UNDERWRITING WORKBENCH

Identifying and Recovering a Failing Programme

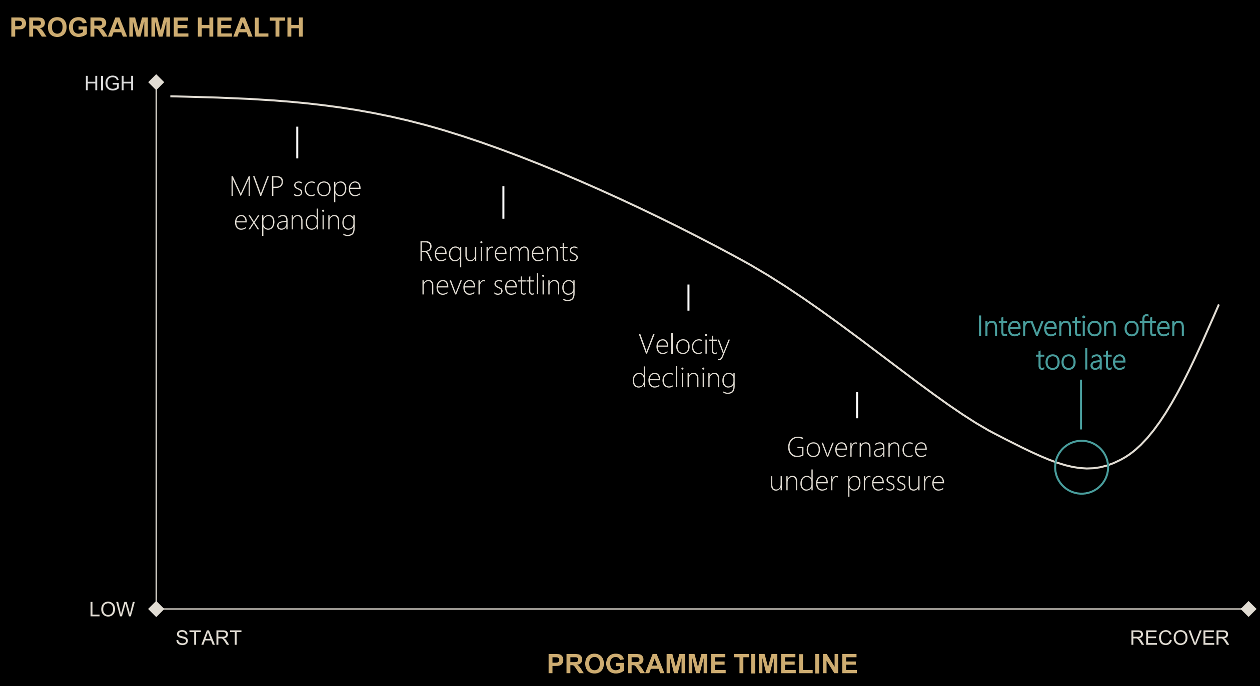
A five-step framework for diagnosing failure, resetting foundations, and getting your programme back on track

Recognising when your programme has gone off course

Most underwriting workbench programmes do not fail overnight, they erode gradually. Deadlines slip, scope creeps, the delivery team and the business drift apart. Stakeholders lose confidence in the programme, but not in the need for it. The platform is still being built, but the conviction required to deliver value has waned.

The warning signs are consistent; requirements that were never properly captured resurface as defects, design decisions made under sprint pressure prove impossible to reverse, underwriters see the platform for the first time at UAT and reject it. The MVP has become bloated with low-value features while foundational workflows remain incomplete.

The instinct is to keep going and “fight the fires” as they come, but the better response is to stop, diagnose honestly, and reset. Our five-step recovery framework, drawn directly from our experience on underwriting workbench programmes is designed as a practical tool for programme sponsors and delivery leaders who know something is wrong and need a structured path back to value.



Five signs your workbench programme is in trouble

The warning signs of a failing programme are often visible long before it reaches crisis, but they are normalised, explained away, or buried in optimistic reporting. Below are the core warning signs to look for:

?	EXPANDING MVP	Scope has expanded so far beyond the original vision that no one can articulate what the minimum viable product is. The platform is becoming a jack of all trades and a master of none.
?	STALLING DELIVERY	Sprints deliver less, releases take longer, and defect counts rise with each build. The programme is working harder to achieve less, and the trajectory is getting worse, not better.
?	LEGACY ALWAYS WINS	New processes are mapped to old ways of working. Design conversations default to replicating legacy rather than transforming it. The case for change is being abandoned.
?	DEGRADING PLATFORM	Performance worsens with each build, load times increase, error rates climb, and integrations increasingly fail. The platform buckles under its own complexity rather than maturing.
?	HOLLOW GOVERNANCE	Steering committees receive updates but make no decisions. Sponsors attend less frequently. The programme has become an IT project, not a business transformation.

If you recognise these themes, it is likely that your workbench programme already requires intervention.

