



Documents required — by nature of loss

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19 lists, 62 standard contracts, 340 items of cover · 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. **It is not the missing documents that cost, it is the number of requests.** Three chasers on average on an incomplete file, six days added by each: eighteen days that have nothing to do with the policyholder.

What asking as you go used to cost

Measure	Finding for the year	Real cause
Notifications arriving incomplete	41 %	The policyholder does not know what is required for THEIR cover
Chasers per incomplete file	3 on average	Each examination discovered one more document
Days added by each chaser	6	Delivery and return time

Measure	Finding for the year	Real cause
Total lost per incomplete file	≈ 18 days	None of it down to a slow policyholder

The lists drawn up

Item	Volume	What it allows
Standard contracts covered	62	Each item of cover calls for its own documents
Distinct items of cover	340	—
Lists of documents required	19	One per nature of loss, written with the department

Extract — escape of water, home policy

Document required	Item of cover it establishes	Mandatory?
Joint escape-of-water statement	Liability and recovery against a third party	If a third party is involved
Invoice for repairing the leak	Leak detection cover	Yes
Photographs of the damage	Assessment of damage to property	Yes
Proof of value of the damaged contents	Contents settlement	If contents are declared
Statement from the managing agent	Origin in the common parts	In blocks of flats only

Every document requested is tied to the item of cover it establishes, and that sentence appears in the request sent to the policyholder. This is not politeness: across the year's returns, a document whose purpose is explained comes back about twice as fast as one requested « for the file ».

What the matching gives on the 31 files from last night

Situation	Number	What is prepared
Complete files	18	Nothing to ask for — they go to examination
One document missing	9	Request addressed by name, upload link
Two or three documents missing	4	One grouped request, never three messages
Total requests to review	13	Sent today, they come back before Friday

The time moved

Task	Before	With the agent
Checking the documents in a file	35 % of handling time	7 %

For the department to set

Natures of loss whose document list should be reviewed first: _____

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