

# 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	<b>1</b> Approve end-to-end claims service model	Operations Sponsor	<span style="border: 1px solid orange; border-radius: 15px; padding: 2px;">● AMBER</span>	High
Technology	<b>2</b> Confirm platform and integration decision boundaries	Technology Sponsor	<span style="border: 1px solid orange; border-radius: 15px; padding: 2px;">● AMBER</span>	High
Data	<b>3</b> Agree critical claims data ownership	Data Lead	<span style="border: 1px solid red; border-radius: 15px; padding: 2px;">● RED</span>	High
Risk and Compliance	<b>4</b> Set service readiness checkpoints	Programme Lead	<span style="border: 1px solid orange; border-radius: 15px; padding: 2px;">● AMBER</span>	Medium
Supplier Management	<b>5</b> Confirm supplier escalation route and accountability model	Commercial Lead	<span style="border: 1px solid orange; border-radius: 15px; padding: 2px;">● AMBER</span>	Medium



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

## ESCALATION PATH



YWNBM

# 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.