Routing — bodily injury, dispute, second look

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12 written criteria, no label in the file · fictional document

Fictional document — demonstration example

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Fictional document, produced for the demonstration. **Three families are outside the agent's scope by design, not by setting:** bodily injury claims, files in dispute, and anything deserving a second look. What the agent adds is spotting them on day one instead of day nine.

Who receives what

Family	Recipient	What is passed on	What stays guaranteed
Bodily injury claim	**Medical adviser**	The whole file	**Health documents stay where they were filed, with no access: only the medical adviser opens them**

Family	Recipient	What is passed on	What stays guaranteed
Declared or likely dispute	**Lawyer**	**The file with the time-stamped verbatim — the piece that counts for them**	**Legal characterisation stays the lawyer's, and they now carry it with eight extra days to act**
Anything deserving a second look	Head of department	The whole file and the dated facts	**The file keeps dated facts only, characterised afresh by the head of department: no label, no score stays behind**

Why no label is written into the policyholder's file

The mechanism, and there is nothing moral about it: a label written one day follows the policyholder for years and steers the next handler's eye, **and that handler will never know what it rested on**. What is passed on are **dated facts**; characterising them belongs to the teams, and it is done afresh on every file.

Examples of facts passed on, as they stand

Dated fact	What the agent says about it	Who characterises
Three claims on the same cover in fourteen months	**Nothing — the fact is given, dated**	**The head of department**
Notification made on the day cover started	**Nothing**	The head of department
A quote dated after the notification	**Nothing**	The handler

The gain, on both sides

Measure	Before	After one quarter	For whom

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Files routed to the right person	**On day 9 on average**	**On day 1, for 214 files**	—
Extra time to act	—	**+8 days**	**The lawyer**
Waiting time removed	—	**−8 days**	**The honest policyholder**

> **The 12 routing criteria are written down, short, and they belong to the department.** They are reviewed once a quarter by the head of department, and none of them changes unless he writes the change.

For the department to set

Date of the next review of the 12 criteria: _____

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