Our five-step framework for recovery

When an underwriting workbench programme goes off course, the path back requires more than renewed effort. It requires a structured approach that addresses the root causes

01 DIAGNOSE

Stop and identify the problem. Run a rapid assessment to separate symptoms from root causes. Is this a strategy failure, a scope failure, a delivery structure failure, or a design failure?

02 STABILISE

Freeze scope and pause non-critical work. Establish immediate governance: change control board, clear escalation paths, single accountable sponsor. The aim is to stop deterioration while planning recovery.

03 RESET THE FOUNDATIONS

Revisit pre-launch questions: business case, MVP deliverables, data model, integration architecture. Document current state and rebuild foundations before proceeding.

04 RESTRUCTURE DELIVERY

Fix how work gets done. Assess delivery methodology and pivot to hybrid approach. Address skill gaps, BA/underwriter translation issues, and cross-workstream dependencies. Add capability and capacity where needed.

05 RE-LAUNCH IN PHASES

Define a recovery MVP - the smallest deliverable proving the programme is back on track. Run accelerated discovery and design, then restart in phases focused on MVP elements

Stop, identify the problem and separate symptoms from root causes.

Recovery begins with an honest, structured assessment of what has gone wrong and why. Most failing programmes have visible symptoms; missed deadlines, stakeholder frustration, low morale, but have not isolated the root causes driving them. Without accurate diagnosis, recovery efforts address the wrong problems.

THE DIAGNOSTIC FRAMEWORK:

01

STRATEGY & BUSINESS CASE

- → Is the business case still valid?
- → Has the programme drifted from its original objectives?
- → Are stakeholders aligned on what the platform must deliver, or has it become all things to all people?

02

SCOPE CREEP

- → Has the MVP grown beyond scope?
- → Are low-value features consuming effort at the expense of core functionality?
- → Are there items in the backlog that do not directly serve the original business case?

03

DELIVERY STRUCTURE

- → Does the delivery team have the domain expertise and capacity to challenge stakeholders constructively?
- → Is there a translation gap between business analysts and underwriters?
- → Are the right people in the right roles?

04

DESIGN ASSESSMENT

- → Are there foundational design decisions e.g. integration architecture that were deferred, overlooked or made under pressure?
- → Are these decisions now creating compounding rework?

02 STABILISE

Stop the rot before you try to fix anything

Before any recovery work can begin, the programme must be brought under control. The instinct to keep delivering while simultaneously fixing problems is understandable but counterproductive. Stabilisation creates the space for considered decision-making.

THE STABILISATION ACTIONS:

Freeze the backlog. Nothing new enters scope until the diagnostic is complete and the recovery plan is agreed. Existing commitments are reviewed against the revised business case: anything that does not serve it is descoped or deferred.

Establish immediate governance. Put in place a change control board with the authority to make decisions. Define clear escalation paths. Appoint a single accountable sponsor with the mandate and the seniority to make difficult calls: including stopping workstreams.

Address the immediate fires. Identify the two or three issues causing the most damage right now; blocked integrations, gaps in requirements, delivery teams working without direction and resolve them. Do not attempt comprehensive remediation at this stage.

Communicate the reset. Be transparent with stakeholders that the programme is being stabilised. Set realistic expectations for what comes next. Honesty at this point builds the credibility that the recovery will depend on.

Revisit what matters before you rebuild

The foundations of most failing programmes were never properly laid at the outset. Before rebuilding delivery, the programme must revisit the decisions that should have been made before build began. This is not starting over; it is rebuilding the foundations under a programme already in motion.

THE RESET AGENDA:

REVISIT THE BUSINESS CASE

Has the original business case survived contact with reality? Strip it back to the measurable outcomes the platform must deliver. Remove scope that was added through assumption rather than validated need. If the business case no longer holds, rewrite it before proceeding.

REDEFINE THE MVP

Define the smallest scope that proves the programme is back on track. The recovery MVP is not the original MVP with reduced ambition. It is a deliberately chosen set of workflows, for a contained user group, that demonstrates the platform works end-to-end. Everything else waits.

RESOLVE DESIGN DEBT

Identify the architectural and design decisions that were deferred or made under pressure. Data model gaps, integration architecture shortcuts, role-based access workarounds. These decisions compound. Resolve them now, before they propagate further into every subsequent phase.

RESET THE OPERATING MODEL

The platform changes how underwriters work. If the target operating model has not been defined, or was defined theoretically without underwriter input, reset it now. Map the workflows that matter, engage the people who will use them, and ensure the build reflects operational reality.

Fix how the work gets done, not just what gets built

Most failing programmes do not have a technology problem; they have a delivery problem. The methodology does not fit. The team structure creates gaps. Governance cannot keep pace with decisions. Resources are shared with BAU. Restructuring delivery means addressing all of these simultaneously.

THE RESTRUCTURE AGENDA:

Reset the methodology. Assess whether the current delivery methodology is working. Most workbench programmes would benefit from a hybrid approach - waterfall discipline for planning and design phases, agile flexibility for build and iteration. If the programme adopted agile by convention rather than design, reset it to a model that fits the complexity.

