



Third-party recovery — 410 never pursued

LINDBERGH FORMATION — 16 rue de Maillé, 91310 Montlhéry, France · Companies register (RCS) Evry 817 946 114

Document issued on 24/09/2026

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

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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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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.