

Improvement Initiatives

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1. Initiative register

Purpose

Register of chartered improvement initiatives: any initiative beyond just-do-it scope requires an entry here, an approved charter, and monthly reporting at the operational governance review.

Governance rule

All initiatives registered in this log must have an approved charter, named accountable owner, and traceable KPI reference before progressing beyond the Measure stage.

Active initiatives (sample state)

ID	Initiative	Problem headline	Baseline	Target	Stage	Owner
INIT-2026-04	Onboarding cycle-time reduction	Median cycle time 14 days vs 10 target	14 wd median	≤ 10 wd	Improv e	Distribution Ops Manager
INIT-2026-06	First-pass completeness uplift	71% of proposals returned incomplete at intake	71%	≥ 85%	Measu re	Customer Ops Manager
INIT-2026-07	Unallocated premium ageing	R-value of >30-day unallocated items growing	index 100	index ≤ 40	Charte r	Finance Ops Manager

Initiative lifecycle model

- 1 Charter the initiative and assign accountable ownership.
- 2 Validate KPI definitions and baseline measures.
- 3 Conduct analysis and verify operational causes.
- 4 Implement approved countermeasures.
- 5 Update standard work and governance controls.
- 6 Verify sustained performance improvement before closure.

▼ Register maintenance guidance

Retain closed initiatives for institutional learning and audit traceability. Stage movement should be reviewed during the monthly operational governance forum.

Register governance rules

- Baseline and target measures must reference approved KPI dictionary definitions. Where no measure exists, the KPI must be defined before charter approval.

- Any initiative with no stage movement for two consecutive governance reviews is automatically escalated on the operational review headline page.
- Closed initiatives remain in the register to preserve operational learning, audit traceability, and historical decision records.

2. Initiative charters

2.1. INIT-2026-04 Onboarding cycle-time reduction

Problem statement

The median intermediary onboarding cycle time is 14 working days against a 10-day target; the P90 is 31 days.

Operational context

This charter reflects a live improvement scenario reviewed through the monthly operational governance forum and linked to formal onboarding performance controls.

Improvement workflow

- 1 Review onboarding performance trend data.
- 2 Validate root causes through file analysis.
- 3 Implement agreed operational countermeasures.
- 4 Update onboarding SOPs and control checkpoints.
- 5 Re-measure cycle-time performance and confirm sustainment.

Background and evidence

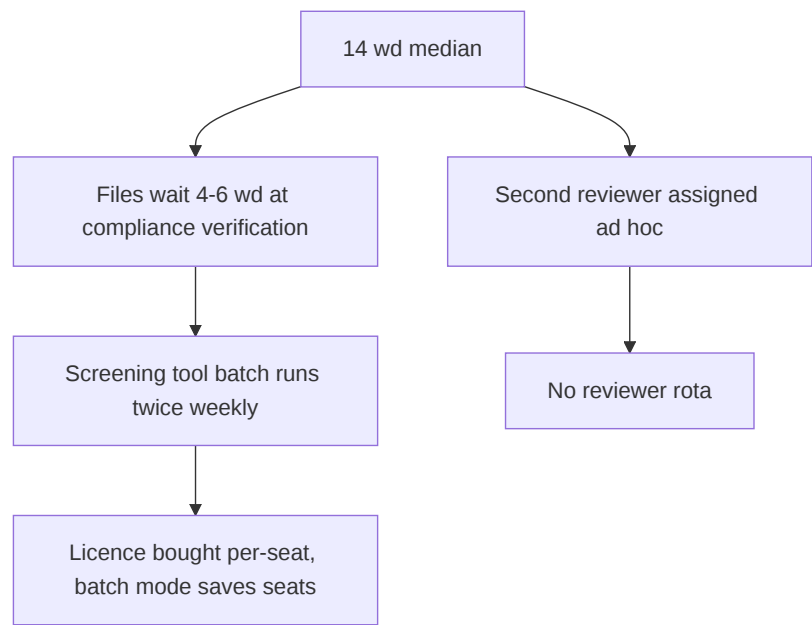
Three consecutive scorecard months amber. The KPI definition (see *KPI definition: Intermediary onboarding cycle time*) excludes applicant wait time, confirming the gap is internal operational processing.

Baseline and target

	Measure	Value	As at
Baseline	Median cycle time	14 wd	2026-06
Target	Median cycle time	≤ 10 wd	2026-10

Root cause analysis

5-why analysis conducted on the 10 slowest June files.



Verified causes: screening batch cadence (4.2 wd average wait) and missing four-eyes rota (1.8 wd average wait).

 Countermeasures

Countermeasure	Addresses cause	Owner	Date
Daily screening batch window	Batch cadence	Compliance Ops	2026-09-01
Weekly second-reviewer rota in team calendar	Missing rota	Distribution Ops Manager	2026-08-25

 Standardisation plan

Update *SOP: Reviewing intermediary applications* step 4 (screening turnaround expectation) and the *Onboarding checklist* stage 2 notes.

▼ Verification and sustainment guidance

Verification should occur using the same KPI definition and measurement window used to establish the baseline. Sustained improvement should be evidenced before formal closure approval.

 Verification

Re-read median for the 2026-10 cohort at the November operational governance review.

Charter owner: Distribution Operations Manager · **Sponsor:** Head of Distribution · **Forum approval:** 2026-07-14

3. Template: Initiative charter (A3)

How to use

Usage guidance

Copy this template for any improvement initiative beyond just-do-it size. Keep the completed charter to a single page to preserve the discipline and clarity expected of the A3 format.

▼ Charter preparation guidance

Use observable operational language for problem statements, reference approved KPI definitions where available, and ensure all countermeasures map directly to verified causes supported by evidence.

Charter workflow

- 1 Define the operational problem using measurable evidence.
- 2 Validate background data and confirm KPI definitions.
- 3 Establish baseline and target states with review dates.
- 4 Complete verified root cause analysis.
- 5 Define countermeasures and accountable owners.
- 6 Document standardisation changes required for sustainment.
- 7 Verify outcome performance and closure decision.

Problem statement

What happens today, in observable operational terms. No causes, no solutions.

Example: "The median intermediary onboarding cycle time is 14 working days against a 10-day target; the P90 is 31 days."

Background and evidence

Why it matters, with the supporting operational data. Link the KPI dictionary definition and the relevant scorecard reporting periods.

Baseline and target

	Measure	Value	As at
Baseline			
Target			

 Root cause analysis

Completed during Analyse. Specify the method used (5-why, fishbone, data segmentation) and list only verified causes supported by evidence demonstrating impact on the outcome.

 Countermeasures

One row per countermeasure, each aligned to a verified operational cause.

Countermeasure	Addresses cause	Owner	Date
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 Standardisation plan

List SOPs, work instructions, checklists, registers, or governance controls requiring updates to sustain the improvement outcome.

 Verification

Document when the baseline measure is re-read, the resulting performance level, and the closure or escalation decision.

Charter owner: · Sponsor: · Forum approval date: