

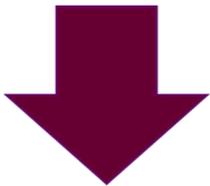
# ریشه‌یابی مسایل به کمک ابزار «۵ چرا – 5Whys»

هدف شناخت ریشه مساله و درک عمیق آن با طرح ۵ بار پرسش مبتنی بر چرایی است.

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## مساله

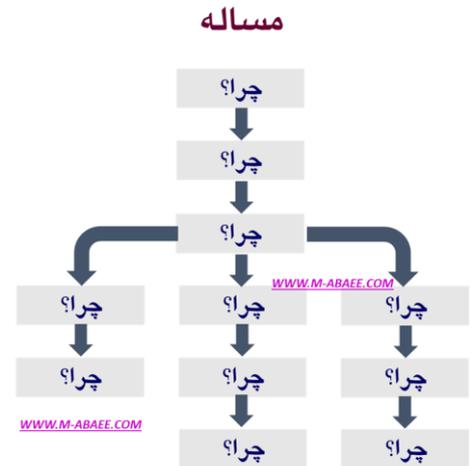


- با استفاده از تکنیک ۵ چرا می‌توان انتظار داشت:
- علت ریشه‌ای یک مساله بدون استفاده از تحلیل‌های پیچیده، شناسایی شود.
- روابط میان علت‌های ریشه‌ای مساله شفاف شود.



در شرایط زیر انتظار می‌رود اثربخشی این تکنیک بیشتر باشد:

- در مواردی که مسایل و جنبه‌های انسانی اهمیت دارد.
- مسایل چند لایه باشند.



Sponsor		We would like to add the ability for policyholders to submit claims from their mobile phones. We figure it would speed up claims processing considerably.	
Role	Question/Reply	Role	Question/Reply
Business analyst	I'm new on this team. Can you help me to understand why this is a problem? [Why 1]	Business analyst	Can you tell me the reason behind the need to investigate so many claims personally? [Why 3]
Sponsor	Well, the problem is that claims take too long to process. With a mobile application, we can encourage customers to file claims as soon as an accident or storm happens. Plus, there are other features of smart phones we can exploit, like using their cameras and video technology.	Sponsor	We're a pretty conservative company, and to avoid fraud, we like to personally view the damage.
Business analyst	What do you think is the major delay in processing claims? [Why 2]	Business analyst	What other alternatives for speeding up claims have you tried in the past, and why didn't they work? [Why 4]
Sponsor	Partly it's the lag between the time of an incident and when the policyholder files a claim, which can add several days to a week to the process time. The delay also results from our corporate policy that we need to investigate every claim we think will exceed certain limits. That tends to be 80% of all claims.	Sponsor	Well, we tried skipping the investigation for all but the highest claim amounts, and our losses jumped way up. We also tried encouraging customers to call us on a dedicated line from their mobile phones. But for some reason they didn't seem to have our number handy or who knows completely why, but we didn't get enough calls to warrant continuing.
		Business analyst	What did you attribute the higher losses to? [Why 5]
		Sponsor	We found out that many of the damages were not as bad as the claims indicated. I think we overpaid by around 20% if I remember correctly.

## FIVE WHYS

Example- In the insurance company example, a Five-Whys dialog might proceed as shown in Table.