

Decision and Ownership Map

Showcase example | client and personal names redacted

 **Regional insurer** | Claims modernisation programme



EXECUTIVE TAKEAWAY

The most material delivery risks arise where key decisions have no single accountable owner or no clear escalation route.

PRIORITY DECISIONS AND OWNERSHIP

DOMAIN	DECISION	OWNER	STATUS	IMPORTANCE
 Claims Operations	1 Approve end-to-end claims service model	 Operations Sponsor	● AMBER	 High
 Technology	2 Confirm platform and integration decision boundaries	 Technology Sponsor	● AMBER	 High
 Data	3 Agree critical claims data ownership	 Data Lead	● RED	 High
 Risk and Compliance	4 Set service readiness checkpoints	 Programme Lead	● AMBER	 Medium
 Supplier Management	5 Confirm supplier escalation route and accountability model	 Commercial Lead	● AMBER	 Medium



5 priority decisions | 1 red | 4 amber | 0 green

ESCALATION PATH



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Decision and Ownership Map

Claims Modernisation Decision Recovery

PURPOSE A live decision system showing what must be decided, who is accountable, evidence required and how issues escalate.

Engagement	Detail
Client	[REDACTED] UK general insurer
Context	Claims-service modernisation programme
Service	Operating Model Reset
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.

Priority decisions

This map captures decisions that are material to claims-service modernisation over the next two delivery increments. It is intended to be maintained by the client and reviewed through the agreed delivery rhythm. It is not a substitute for programme plans or formal governance records.

Ref	Decision	Why it matters	Accountable owner	Decision trigger	Status
D01	Confirm end-to-end claims-service readiness criteria for Increment A.	Protects customer outcomes, regulatory controls and claims-handler adoption.	Operations sponsor	Before build exit for Increment A.	In progress
D02	Approve critical claims-data ownership and quality decisions.	Enables reliable workflow, analytics and regulatory reporting.	Data and analytics lead	Before integration testing commences.	Blocked
D03	Agree architecture guardrails for customer self-service and legacy integration.	Prevents local design choices creating later integration or resilience issues.	Technology sponsor	Before solution design freeze.	In progress
D04	Confirm client and supplier accountability for service-readiness dependencies.	Creates a clear basis for supplier commitments and escalation.	Supplier management lead	Before revised integrated plan is approved.	Not started
D05	Approve governance rhythm and decision authority for cross-functional issues.	Reduces duplication and ensures difficult choices are made at the right level.	Executive transformation sponsor	Before next programme steering cycle.	In progress

Decision detail

D01: Claims-service readiness criteria

Element	Agreed approach
Decision statement	Approve the minimum evidence required to confirm that Increment A can operate safely and effectively for claims handlers and customers.
Accountable owner	Operations sponsor [REDACTED]
Contributors	Programme delivery, claims operations, risk and compliance, technology, data, training and supplier management.
Evidence required	Operational process walkthrough, colleague impact assessment, vulnerable-customer considerations, control evidence, training readiness, service support model and defect thresholds.
Authority level	Cross-functional readiness decision. Escalate unresolved trade-offs to executive sponsor group.
Decision date	Prior to build exit for Increment A.
Escalation route	If evidence is incomplete or trade-offs remain unresolved, escalate with a short decision paper setting out options, customer impact, control impact and recommended route.

Decision quality checks

- One accountable owner is named for every decision. Contributors do not replace accountability.
- Evidence is stated before the forum meets, so decisions are not deferred for avoidable information gaps.
- Each decision has a date or delivery trigger, and a clear route when agreement cannot be reached.
- The log records closure and the rationale, not just actions arising from discussion.

Recommended review rhythm

Review	Frequency	Purpose	Output
Decision review	Weekly	Close or unblock priority decisions and check evidence readiness.	Updated map and escalation items.
Integrated dependency review	Weekly	Test cross-functional preconditions for the next two increments.	Priority dependency view.
Executive sponsor review	Fortnightly	Resolve decisions beyond delivery authority and confirm trade-offs.	Decision record and sponsor actions.