Mandate — instructing a loss adjuster

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€350 per file, 30 a month, withdrawn with one word · fictional document

Fictional document — demonstration example

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Fictional document, produced for the demonstration. **Instructing an adjuster commits the mutual's money: it is not a setting, it is a written mandate, capped, dated and withdrawable.** Outside those limits, everything waits for a signature.

What makes an inspection necessary on this file

State of the file	Finding
Items of cover beyond argument	**2 out of 3**
Item of cover turning on a single fact	**The origin of the leak: private part or common part**
Where that fact can be read	**In none of the documents in the file — it is established on site**
Measured time to instruct	**5.2 days** — the time the instruction takes to come back up the pile

The instruction letter, already written

Wording	What the adjuster sends back
Inspect the loss	A report
Establish whether the leak originates in the private or the common part	**An answer**

An adjuster asked a question comes back with an answer; an adjuster asked for a report comes back with a report. The question is written into the instruction letter before it goes out, and it is drawn from the exclusion that still has to be ruled out.

The six limits of the mandate

Limit	Proposed value	What happens beyond it
Amount	**€350 per file maximum**	**Waits for signature**
Volume	**30 files a month**	**Waits for signature**
Types of loss covered	Escape of water and damage to property	Bodily injury, disputes and suspicion stay outside
Term	Until 31 December	Signed again
Withdrawal	**One word, at any time**	No effect on instructions already sent
Notification	**Notice on every instruction, with the file and the amount**	The department sees every euro committed

What the mandate is worth, measured where it has been signed

Measure	Without mandate	With mandate	Effect across 1,100 files a year involving an adjuster
Time to instruct	**5.2 days**	**2 hours**	—

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Measure	Without mandate	With mandate	Effect across 1,100 files a year involving an adjuster
Date of final settlement	—	**9 days earlier**	**Nine days less waiting for every policyholder**
Adjuster spend	—	**Unchanged**	**The inspections were being ordered anyway — simply later**

> **The roll-out is proposed in two steps:** escape of water first, over three months, then a joint review of the first 30 files before any extension.

To be signed by the head of department

Cap per file: _____ € · Monthly volume: _____ · Signature: _____

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