Overnight notifications — 31 files open

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What each file holds at 8 a.m. · fictional document

Fictional document — demonstration example
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Fictional document, produced for the demonstration. **A file is not a re-keyed form:** it carries the dates, the circumstances quoted word for word, the contract matched in its applicable version, and the state of the documents. *First level means the part of the work that comes before the decision: taking the notification, gathering the documents, matching the contract.*

The gap measured across last year's files

Group	Volume	Average time to settle	What separates the two groups
Files complete on day one	4,460	**12 days**	**The date on which the file became complete**
Files completed later	6,940	**34 days**	Neither the nature of the loss nor its amount
Total notifications for the year	**11,400**	—	—

What each of the 31 files carries

Item	Content	Why it is kept separate
Date of loss	The day the damage occurred	**It is what designates the applicable version of the contract**
Date of discovery	The day the policyholder noticed it	**On an escape of water, the two are rarely the same day**
Circumstances	The policyholder's words, verbatim	A rewrite moves the date and sometimes the cover
Property and premises	Taken from the contract where they appear in it	Avoids making the policyholder re-describe what the mutual knows
Contract matched	Version applicable on the date of loss	Not today's version
Documents	**Those supplied, filed; those missing, listed**	**This is what sets the order of work for the day**

The state of the 31 files this morning

State	Number	Suggested next step
Complete, ready for examination	**18**	Can go to the merits this morning
Waiting on a single document	9	Request written, addressed by name, upload link attached
Waiting on two or three documents	4	**A single grouped request**
Flagged as priority	**6**	**A missing document blocks everything else there**
Carrying an ambiguity to settle	4	Question already drafted, to be reviewed

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The time moved

Task	Before	With the agent	What the remaining time becomes
Taking and writing up the notification	**55 % of first-level handling time**	**9 %**	**Review by the handler**

> **The order of the day is proposed, not imposed:** the 6 flagged files first, the other 25 can wait until the afternoon at no cost. The handler remains free to work in any order.

For the department to set

Time at which the morning list is made available: _____

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