



Claim peak — 1,400 notifications in three days

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Storm of the 14th · fictional document

Fictional document — demonstration example

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Fictional document, produced for the demonstration. **Four months of ordinary volume in three days, absorbed with the same headcount**, without a single temporary hour.

What was done over the three days

Treatment	Volume	Timing
Completeness checks	1,400	On the day of notification
Document requests	212	Same day, each one complete
Standard material damage files	1,090	Assisted handling
Files needing an adjuster	218	Grouped geographically

Treatment	Volume	Timing
Out of the assisted workflow	92, including 11 bodily injury	To the referent within the hour

Grouping, which is where the time is won

Measure	Without grouping	With grouping
Files in one neighbourhood	340 appointments booked one by one	4 trips, a single adjuster

What the peak cost, and what it costs

Item	Previous peak	This peak
Temporary staff hours	640 h	0
Cost	€46,000	€0
First-response time	—	3.1 days — the 5-day commitment met 98 times out of 100

The effect sales management watches

Measure	Before	After	Value
Lapse within 12 months of a claim	9.4 %	6.1 %	168 policies kept — €70,560 of annual premium

A policyholder settled in twelve days does not shop around; one who has chased three times does. The flood and storm protocol is written from those three days: trigger thresholds, geographic grouping, bulk letters, order of priority. Two pages, ready before autumn.

For management to set

Date for approving the flood and storm protocol: _____

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