04 · RANKED FIX LIST

Ranked by impact on FNOL triage

Not by abstract best practice. A gap that blocks the funded use case ranks above a larger gap that doesn't.

#	SYSTEM · DIMENSION	GRADE	GAP	IMPACT	EFFORT	HORIZON
1	**FNOL Intake** AI Consumability	F	Loss details arrive as free text and scanned PDFs; nothing structured at first notice.	Blocks use case	●●○ Medium	0–90 days
2	**FNOL Intake** Documentation	F	No data dictionary; intake fields can't be mapped to model inputs.	Blocks use case	●○○ Low	0–90 days
3	**FNOL Intake** Lineage	D	Call-center and web notices have no shared claim key.	Blocks use case	●●○ Medium	3–6 months
4	**PolicyCore** AI Consumability	D	Coverage only available from a weekly batch; triage needs current coverage.	Degrades accuracy	●●● High	3–6 months
5	**ClaimsCore** Documentation	D	Three definitions of "open claim"; training labels are inconsistent.	Degrades accuracy	●○○ Low	0–90 days
6	**PolicyCore** Data Quality	D	Duplicate policy records for 6% of insureds.	Degrades accuracy	●●○ Medium	3–6 months
7	**ClaimsCore** Lineage	D	Paid-loss figures can't be traced past the warehouse load.	Audit risk	●●○ Medium	6–12 months
8	**EDW** Lineage	D	No automated lineage across hundreds of stored procedures.	Audit risk	●●● High	6–12 months