RJL SOLUTIONS

SAMPLE DELIVERABLE / BANK OR INSURER

Release Decision Brief: Claims Case Preparation

What a release decision is based on: the owner, the data boundaries, human review, evidence and open risks.

SYNTHETIC EXAMPLE · FICTIONAL INSURER

Richard White
RJL Solutions · rjlsol.com

SYNTHETIC SAMPLE · NOT A CLIENT DELIVERABLE
NOVEMBER 2026

01 / DECISION REQUESTED

Approve release 1 for twelve examiners, read only, for 90 days.

SYNTHETIC EXAMPLE · INVENTED ORGANIZATION, PEOPLE AND FIGURES · NOT A CLIENT DELIVERABLE

The claims case-preparation assistant has passed its critical tests. The team recommends approval with two conditions.

ITEM	DETAIL
Capability	Claims case-preparation assistant, release 1 (Northwind Mutual, a fictional life and disability insurer)
What it does	Assembles the context an examiner needs for a group disability claim: the parties and their roles, current status, the applicable procedure and cited evidence.
What it does not do	Decide claims, approve payments, contact claimants or employers, or change any record.
Users	Twelve examiners in Group Disability Claims, East region
Period	90 days from release, then a review decision
Options	Approve; approve with conditions; defer
Recommendation	Approve with conditions C1 and C2 (section 06)

Who decides

ROLE	ACCEPTS	DECISION
Workflow owner: Director, Group Disability Claims Operations	The business result and the changed examiner process	Signs the release
Control owner: Head of Claims Compliance, with Model Risk	The control results and the open risks for this scope	Signs the release
Service owner: Claims Technology Lead	Support, monitoring, recovery and running cost	Signs the release

WHY THIS BRIEF EXISTS — A release is a named combination of versions. This brief records what was tested, what the examiner still decides and what is still open, so the three owners sign the same thing.

02 / SCOPE AND DATA ACCESS

The assistant reads four sources, and only for the examiner's assigned claims.

SYNTHETIC EXAMPLE · INVENTED ORGANIZATION, PEOPLE AND FIGURES · NOT A CLIENT DELIVERABLE

Access is checked at each source for the examiner who asked. The assistant never holds a broader credential than the examiner.

SOURCE	WHAT IS READ	BOUNDARY ENFORCED
Claims system (status API)	Status, dates and assignment for the claim in view	Examiner's assigned claim population; read only
Policy administration	Group policy, plan and membership for that claim	Same employer and policy only; no other members' claims
Procedure library v14	The procedure that applies to product, state and effective date	Approved procedures only; superseded versions excluded
Approved vocabulary (12 terms)	Definitions such as customer, claimant and policyholder	Version 3, approved by the claims owner

Out of bounds in this release

- Medical records and clinical notes are not retrieved or summarized.
- Claims belonging to other members of the same employer are excluded, even under the same group policy.
- No write, payment, correspondence or adjudication tool exists in this release.
- Prompts, retrieved passages and outputs are not used to train any model. The approved model route retains no data beyond the request.

The definition that matters most

In the test case CL-9055, “customer” means the claimant, member P-217. It does not mean Northfield Logistics, the employer that holds group policy GP-2201. Without that approved definition the assistant counted 41 prior claims; with it, the correct answer is 2.

03 / HUMAN REVIEW

The examiner checks every cited fact and makes every decision.

SYNTHETIC EXAMPLE · INVENTED ORGANIZATION, PEOPLE AND FIGURES · NOT A CLIENT DELIVERABLE

Review is part of the workflow, with the time it takes counted in the business case.

STEP	WHO	WHAT HAPPENS
1 Draft	Assistant	Assembles parties, status, procedure and gaps, each fact linked to its source passage.
2 Verify	Examiner	Opens each cited passage, confirms or corrects it and records a reason for any correction.
3 Resolve flags	Examiner	Clears flagged items: unresolved identity, conflicting status, missing evidence. Unclear identity goes to the team lead.
4 Decide	Examiner	Makes the case decision in the claims system. The assistant has no part in it.
5 Sample	Claims quality team	Reviews 10 percent of prepared cases each week against the source records.

ESCALATION An identity the assistant cannot resolve, a status that conflicts between sources, or any instruction found inside a document goes to the team lead. The assistant shows the item as unresolved and never guesses.

