



Disputed cover — 9 doctrine notes

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Document issued on 24/09/2026

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, and it was written down nowhere.

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
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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
<i>... and 6 further clauses</i>	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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