



Circumstances — what is quoted, what is inferred

LINDBERGH FORMATION — 16 rue de Maillé, 91310 Montlhéry, France · Companies register (RCS) Evry 817 946 114

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240 closed files read back · 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. **The policyholder's words are never rewritten**. This is not a matter of style: tidied-up circumstances change the date of loss, and sometimes the cover.

The mechanism, on one example

What the policyholder writes	What the tidied-up sentence becomes	What has disappeared
I could hear water running for two or three days, I saw the stain on Monday	Leak found on Monday the 12th	The likely date of loss, and with it the applicable version of the contract
The neighbour upstairs had builders in the week before	Origin undetermined	The fact on which a recovery action against a third party rests

What reading back the closed files found

Finding	Volume	Consequence
Closed files read back	240	—
Rewrites that moved the date of loss	18	The version of the contract used was not always the right one
of which files falling under a different item of cover than the one applied	6	Not one is carelessness: it is the mechanical result of tidying up

The three blocks delivered on every file

Block	Content	What it is for
1 — The policyholder's words	Verbatim, with the channel and the time stamp of the notification	This is the piece that stands up in a recovery action against a third party or their insurer
2 — The agent's reading	Dates retained, likely nature, cover to be examined	Every line points back to the exact sentence that carries it
3 — What remains ambiguous	The question that would settle it	4 files out of the 31 from last night, question already drafted

The benefit is not about writing, it is about recovery. The three senior claims writers used to reconstruct the time-stamped verbatim by hand at the end of a file, once recovery became a possibility. It is now written from the first minute, on every file, including those where nobody would have thought to do it.

The delay when a question goes out early

When the question goes out	Average reply from the policyholder
Day 1	Day 3
Day 9 (first examination)	Day 16

The policyholder does not reply faster on day 1: they reply at the same pace.

It is the eight days of waiting before the question that add up, and nothing else.

For the department to set

Person authorised to correct a verbatim where the portal mis-recorded it: _____

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