Third-party recovery — 410 never pursued

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Six years of closed files · fictional document

Fictional document — demonstration example

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Fictional document, produced for the demonstration. *Recovery is the process by which an insurer who has settled with its policyholder turns to the liable third party to get back what it paid.*

What six years of files show

Fact	Volume	Amount
Files with an identified third party	1,180	—
Recoveries pursued	770	—
Recoveries never pursued	**410**	**€214,000 — €522 on average**

These are not careless omissions: they are files where the third party appeared in a document nobody reopened at closing time — an accident report, an adjuster's report, a contractor's invoice.

What is done now, from notification onwards

Step	Moment	Content
Spotting the third party	**At notification**	**In the file documents — accident report, adjuster's report, invoice**
Building the recovery file	Alongside the handling	Documents, amount paid, basis
Signature	**At closing**	**The file waits for a signature instead of never existing**

The quarter, and what is left to collect

Measure	Volume	Amount
Recovery files built	96	—
Successful recoveries	**71**	**€39,400 collected**
Under way	25	**None dropped for want of being seen**
Older recoveries still within your internal deadlines	**138 files built, documents included**	**€72,000 claimable — including €41,000 on the 40 largest**

> **Spotting the third party is meant to become a step of the protocol, at notification.** It is the only place where it is free: later, a closed file has to be reopened.

For the department to set

Number of older recoveries pursued first: _____

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

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