SAMPLE CLAIM (FICTIONAL)

Claim Basis Report

Every name, address, policy, estimate, weather reading and record in this sample is invented.

HOW TO READ THIS REPORT

Matches	Both estimates carry the same item, the same quantity and the same unit price, within the rounding rule in §4.
Does not match	Both estimates carry the item, and they differ. The cause is named: quantity, unit price, unit of measure, or scope (an item present in one estimate only). Each side is quoted word for word with its page.
Undetermined	The file does not hold what is needed to decide. The report names the document that would answer it.
Copper	Marks a difference or a gap. Nothing else in a report is copper.
p. 4	The page of the document the fact came from.
Trace Record	How the report was made: the editions used, the documents received and the sources checked.

01 The claim at a glance

Property	1200 Harbor Row, Port Ellis, TX (fictional)
Building	Two-story mixed-use: ground-floor retail unit, two apartments above (2A, 2B)
Line	Commercial property
Peril	Wind and hail
Date of loss	14 May 2026
Date reported	16 May 2026
Insurer	Example Mutual Insurance Company (fictional)
File received	14 files · 212 pages

Property facts, each with its public-record reference

Year built: 1998	county appraisal record, p.1
Stories: 2	county appraisal record, p.1
Main roof: low-slope modified bitumen	contractor aerial measurement report, p.2
Front: mansard with laminated shingles	insurer field photos, p.7
Last roof permit on record: none found	city permit index search, p.1

02 Facts beyond the file

Recorded weather near the property on the reported date of loss, with its source

- Peak wind gust 61 mph on 14 May 2026, weather station 4.8 miles from the property
- Hail reports of 1.0 to 1.25 inches within 5 miles on the same date

Result: recorded weather near the property on the reported date of loss is listed above, with its source. The report does not say what caused any specific damage.

03 Policy wording, quoted whole

Windstorm or Hail Deductible (Form EX-WH-01, p.3 of policy)

> "The deductible for loss or damage caused by windstorm or hail is 2% of the Limit of Insurance for the building that sustains loss or damage. This deductible applies in place of any other deductible shown in the Declarations for windstorm or hail. We will not pay for loss or damage in any one occurrence until the amount of loss or damage exceeds this deductible."

Ordinance or Law Endorsement (Form EX-OL-02, p.11 of policy)

> "When a covered loss to a building occurs, we will pay the increased cost to repair or rebuild the damaged portion of that building that is required to comply with an ordinance or law in force at the time of loss, up to the limit shown for this endorsement in the Declarations. We will not pay for any increased cost unless the repair or rebuilding is actually performed and the ordinance or law requires it."

Report note: the endorsement is quoted because one estimate includes a code-related line (line 7). The report does not decide whether the endorsement applies.

04 Estimate lines, word for word

Estimate A = insurer estimate, version 2 (24 June 2026). Estimate B = contractor estimate (10 June 2026).

Line 1 — **Does not match** (quantity, 3.70 SQ)

Estimate A	Estimate B
"Remove & replace modified bitumen roof - 2 ply"	"Tear off and replace mod bit roofing, 2 ply, incl. parapet"
38.40 SQ	42.10 SQ

Traced to: A: roof sketch p.4 (parapet walls not measured) · B: aerial report p.2 (parapet walls included)

Line 2

Matches

Estimate A

“Laminated comp. shingle roofing - w/ felt”

6.33 SQ

Estimate B

“Laminated shingles, mansard, w/ underlayment”

6.33 SQ

Traced to: A p.5 · B p.3

Line 3

Undetermined

Estimate A

No line

none

Estimate B

“Replace rooftop condenser coil, retail unit”

1 EA

Traced to: Absent from A. No HVAC inspection report in the file

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Line 4

Does not match (unit price)

Estimate A

“Acoustic ceiling tile, retail unit”

420 SF @ $3.85

Estimate B

“Ceiling tile 2x4, retail”

420 SF @ $4.60

Traced to: A: price list dated May 2026, region TX-3, p.9 · B: no price source in file

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Line 5

Matches

Estimate A

“Drywall - hung, taped, floated, ready for paint, Apt 2B”

96 SF

Estimate B

“Drywall replace, 2B bedroom”

96 SF

Traced to: A p.6 · B p.4

Line 6

Does not match (scope)

Estimate A

No line

none

Estimate B

“Tapered insulation per city energy code”

38.40 SQ

Traced to: B p.3 cites City of Port Ellis Building Code §14-203 (fictional). No permit application in file

Line 7

Undetermined

Estimate A

“Business income, retail unit”

not estimated

Traced to: No profit-and-loss records in the file

Estimate B

“Business income, retail unit”

not estimated

Difference summary (amounts only, no position taken): 2 lines match · 3 do not match · 2 undetermined.

05 What’s missing

1. HVAC inspection report for the rooftop unit
   Closes line 3
2. Building permit application for the roof
   Shows whether line 6 is required
3. Profit-and-loss statements for the retail unit, Jan–May 2025 and Jan–May 2026
   Closes line 7
4. Contractor's price source for ceiling tile
   Explains line 4
5. Moisture readings for Apt 2B
   Supports line 5 scope

06 Every date in the file, in order

Date	Event	Page
14 May 2026	Date of loss stated	Loss notice p.1
16 May 2026	Claim reported	Loss notice p.1
21 May 2026	Insurer inspection	Field notes p.2
3 Jun 2026	Insurer estimate, version 1	Estimate A v1 p.1

Date	Event	Page
10 Jun 2026	Contractor estimate	Estimate B p.1
24 Jun 2026	Insurer estimate, version 2	Estimate A v2 p.1
26 Jun 2026	Insurer letter requests HVAC inspection report	Letter p.1
Gap	**no reply to the 26 June request is in the file**	

The comparison against state handling periods is produced only for the party handling the claim, and is not shown in the public sample.

07 Trace Record (excerpt)

Method	Edition 1, published 28 September 2026
Rule set	2026.01
Inputs	14 files · 212 pages · fingerprint 9f3c…a71e (fictional)
Outside sources checked	Weather records for the date of loss; county appraisal record; city permit index
Reviewed by a person	3 flagged items (lines 3, 6, 7); reviewer did not see who ordered
Decisions	None. The record measures the file and stops
Reproduce	Same files + same method edition = same record

Sample claim (fictional). The sample uses invented documents. Your report uses your file.