Protocol map — where the 34 days go

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11 steps timed across 41,200 files · fictional document

Fictional document — demonstration example

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Fictional document, produced for the demonstration. **Of 34 days of average settlement time, 27 are waiting between two steps.** That is not slow handling: it is a sequence waiting to be run — and that is exactly what the agent takes on.

The five waits that make 80 % of the delay

Wait	Today	Measured cause	After
Notification → complete file	**8.4 days**	**38 % of files go back out for a missing document**	**2.3 days**
Complete file → adjuster appointed	**3.2 days**	No appointment mandate has been delegated yet	**1 hour**
Adjuster's report → costing	**11 days**	**The report waits its turn in a queue**	**1 day**
Costing → decision	2.6 days	The file reaches the approver incomplete	**0.4 day**
Decision → payment	2.1 days	Retyping and documents to gather	**0.6 day**

The handling time of a standard file

Item	Before	After	What the time becomes
Chaining the steps	**65 % — 55 minutes**	**9 % — 7 min 30 s**	**Assessment and the call to the policyholder**
Building the trail	30 % — 25 minutes	**4 % — 3 min 20 s**	Recoveries and policyholder relations
Total handling time	**84 minutes**	—	Excluding assessment and policyholder relations

What the delay becomes

Measure	Before	After
Average settlement time	**34 days**	**12 days**
First reply within 5 working days	**Met 71 %**	**Met 98 %**

> **The stopping points are placed by the department, not by the agent.** The agent runs the protocol between two points and stops at every one, even when everything is ready. The map can be corrected with a single word.

For the claims department to set

Stopping points chosen across the 11 steps: _____

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> https://bluelemonagent.ai/en/entreprises/cas-usage/agent-de-traitement-des-sinistres-complet

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