Synthetic SOP - Broker Submission to Underwriting Readiness

SOP-INS-02 | Version 2.0 | 30 July 2026

SYNTHETIC DEMONSTRATION MATERIAL - NO CLIENT DATA

1. Document control and purpose

Document ID	SOP-INS-02
Status	Synthetic golden-input procedure for product demonstration
Purpose	Define a controlled intake and validation process that turns a broker submission into a complete case ready for underwriting assessment while keeping underwriting judgement outside the process boundary.
Process level	Level 3 operational workflow
Boundary	Broker submission received and logged -> complete case ready for underwriting assessment.
Data companion	UTF-8 CSV using the frozen 17-column Leanify schema

2. Business questions for Leanify

- Which submission defects create the greatest repair effort and delay?
- Where could validation or structured intake reduce turnaround without removing underwriting judgement?

3. Scope and operating principles

- In scope: Broker submission received and logged -> complete case ready for underwriting assessment.
- Professional or regulated judgement remains with appropriately qualified staff downstream of this boundary.
- Leanify may identify patterns and hypotheses; it must not present recorded categories as validated causes.
- All data and identifiers in this procedure and its operational log are fictional.

4. Roles and responsibilities

Role	Responsibility
Broker	Submits proposal information, schedules, claims history and supporting evidence.
Submission intake analyst	Logs the case and performs initial completeness checks.
Insurance operations analyst	Validates structure, resolves standard operational defects and assembles the case.
Senior operations reviewer	Performs a second operational readiness check where required; does not make underwriting decisions.
Underwriter (downstream)	Receives the completed case after this process and applies underwriting judgement.
Operations manager	Owns the SLA, exception queues, controls and broker feedback.

5. Required inputs and readiness checks

- Broker and insured identifiers.
- Completed proposal information.
- Exposure schedules and insured values.
- Claims history where required.
- Supporting documents and product classification.

6. Standard operating procedure

Step	Owner	Activity	Decision / exception	Evidence captured
1	Submission intake analyst	Create the case and record the intake channel.	Reject exact duplicate submissions.	case_id, received_at, originator_channel
2	Submission intake analyst	Check required proposal fields and supporting evidence.	Return incomplete submissions or create a controlled repair case.	defect_category, missing_fields_count, rework_count
3	Insurance operations analyst	Validate schedules, values and document structure.	Escalate inconsistencies; do not make underwriting decisions.	processing_minutes, manual_touches
4	Insurance operations analyst	Resolve standard operational exceptions and assemble the	Separate missing evidence from genuine downstream	queue_wait_minutes, processing_minutes

		underwriting-ready case.	underwriting referral.	
5	Senior operations reviewer	Perform a second operational readiness check where the routing rules require it.	Return operational defects for correction; underwriting assessment remains downstream.	secondary_approval_required, high_value_flag
6	Insurance operations analyst	Mark the case ready for underwriting assessment and close intake processing.	Escalate repeated broker defects and SLA breaches to the operations manager.	completed_at, turnaround_minutes, sla_met, outcome_status

7. Service target and completion rule

Target: complete submission intake and operational validation within 240 elapsed minutes. A case is complete only when the defined operational readiness condition is met and the case can be released to underwriting assessment.

8. Recorded defects and rework

Use one primary recorded defect category per case for the demonstration Pareto. Required fields must not be left blank; clean cases use No recorded defect.

- Missing claims history
- Incomplete exposure schedule
- Missing proposal information
- Inconsistent insured values
- Duplicate submission
- No recorded defect

9. Operational-log field interpretation

Frozen field	Scenario-specific interpretation
high_value_flag	High-premium or complex case indicator used for operational routing; not a risk rating.
secondary_approval_required	A senior operational readiness check is required before release to underwriting.
originator_channel	Broker portal, email or structured upload.
outcome_status	Ready for underwriting assessment.
defect_category	Primary recorded reason for repair or return; clean cases use No recorded defect.
missing_fields_count	Count of required inputs missing at initial review.

10. Data and process controls

- No case is marked complete until the defined end condition is reached.
- Turnaround, queue and processing minutes must reconcile: queue wait + active processing = total turnaround.
- first_time_right is True only when rework_count is zero and defect_category is No recorded defect.
- sla_met is calculated from turnaround_minutes <= sla_target_minutes.
- Boolean values use the exact accepted form True or False.
- Every required column is populated.
- Synthetic identifiers must not resemble real clients, policyholders, taxpayers or organisations.

11. Out of scope and limitations

- Underwriting, pricing, actuarial, coverage and referral decisions.
- Claims liability decisions or legal interpretation.
- Core platform implementation.
- Event-level repair timestamps; the demonstrator uses aggregate queue and processing fields.

This procedure is intentionally simplified to test a bounded DMAIC assessment. It is not tax, accounting, underwriting, claims, legal or regulatory advice.