01 · EXECUTIVE SUMMARY

The model isn't the risk. FNOL Intake is.

Leadership funded an FNOL triage model to route complex claims to senior adjusters at first notice. We graded the five systems that use case depends on, using interviews and profiling on real extracts.

KEY FINDING

FNOL Intake scores F on Documentation and AI Consumability. Loss details arrive as free text and scanned PDFs, and nobody can say what each intake field means. A triage model trained on closed, adjuster-coded claims will not find the structured inputs it learned from. Built as scoped, it would fail on live first-notice data.

RECOMMENDATIONS

1 **Don't build the model yet.**

Fix the narrow path triage needs first: structured loss capture at intake, a data dictionary for intake fields, and a shared claim key across channels.

2 **Retest on first-notice data.**

Rebuild the training and test sets from data as it existed at the moment of reporting, and agree a written accuracy target on that basis.

3 **Fund the 0–90 day horizon now.**

It is low cost, unblocks the use case, and puts the first model into production inside 90 days of this read-out.

THE VERDICT

Fix, then go.

DECISION REQUESTED

Fund the 0–90 day horizon now. Hold the FNOL triage model build until FNOL Intake reaches at least C on Documentation and AI Consumability.