Prepared costing — item by item, with its clause

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Adjuster's report integrated · 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 costing is prepared, the settlement is not set:** setting a settlement bears on money and on the policyholder's rights, and it is a validation point that stays human.

What is done with the adjuster's report

Step	Treatment	What accompanies every line
Items taken over	Every item costed by the adjuster is taken as it stands	**The cover clause**
Policy applied	Excess, limit, depreciation scale	The policy version on the day of the loss
Depreciation	**Deducted and recoverable, kept separate**	**The policyholder reads both amounts — that spares tomorrow's call**

Step	Treatment	What accompanies every line
Discrepancies	**Item costed but not notified, item notified but not costed**	**Set apart, with both documents side by side**

What the discrepancies represent

Fact	Volume	When they used to surface
Discrepancies between report and file, across 2,400 files with an adjuster	**214**	**At payment time, when the policyholder calls**
From now on	—	**Before the decision, set apart in the costing**

Time and delay

Measure	Before	After	Over the year
Preparing the costing	**45 % of the time of a file with an adjuster — 54 min**	**8 % — 9 min 40 s**	**1,773 hours across 2,400 files**
Report received → costing	**11 days**	**1 day**	**The longest of the five waits in the protocol**

It is the wait the policyholder feels most: they know the adjuster has been round, and they wait. Eleven days of silence after an adjuster's visit produce more switchboard calls than all the other steps put together.

> **Across the 2,400 files with an adjuster, average settlement time goes from 34 days to 12.** The validation point does not move: it simply arrives ten days earlier, with a complete file.

For the department to set

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Handler receiving the costing as soon as the report arrives: _____

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

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