



Income protection claim — instructed and reasoned

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

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8,560 claims, 8,560 signed decisions · fictional document

Fictional document — demonstration example

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Fictional document, produced for the demonstration. **A decision producing legal effects on a person cannot rest on automated processing alone: every person has the right to obtain human intervention.** It is that signature that makes the decision reasoned, enforceable and defensible — and what is given back here is the 21 days that used to come before it.

What the medical adviser receives, for each claim

Element	Content	What it avoids
Documents gathered and checked	Sick note, salary certificate, group scheme, amendments, payment history	What is missing is requested from the right holder on the day of filing
Chronological timeline	Dates, amounts, earlier decisions — one page	Rebuilding the file by hand

Element	Content	What it avoids
Match against the cover	Waiting period, maximum benefit duration, applicable rate	Each point referred to the policy clause and its version date
Points of judgement	Set out at the top, with the material that bears on them	Reading the whole file to find the question

The result measured over the year

Measure	Before	With the agent
Average instruction lead time	22 days	6 days
Files complete on filing	4,900 out of 8,560	8,100 out of 8,560
Decisions taken by a professional	—	8,560 out of 8,560
Automated decisions	—	0
Author and timestamp kept	—	On each of the 8,560

What the member receives, and what it changes

Communication	When	Effect measured over a trial quarter
Exact list of what is missing and expected completion date	On the day of filing	340 files completed 9 days earlier on average
Progress update	At every change of stage	"Where is my claim?" calls halved

A member on sick leave is paid in the week he needs it. It is also what member companies look at when their group scheme comes up for renewal.

For the insurer to settle

LINDBERGH FORMATION — a simplified joint-stock company with share capital of €250,000 · Registered office: 16 rue de Maillé, 91310 Montlhéry, France · Companies register (RCS) Evry 817 946 114 · SIRET 817 946 114 00029 · VAT FR 60 817 946 114 · "Blue Lemon Agent" trade mark · Training-provider registration no. 119 108 635 91 (Île-de-France prefect — this registration does not amount to State approval) · Qualiopi certified, no. 03896, for the "training actions" category · contact@bluelemonagent.ai · dpo@bluelemonagent.ai · Hosted in France.

Holders from whom the missing document is requested automatically: _____

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