



Costings corrected — 112 then 19

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The figure that does not flatter the agent · fictional document

Fictional document — demonstration example

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Fictional document, produced for the demonstration. **The unflattering figure appears in the same table as the others**, with its measured cause and the correction that followed.

What was corrected

Quarter	Costings prepared	Corrected on substance	Rate
First	1,240	112	9 %
Second	1,310	19	1.5 %

The cause, measured rather than assumed

Cause	Cases	Explanation	Correction applied
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Recent endorsement missing from the cover repository	84 out of 112	The repository updates once a month: an endorsement signed on the 3rd only appeared on the 1st of the next month	Reading the endorsement attached to the file + 340 policies read again
Depreciation scales specific to three old commercial policies	28 out of 112	Scales written in an older form	Rewritten in the same form as the others

What those 112 did not produce

Measure	Quarter
Wrong payments	0
Time to rule out a wrong line	2 minutes — every item carries its clause
Files handled	2,550
Decisions taken by a person	2,550
Settlements set without human approval	0
Policyholder data leaving the network	0

That is exactly what the reference to the contract is for, and it is why it is not negotiable: an item carrying its clause is checked in two minutes, an amount without a source is checked in half an hour.

The real fix goes beyond the agent: updating the cover repository when the endorsement is signed, rather than once a month. **Across the six years read, 61 files had been costed by hand on an endorsement that was not carried over.**

For the company to set

Date for updating the repository at endorsement signature: _____

Scope of this document: the service operated by Blue Lemon Agent. For an agent deployed at your premises, the applicable location is that of the architecture set out in the quotation and verified before commissioning; local execution is announced only for the configuration explicitly described and accepted in the quotation; the applicable isolation depends on the deployment mode set out in the quotation, no dedicated isolation being presumed; the encryption mechanisms in transit and at rest, their components and key management are those documented for the architecture chosen; roles and permissions are configured and accepted for the identities and systems actually connected; the events logged, their content, their retention period and who may access them are defined for the deployment chosen.