



Protection pre-assessment: one file worked through under both hypotheses

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2.8% override measured on 4,180 files · fictional document

Fictional document — demonstration example

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Fictional document, produced for the demonstration. The files, rates and measurements are invented.

What was measured, and on what

Measurement	Value	Period	Source
Files pre-assessed	4,180	Six months	Pre-assessment tool logs
Files rerouted by a handler after the proposal	118	Six months	Pre-assessment tool logs
Human override rate	2.8%	Six months	Calculated from the two lines above
Member files for sick leave per year	≈ 11,000	Twelve months	Benefits division declaration

A 2.8% rate reads two opposite ways, and the agent does not choose for you: either the tool proposes well, or the human override is no longer genuinely exercised. Both produce the same number.

The sector benchmark, given as indicative

On comparable assessment chains, published override rates most often sit **between 5% and 15%**. That is an order of magnitude, not a standard, and it is not a conclusion about your case: your files may be more uniform. **The only benchmark that binds you is your own history.**

The test that settles it, in two weeks

What is recorded	On what	What it tells you
Time between the proposal being shown and approval	Every file pre-assessed over two weeks	Under a few seconds, the override is formal; beyond, it is real
Share of files opened in full by the handler	Same sample	Separates review from approval by default

The two qualifications worked through

Hypothesis	Proposed qualification	What it entails
The tool proposes, the handler genuinely arbitrates	General regime, with a duty to demonstrate the override	Traceability of the override, training for handlers
The tool conditions access to the benefit in practice	To be assessed for its effects on people	Full file, demonstrable human oversight, information to the member

Hypothesis adopted _____ · after a test run from _____ to _____ · signed by _____

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