Disputed cover — 9 doctrine notes

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620 rulings a year, 71 % in 9 clauses · fictional document

Fictional document — demonstration example

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Fictional document, produced for the demonstration. **The precedents cited are the decisions your referents actually made**: that is your doctrine, it lived in their decisions, and it has been written down since this morning.

How the 5,100 standard files break down

Situation	Volume	Treatment
Cover named, clause cited, no argument	**4,480**	**Checked in 2 minutes by the handler**
Point to be ruled on	**620**	**Argued from both sides, ruled by the referent**

What is handed to the referent, for each of the 620

Element	Content

The two readings	**The one triggering the cover and the one excluding it, each with its exact clause**
Internal precedents	**The 12 comparable files of the last 6 years and the decision taken in each, with its date**
The amount at stake	So the ruling is made knowing what it involves
Ruling time	**40 minutes → 6 minutes — 351 hours a year for two referents**

The 9 clauses concentrating 71 % of the arguments

Clause	Rulings / year	What the note settles	Files left to a ruling
Line between seepage and water damage	**118**	**Criterion on the origin of the water, grounded in 31 past decisions**	14
Definition of business furniture	84	List of covered goods, drawn from 22 decisions	9
Depreciation on goods under two years old	**71**	**Scale applied pro rata, 19 concordant decisions**	6
… and 6 further clauses	**167**	Same method, same sources	**35**
Total	**440 out of 620**	—	**64**

Once signed, the 9 notes bring rulings down from 620 to 180 a year. They remain the doctrine of the house: enforceable before a policyholder because a person settled them, and editable with a single word the day a case defeats them.

For the technical referents to set

Notes approved and date of entry into force: _____

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