Benefit mandate — capped, dated, withdrawable

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

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3,240 claims concerned · fictional document

Fictional document — demonstration example

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Fictional document, produced for the demonstration. **This is not a general delegation: it is a written mandate, bounded by four cumulative conditions, capped in amount, dated and withdrawable on a word.**

The four cumulative conditions

Condition	Why it bounds the mandate
Sick leave under 30 days	**Beyond that, the duration calls for judgement**
Group scheme with no amendment under way	An amendment under way changes the applicable cover
Every document gathered	**A missing document takes the claim out of the mandate**
No point of medical judgement	**One single point, and the claim goes back to the medical adviser**

Over the past year, 3,240 of the 8,560 claims met those four conditions, and the medical adviser granted every one — 3,240 times out of 3,240. The mandate creates no new decision: it removes six days of waiting on a decision whose outcome is known.

The cap, and the choice it leaves

Benefit cap per claim	Claims covered	What happens above
€2,500 — proposed	**3,240**	**The claim goes back to the medical adviser**
€4,000	**3,890**	The claim goes back to the medical adviser

The four other bounds

Bound	Proposed value	Reason
Duration	**6 months**	**Renewal needs a signature — stopping does not**
Statement	**Every morning, on one page**	**A mistake is caught in an hour, not in three weeks**
Withdrawal	**One word, effective within the minute**	**Claims go back to draft for approval, nothing else changes**
Review	On the 15th of the sixth month	Set in the diary on signature

What the mandate earns

Gain	Value
Claims granted on the day of filing	**3,240, instead of 6 days**
Medical adviser time given back	**1,300 hours, moved to the 5,320 complex claims**
Effect for the member	**Paid in the week he needs it**

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The decision belongs to the compliance department and the medical adviser — and it is taken on a text that is already written, with one signature. The regime starts the day after signature.

For the insurer to settle

Cap chosen and date of signature: _____

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This document is a fictitious example. To see the agent work on your own documents, request a demo from its page.

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