes are available at record level.

C — Constraints

- No solvency or regulatory conclusions

T — Task

- Summarise geographic exposure

Prompting Technique

Comparative Reasoning + Pattern Recognition

Prompt — Geographic Exposure Review

You are a risk and regulatory reporting analyst.

Using the dataset:

1. Group records by Region.
2. Separate records into:
 - ASEAN
 - Others
3. Group further by Group Country MGM.
4. Identify regions and countries with the highest concentration of records.

Constraints:

- Do NOT infer regulatory risk or capital adequacy.

Output format:

- Geographic distribution tables
- Descriptive summary of exposure patterns

USE CASE 4 — PARTNER & DISTRIBUTION DEPENDENCY

Purpose

Describe reliance on payment and responsible partners.

Flow

Stage 1 — Partner grouping

Stage 2 — Dependency identification

Stage 3 — Distribution narrative

RCCT

R — Role

You are a distribution governance and finance analyst.

C — Context

Partner and responsibility fields are available.

C — Constraints

- No partner performance evaluation
- No relationship recommendations

T — Task

- Describe partner distribution patterns

Prompting Technique

Attribution Analysis + Descriptive Prompting

Prompt — Partner Dependency Review

You are a distribution governance analyst.

Using the dataset:

1. Group records by Payment Partner Name.
2. Group records by Responsible Partner Name and Country.
3. Identify partners with the highest concentration of records.
4. Identify single-country partner dependencies.

Constraints:

- Do NOT evaluate partner performance or quality.

Output format:

- Partner distribution tables
- Dependency summary narrative

USE CASE 5 — RESPONSIBILITY & GOVERNANCE MAPPING

Purpose

Describe accountability structure across portfolios, partners, and regions.

Flow

Stage 1 — Responsibility mapping

Stage 2 — Coverage identification

Stage 3 — Governance summary

RCCT

R — Role

You are a governance and audit support analyst.

C — Context

Responsibility fields link portfolios, partners, and countries.

C — Constraints

- No control effectiveness judgement
- No audit conclusions

T — Task

- Describe responsibility mapping

Prompting Technique

Relationship Mapping Prompting

Prompt — Responsibility Mapping

You are a governance and audit support analyst.

Using the dataset:

1. Map relationships between:
 - Portfolio
 - Responsible Partner
 - Responsible Partner Country
2. Identify overlaps or gaps in responsibility coverage.
3. Summarise the responsibility structure.

Constraints:

- Do NOT assess control effectiveness or compliance.

Output format:

- Responsibility mapping summary

- Governance narrative

FINAL GOVERNANCE STATEMENT

This GenAI workflow supports descriptive analysis of portfolio structure, geographic exposure, and partner distribution only.

All outputs require human review and approval.

No strategic, underwriting, or financial decisions are made.

TRAINING ONE-LINER

Good GenAI results come from good flow design, not clever prompts.

Case Study 4 - PNL

This is a **structured Profit & Loss (P&L) statement model**, aligned to:

- Bursa Malaysia reporting
- Bank Negara Malaysia (BNM)
- Insurance / Takaful financial statements
- Possibly IFRS 17 presentation layers

Why multiple tabs exist

Each tab usually represents:

- A **view** (PnL, notes, breakdowns)
- A **mapping layer** (tagging, order, statement line)
- A **control layer** (entity, period, quarter, Bursa flags)

This is **not raw accounting data** — it is **presentation-ready financial reporting data**.

GenAI-Supported P&L Review

Multi-Tab Excel / CSV — Insurance Finance

This workflow is designed to:

- Respect financial reporting structure
- Avoid “AI rewriting financials”
- Support **review, explanation, and reconciliation**

FOUNDATION — MULTI-TAB DATA RETRIEVAL & STRUCTURE UNDERSTANDING

Use Case 0 — Multi-Tab Data Retrieval

Purpose

Ensure GenAI understands:

- Tabs
- Relationships
- Reporting intent
before touching numbers.

Flow

Stage 1 — Workbook inspection


- Identify all tabs
- Identify purpose of each tab

Stage 2 — Column understanding

- Explain meaning of:
 - Tagging
 - Order
 - Statement
 - Entity
 - Period
 - Quarter
 - Bursa flag

Stage 3 — Structural validation

- Identify which tab is:
 - Source data
 - Mapping
 - Presentation

 No aggregation, no P&L generation yet.

RCCT

R — Role

You are a financial reporting analyst in an insurance company preparing regulatory P&L data for review.

C — Context

You are provided with a multi-tab Excel / CSV file containing structured P&L line items, tagging metadata, reporting periods, entity identifiers, and Bursa classification.