04 / EVIDENCE

Critical tests passed in full. Quality and effort results are illustrative.

SYNTHETIC EXAMPLE · INVENTED ORGANIZATION, PEOPLE AND FIGURES · NOT A CLIENT DELIVERABLE

Tests ran on release candidate 1.0.3 over two weeks with six examiners and 120 historical cases.

TEST	RESULT	STANDARD
Critical set: no coverage decision, no cross-member disclosure, no uncited fact	40 of 40 passed	All must pass
Access denial: wrong examiner, revoked user, other employer's member	12 of 12 denied	All must deny
Revocation reaches every route, cache included	Within 9 minutes	15 minutes or less
Party role resolved correctly (customer, claimant, policyholder)	57 of 60	Unresolved cases flagged, never guessed
Drafts accepted without material correction	83 percent	75 percent or more
Time to assemble case context	38 to 22 minutes median	Review time included
Source down or stale	Defined incomplete result shown	No answer from an unapproved route

The three unresolved party matches were flagged to the examiner as designed. Every figure on this page is invented for the sample; a real brief links each result to its test record.

05 / OPEN RISKS

Five risks remain. None blocks the release; two need conditions.

SYNTHETIC EXAMPLE · INVENTED ORGANIZATION, PEOPLE AND FIGURES · NOT A CLIENT DELIVERABLE

Each risk has an owner and a date. The control owner accepts them for this scope only.

RISK	EFFECT IF IT HAPPENS	RESPONSE	OWNER AND DATE
New claim status code not in the mapping (for example RO, reopened)	A reopened claim shown as closed	Unknown codes held and shown as unresolved; mapping review monthly (C1)	Claims data steward, 30 Nov
Two product lines not yet tested	Wrong procedure for those lines	Excluded by the interface until tested	Workflow owner, Q1
Examiners rely on drafts without checking	Errors pass review	10 percent weekly sampling; correction rate on the dashboard (C2)	Claims quality lead, weekly
Model version withdrawn by the provider	Untested behavior	Any forced change is a new release candidate with the full test set	Service owner, on notice
Evidence retention period not yet approved	Records kept too long or too short	Hold for 90 days pending legal decision	Control owner, 15 Dec

06 / CONDITIONS AND SIGN-OFF

Approve with two conditions, a rollback switch and a fixed review date.

SYNTHETIC EXAMPLE · INVENTED ORGANIZATION, PEOPLE AND FIGURES · NOT A CLIENT DELIVERABLE

Rollback triggers were agreed before the results were seen.

CONDITION	DETAIL
C1	Unknown status codes are held and shown as unresolved, and the mapping is reviewed monthly.
C2	Weekly 10 percent sampling continues, and the correction rate is reported to the workflow owner.
Rollback triggers	Any cross-member disclosure; corrections above 25 percent for two weeks; a critical test failing after a change.
Switch	The service owner can set the assistant to off without a deployment. Tested on 4 November.
Review	90 days after release, or at the next forced model change, whichever is first.

Signatures

ROLE	DECISION	DATE
Workflow owner	Approve / approve with conditions / defer	
Control owner	Approve / approve with conditions / defer	
Service owner	Approve / approve with conditions / defer	

ABOUT

Richard White

I was global firm chief data officer at McKinsey & Company, owning data, AI and platforms end to end, and before that chief data officer at New York Life, where I built the chief data office and reported data risk to risk committees at multiple levels. Earlier I led data at the Federal Reserve Bank of New York and enterprise data governance at Citigroup. I founded RJL Solutions in 2024. My book, *The Day After the Demo*, is free at rjlsol.com/book.

RJL Solutions connects strategy, architecture, engineering, governance and operation through Frame, Prove, Build, and Run & Transfer. Each phase is separately scoped and priced in a written proposal before you commit. The first sixty-minute working session is free.

SAMPLE **First-Workflow Business Case**
The companion sample for a lean or PE-backed company.

GUIDE **The 90-Day First Governed Capability**
How Frame, Prove and Build lead to this decision.

RJL SOLUTIONS

WEB rjlsol.com

EMAIL rwhite@rjlsol.com

This sample describes no client engagement and no client result. The organization, people, systems and figures are invented to show the structure of the document. A real brief is built from the client's own baseline, tests and decisions.