AI prepares · Handler checks

The claim history with its supporting record

One closed claim file as key events, each linked to its source, with the date of loss and open questions. Your handlers check it before acting.

Materials	Illustrative sample: a closed claim's forms, correspondence, reports and handling notes.
Sources	**Claim forms · Policyholder email · Reports · Handling notes**
Rule	Key events are dated from the original record

01 Key event	02 Source	03 Open question	04 Handler
Water came through the ceiling	"the water started coming through the ceiling" PDF Policyholder email · p. 1	Sourced	**Decision: your handler** Your team decides, not AI
The leak was first noticed The example on the page · detail on page 2	DOCX Handling notes · entry 4 — 12 March PDF Policyholder email · p. 1 — 3 March	Different dates The notes give 12 March, the policyholder's email 3 March.	**Decision: your handler** Your team decides, not AI
Contractor visit arranged	"contractor visit arranged" DOCX Handling notes · entry 4	Missing No contractor report in the claim file.	**Decision: your handler** Your team decides, not AI
Claim form submitted	Claim form PDF Claim forms · p. 1	Sourced	**Decision: your handler** Your team decides, not AI

SOURCE EXCERPTS · THE FINDING IN ROW 2

DOCX Handling notes · entry 4

"Policyholder reports the leak was first noticed on 12 March; contractor visit arranged."

PDF Policyholder email · p. 1

"As I said on the phone, the water started coming through the ceiling on 3 March."

WHY IT MATTERS

The date of loss decides whether the loss falls within the policy period and which cover applies. With two dates in the claim file, the summary keeps both for the handler instead of choosing one.

WHAT THE HANDLER DECIDES

The handler checks the summary against the original record, resolves the date discrepancy and passes the history, documents and open questions to the next handler.

COVERAGE AND PAYMENT STAY WITH YOUR HANDLERS

Your handlers decide coverage, settlement and payment. The summary organises the claim file; it does not decide the claim.

- [ ] Summary checked against the original record
- [ ] Date of loss resolved by the handler
- [ ] Open questions for the next handler