C — Constraints

- Do not calculate totals
- Do not generate financial statements
- Do not interpret performance
- Do not modify data

T — Task

- Inspect tabs and columns
- Explain dataset structure
- Confirm reporting readiness

Prompting Technique

Decomposition + Instructional Prompting

Prompt — Multi-Tab Data Retrieval

You are a financial reporting analyst in an insurance company.

I will provide a multi-tab Excel / CSV file containing structured P&L reporting data.

Your task is limited strictly to understanding the data structure.

Steps:

1. List all tabs in the file and describe the purpose of each tab.
2. For each tab, list the column names exactly as provided.
3. Explain the meaning of key columns such as:
 - Tagging
 - Order
 - Description
 - Statement
 - Entity
 - Period
 - Quarter
 - Bursa
 - Data Type
4. Identify which tab(s) represent:
 - P&L line items
 - Mapping / tagging layers
 - Control or metadata layers

Constraints:

- Do NOT calculate totals.
- Do NOT interpret financial performance.
- Do NOT modify the data.

Output:

- Tab summary table
- Column explanation table
- Structural readiness notes

USE CASE 1 — P&L STRUCTURE VALIDATION (YEAR-BASED)

Purpose

Validate that the P&L structure is **complete, ordered, and consistent** for a given year.

Flow

Stage 1 — Statement filtering

- Filter by:
 - Statement = P&L
 - Year / Period

Stage 2 — Ordering check

- Validate **Order** sequence
- Detect missing or duplicated lines

Stage 3 — Line completeness

- Confirm expected P&L sections exist:
 - Insurance service result
 - Investment result
 - Finance expenses
 - Net profit / surplus

RCCT

R — Role

You are a financial reporting quality reviewer.

C — Context

Structured P&L line items are available by year.

C — Constraints

- No recalculation of profit

- No performance interpretation

T — Task

- Validate P&L structure and ordering

Prompting Technique

Rule-Based + Structural Validation Prompting

Prompt — P&L Structure Check

You are a financial reporting quality reviewer.

Using the dataset:

1. Filter records where Statement = "Profit or Loss".
2. Select one reporting year.
3. Sort line items using the Order column.
4. Identify:
 - Missing line items
 - Duplicated order numbers
 - Unexpected gaps in the P&L structure
5. Summarise whether the P&L structure appears complete.

Constraints:

- Do NOT calculate totals.
- Do NOT interpret financial results.

Output:

- Ordered P&L line list
- Structural validation findings

USE CASE 2 — YEAR-ON-YEAR P&L LINE MOVEMENT (DESCRIPTIVE)

Purpose

Describe **how P&L line items changed year-on-year**.

Flow

Stage 1 — Year selection

- Select two years (e.g. 2024 vs 2025)

Stage 2 — Line comparison

- Compare amounts by:
 - Statement line
 - Entity

Stage 3 — Movement description

- Identify increases / decreases
- Highlight material movements

RCCT

R — Role

You are a management reporting analyst.

C — Context

P&L amounts are available by line and year.

C — Constraints

- No forecasting
- No causal explanation
- No recommendations

T — Task

- Describe year-on-year movements

Prompting Technique

Comparative Reasoning + Explain-Only Prompting

Prompt — YoY P&L Movement

You are a management reporting analyst.

Using the dataset:

1. Filter records for two reporting years.
2. Group data by:
 - P&L description
 - Entity
3. Compare amounts year-on-year.
4. Identify line items with significant increases or decreases.
5. Describe movements using neutral financial language.

Constraints:

- Do NOT explain causes.
- Do NOT recommend actions.

Output:

- YoY comparison table
- Descriptive movement summary

USE CASE 3 — ENTITY & QUARTER VIEW (DISCUSSION SUPPORT)

Purpose

Support management discussion by entity and quarter.

Flow

Stage 1 — Entity filtering

- Filter by entity

Stage 2 — Quarter view

- Compare quarters within a year

Stage 3 — Pattern description

- Identify seasonality or irregular patterns

RCCT

R — Role

You are a group finance analyst.

C — Context

Entity and quarter data exists for P&L lines.

C — Constraints

- No trend projection
- No performance judgement

T — Task

- Describe quarterly patterns

Prompting Technique

Temporal Comparison Prompting

Prompt — Entity & Quarter Review

You are a group finance analyst.

Using the dataset:

1. Select one entity.
2. Filter P&L records by quarter within a single year.
3. Compare amounts across quarters.

4. Describe observable seasonal or irregular patterns.

Constraints:

- Do NOT forecast future results.
- Do NOT assess performance.

Output:

- Quarterly comparison table
- Pattern description

FINAL GOVERNANCE STATEMENT

This GenAI workflow supports review, validation, and explanation of structured P&L reporting data.

It does not replace financial statement preparation, approval, or audit judgement.
All outputs require human review.

One-Line Trainer Takeaway

AI can explain the P&L.

Only humans can sign it off.

At no stage should GenAI approve, decide, optimise, or justify financial actions.