Restructure the team. Address the people problem directly. Does the delivery team have the domain expertise to challenge stakeholders constructively? Is there a translation gap between business analysts and underwriters? Are the right number of people in the right roles, or has the programme outgrown its original structure? Bring in capability where needed.

Fix governance. Establish a governance model where decisions are made at the right level, at the right speed. Define clear escalation paths. Ensure the steering committee has the authority and the information to unblock the programme. Governance that cannot keep pace with delivery is governance that creates delay.

Ring-fence resources. Internal technology teams, business SMEs, and integration resources should be dedicated to the programme. Resource contention is one of the most common pressures restricting delivery pace. If the programme cannot secure dedicated resource, the recovery plan must account for that constraint explicitly.

Earn the right to proceed at every stage

Recovery does not end with fixing the programme. It ends when the platform is live, adopted, and delivering measurable value. Re-launching in controlled phases rather than a single big-bang go-live reduces risk and builds the confidence that the programme needs to sustain investment.

THE RE-LAUNCH APPROACH:

Define a recovery MVP. Identify the smallest scope that proves the programme is back on track: a single line of business, a contained pilot group, a core workflow delivered end-to-end. The recovery MVP is about proving the fundamentals work.

Rapid design and discovery. Undertake an accelerated additional discovery and design phase, to reset the foundations on which build and deploy phases are made.

Restructure the team. Realign the team according to the emerging capability and capacity needs of the programme. If needed, ramp up the support on core workstreams at the start with transition plans to redistribute resource in later sprints.

Phase the rollout with gate reviews. Each subsequent phase should have clear entry criteria. The programme earns the right to expand. Use the lessons from each phase to refine the next.

WHAT THIS DELIVERS:

01 An MVP that is pragmatic and achievable, with clearly defined scope that the programme team can recognise and deliver against.

02 Gaps in solution design and current state that are identified, addressed and understood before they compound into later phases.

03 A delivery team that is right sized and structured around the work ahead, not how the programme was delivered before.

04 Phased delivery that is achievable and sequenced around business priority, with clear entry criteria.

Sustaining the recovery and preventing regression

Getting the programme back on track is only half the challenge. Keeping it there requires a sustained operating rhythm that prevents the behaviours that caused the original failure from returning. The route to green is not a phase. It is a permanent change in how the programme is governed.

WEEKLY GOVERNANCE	A weekly steering committee with sponsor attendance, decision-making authority, and a standing agenda that tracks recovery metrics against the revised business case.
DELIVERY METRICS	Track velocity, defect rates, and scope burn-down against the recovery plan. Surface problems early. If a metric trends the wrong way for two consecutive sprints, escalate immediately.
SCOPE CONTROL	A change control board that meets weekly with the authority to approve, reject, or defer every scope change. Nothing enters the backlog without a business case and an impact assessment.
USER ENGAGEMENT	Regular underwriter feedback access throughout build and beyond. Underwriters should be embedded in the programme as continuous participants, not just consulted at milestones.
PHASE GATE REVIEWS	Formal entry and exit criteria for every phase of the recovery. The programme earns the right to proceed. No phase begins until the previous one has met its success criteria.
CONTINUOUS IMPROVEMENT	A standing retrospective cycle that captures lessons from each phase and feeds them into the next. The programme does not repeat mistakes. It learns from them and adapts.
PROGRAMME ASSURANCE	Bringing on an independent assurance partner that has the objectivity, experience and birds eye view to spot challenges before they become systemic issues for the programme.

The case for an objective independent assurance partner for your programme

The warning signs of a failing programme often go unreported or escalated but unactioned. Internal teams are often too close, too politically constrained or too invested in the current direction to provide the honest assessment that sponsors need. An independent assurance partner changes this dynamic.

HOW INDEPENDENT ASSURANCE HELPS:

SAYING WHAT OTHERS WON'T

Programme teams know when things are going wrong. They also know the political consequences of saying so. An external partner has no reporting line to protect, no relationship to preserve, and no investment in the decisions already made. They can say what everyone is thinking but nobody will put in writing.

PATTERN RECOGNITION

External assurance partners bring experience from other workbench implementations. They have seen the same failure patterns before and can identify them earlier. A delivery team on its first workbench programme cannot distinguish between normal growing pains and structural problems. An experienced external eye can.

EVIDENCE OVER OPINION

Effective assurance is not another opinion, it is structured, evidence-based assessment: reviewing delivery metrics, testing design decisions, validating requirements against business outcomes, and stress-testing the programme plan. It replaces confidence reporting with factual reporting.

EARLY INTERVENTION

Regular independent reviews create a rhythm of accountability that prevents problems from compounding. When an external assessor raises a concern at week four, it gets addressed. When the same concern surfaces internally at month six, it has become a crisis. The cost of assurance is a fraction of the cost of recovery.

How we can help

Whether you are at the start of your underwriting workbench journey, mid-implementation, or looking to recover a programme that has lost its way, we can help.

We bring deep, hands-on experience delivering these programmes for major carriers, from strategy and vendor selection through to implementation and go-live, and a clear understanding of where they go wrong and what it takes to put them right.

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