



Quarterly review — what the department regained

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2,840 files built · fictional document

Fictional document — demonstration example

This document is produced by the Blue Lemon Agent website to illustrate what an AI agent hands to its users. The companies, matters, amounts and people in it are invented. It has no legal, accounting or commercial value.

Fictional document, produced for the demonstration. **A file becomes complete in 2.1 days instead of 9.4.** Everything else in this review follows from that one figure — including what shows up in the lapse rate.

The three tasks measured

Task	Before	After	Gain
Taking and writing up the notification	55 % of handling time	9 %	−46 pts
Checking the documents in the file	35 %	7 %	−28 pts
Matching the contract and the cover	40 %	8 %	−32 pts

Where the hours went

Measure	Before	After	Reading
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Time for a file to become complete	9.4 days	2.1 days	The figure everything else follows from
Backlog of files older than two months	340	118	The handlers did not work less: they worked on what was dragging
Files complete at D+7	38 %	79 %	Effect of the grouped request
Chasers avoided	—	2,100	Document already in, or one request enough first time

The figure that shows up in the accounts

Measure	Before	After	Effect
Lapses in the six months after a claim	9.1 %	6.4 %	Across 2,840 claimants in the quarter: 76 policies kept
Scaled to a year, at an average premium of €412	—	—	≈ 307 policies and ≈ €126,000 of premium kept

A policyholder does not leave because they were poorly settled — they leave because they waited without knowing. That is why time to a complete file, which looks like nothing more than a production indicator, reads straight through into the portfolio.

The framework measure the board will ask for

Indicator	Quarter
Files built	2,840
Claims accepted without human approval	0
Settlements set automatically	0
Data leaving the European Union	0
Approvals logged	4,100

The next step proposed: the 1,900 commercial multi-risk notifications, where time to a complete file is longest — **14.2 days**. A workshop that is shut down does not catch up: that is where a fast answer is worth most to the policyholder.

For the department to set

Start date of the commercial multi-risk pilot: _____

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