Quarterly review — 7,650 hours returned

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Document issued on 09/11/2026

The calculation redoable on one page · fictional document

Fictional document — demonstration example

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Fictional document, produced for the demonstration. **The three items do not add up on a single file:** each is measured on the files where that work occurs. The total is computed volume by volume.

The three items measured

Item	Before	After	Files / year	Hours returned
Chaining the handling steps	**65 % — 55 min**	**9 % — 7 min 30 s**	**5,100**	**4,037 h**
Preparing the costing	45 % — 54 min	**8 % — 9 min 40 s**	2,400	**1,773 h**
Building the trail	30 % — 25 min	**4 % — 3 min 20 s**	5,100	**1,842 h**
Total	—	—	—	**7,650 h a year**

What it is worth, and what it costs

Line	Calculation	Value
Handling capacity returned	**7,650 h × €42**	**€321,000 a year**
Subscription	€396 × 12	**€4,752 a year**
Temporary staff avoided on a claim peak	**640 h**	**€46,000**

The four measures policyholders feel

Measure	Before	After
Average settlement time	**34 days**	**12 days**
First reply within 5 working days	71 %	**98 %**
Files going back out for a missing document	38 %	**9 %**
Lapse within 12 months of a claim	**9.4 %**	**6.1 % — 168 policies kept, €70,560 of premium**

Two figures for the finance department

Line	Amount
Recoveries collected this quarter	**€39,400**
Still claimable on the 138 files reopened	**€72,000**

> **These hours are not a payroll saving:** they went into assessment, the telephone and recoveries. That is what made it possible to absorb the storm without a single temporary hour.

For management to set

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