

Evidence-Based Diagnostic

Showcase example | client and personal names redacted

 **Regional insurer** | Claims modernisation programme



EXECUTIVE TAKEAWAY

Delivery is being slowed less by effort than by unresolved decisions, unclear ownership and fragmented governance.

DIAGNOSTIC SUMMARY

 Decision-making ● RED	 Ownership ● RED	 Governance ● AMBER	 Delivery dependencies ● AMBER	 Data and reporting ● AMBER
OVERALL DIAGNOSTIC INDICATOR 2 RED 3 AMBER 0 GREEN				

KEY FINDINGS

 Key decisions are repeatedly reopened IMPORTANCE High STATUS RED	 Operational readiness enters design too late IMPORTANCE High STATUS AMBER	 Architecture is engaged late and treated as a gate IMPORTANCE Medium STATUS AMBER	 Supplier accountability is blurred by unresolved internal ownership IMPORTANCE High STATUS AMBER
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WHAT THIS MEANS NOW



- 1 Confirm single-point ownership for end-to-end claims service outcomes.
- 2 Create a live cross-functional decision and dependency view.
- 3 Reset governance around decision quality, service readiness and delivery risk.

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Evidence-Based Diagnostic

Claims Modernisation Decision Recovery

PURPOSE A concise diagnosis that connects evidence, cause and practical implication, with no reliance on generic maturity scoring.

Engagement	Detail
Client	[REDACTED] UK general insurer
Context	Claims-service modernisation programme
Service	Bearings Check
Document status	Illustrative customer-facing output
Date	September 2026

Names, organisations and commercially sensitive details have been anonymised. The content is fictionalised for demonstration purposes.

Diagnostic conclusion

The programme is experiencing a decision-flow problem rather than a simple delivery-capacity problem. The organisation has capable people, active governance and a funded plan. The gap is a practical system connecting service outcomes to decisions, accountabilities and dependencies across functions.

HEADLINE FINDING Unless the decision system is simplified and made explicit, the programme is likely to continue generating local progress while absorbing leadership capacity in rework, late escalation and repeated discussion.

Findings

Finding	Evidence base	Impact	Recommended response
1. Material decisions are repeatedly reopened.	Governance records, stakeholder interviews and action logs show topics appearing in more than one forum without a clear closure record.	Delay, contradictory direction and reduced confidence in programme reporting.	Create a single decision record for cross-functional issues, with authority, evidence and escalation route.
2. End-to-end claims-service ownership is not explicit at increment level.	Operational evidence identifies many contributors but no clear accountability for service readiness before release.	Operational risks are identified late, creating avoidable rework and adoption concern.	Name an accountable claims-service owner for readiness decisions and define mandatory readiness evidence.
3. Dependencies are dispersed across workstreams.	Plans and RAID logs show dependencies, but no joined view of business, data, technology and supplier links.	Critical links appear as late risks rather than managed preconditions.	Maintain a priority dependency view covering the next two increments and review it weekly.
4. Architecture and data input are late.	Interviews describe architecture and data engagement after local choices have narrowed options.	Integration issues and data ownership questions are escalated after delivery commitments.	Introduce early decision checkpoints for architecture, data and operational design.
5. Governance combines decisions, assurance and status.	Forum evidence shows a broad agenda and limited separation of purpose.	Important decisions receive insufficient focused attention, while assurance becomes duplicative.	Define a proportionate governance rhythm with clear decision remits and outputs.

Priority intervention

Priority	Why now	First action	Accountable role
Decision clarity	It directly addresses recurring escalation and avoids further local workarounds.	Establish the Decision and Ownership Map for five priority decisions.	Executive transformation sponsor
Claims-service readiness	It protects customer outcomes during the next increments.	Agree readiness criteria and one accountable service owner.	Operations sponsor
Dependency visibility	It enables realistic sequencing and more effective supplier challenge.	Create an integrated dependency view for the next two increments.	Programme delivery lead
Governance reset	It prevents the new tools becoming another parallel reporting layer.	Repurpose existing forums around clear decision, assurance and reporting purposes.	Executive sponsors

What should not happen

- Do not create a new programme office, governance board or maturity assessment as the first response.
- Do not wait for a complete target operating model before resolving immediate cross-functional decisions.
- Do not treat operational readiness, data ownership or supplier commitments as separate workstream concerns where they affect the same service outcome.

Decision required from executive sponsors

Approve a 90-day mobilisation focused on the five priority decisions, the next two increments and a proportionate governance reset. Confirm that accountable owners will attend decision sessions and accept responsibility for the resulting working assets.