99GRIT × AI

SPEED & DECISIONS · DAY 146

Approved, Not Paid: the stretch between a claims decision and cleared funds

The part of the claims journey nobody reports on is the part the customer remembers.

THE NUMBERS

7

days from approved claim to money in the account

0

of those days spent deciding anything

IN SHORT

- Your dashboard reports time to decision. The customer experiences money arriving.
- A fair settlement delivered slowly reads as reluctance — and the chase calls are contacts you already paid to avoid.
- After approval it is queueing, not judgement: payee checks, sanctions, invoice matching, the next payment batch.

DO THIS WEEK

01 Measure one new number this week: decision to cleared funds, median and the slow tail, split by segment.

02 Pick the segments where paying fast carries little downside — modest amounts, clean history, single named payee — and make those same day.

03 Run the post-approval checks in parallel from the moment liability is settled, instead of in sequence.

PASTE INTO COPILOT · EXCEL

From this claims export, calculate days between approval date and payment cleared date. Give me the median and the 90th percentile by segment and by settlement size, then list the 20 slowest files with the step they are currently sitting in. Highlight any segment where the 90th percentile is more than triple the median.

Run it on your own export. Two minutes, no project needed.

TAKE THIS TO YOUR NEXT MEETING

Could you say your median time from approval to cleared funds out loud right now, without looking it up?

Your turn.

1. Comment with the number from your own book — that is where the useful argument starts.
2. 146 field notes, English and Polish, no sign-up and no paywall.
3. Score your AI readiness in two minutes and see where you sit.

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