FILE WINS QUICK CARD — WHEN THE ASSISTANT'S NUMBER & THE FILE DISAGREE

The Core Rule — The File Wins: The verified, dated, account-specific record — the loss runs, signed application, inspection, and exposure figures you can point to — governs what you present to a client, recommend, and stand behind. A number surfaced mid-conversation from Microsoft Copilot, Claude, or Amazon Quick via Verisk ISO Loss Costs/PAAS integrations is class-level data delivered at chat speed: an input to a conversation, not a verified fact about your account.
The E&O Standard: "The carrier's assistant said so" is a defense nobody accepts in a look-back. Repeat an untraced number to a client and it's wrong, and the repetition is yours. A number you cannot trace is a number you cannot defend.

THE FOUR BUILD-TRACE ERRORS TO CHECK FIRST

Error Dimension	What Goes Wrong in the AI Assistant Query	Verification Test & Immediate Action
1. Classification	The assistant worked off a different class code than the file carries. You are not disagreeing about price — you are disagreeing about what the business actually is.	Classification disputes get settled with evidence about actual operations, not by averaging two numbers. Verify against signed application and field inspection.
2. Version / Effective Date	Loss costs move on effective dates. A figure built on last cycle's loss cost and a figure built on current cycle will disagree while both are internally consistent.	Ask the underwriter: *"Which version and effective date sits behind this quote?"* Align loss-cost publication dates against renewal effective date.
3. Inputs vs. Submission	Assistants answer from what they are fed — often the first draft of an account. Payroll, sales, square footage, or territory do not match final submission.	Compare assistant inputs against signed submission and audit reports. If the assistant ran on stale draft figures, the discrepancy dies here.
4. Class vs. Account Number	The assistant surfaces class-level pooled data (thousands of other accounts). Debits, credits, and underwriter account judgment are applied afterward.	Separate the layers out loud: ask whether you are looking at raw pooled class baseline or final account-rated premium reflecting specific credits.

THE "CANNOT DESCRIBE" RULE & OWN-FILE FRESHNESS TEST

THE "CANNOT DESCRIBE" RULE — FINDING STATUS

Ask the underwriter to walk the build with you — a good one can. If nobody can say what the number is made of (which classification, which loss-cost version/date, which exposure inputs), **that is itself the finding**. Record in your file note: *"Underwriter unable to state data sources or build behind assistant figure."*

OWN-FILE FRESHNESS TEST — VERIFIED FACTS GOVERN

Files go stale quietly: loss runs stopping a year short, operational changes at last renewal omitted from application, or payroll from two cycles ago. If the assistant is right and your file is stale, **fix the file**, note what was wrong and what replaced it. Credibility with underwriters is built on evidence.

CLIENT HOLDING SCRIPT (WHILE UNRESOLVED)

Verbatim Script: *"Your carrier's system produced one figure and your file says another. I'm reconciling them before I bring you a number I'll stand behind."*
Broker Practice: Clients understand this instantly. Trust is not damaged by diligence delays; it is destroyed by confident numbers that quietly get replaced later.

ESCALATION DECISION MATRIX & THE 6-ITEM SAME-DAY FILE NOTE

THE FIVE ESCALATION TRIGGERS (ESCALATE IN WRITING WITH EVIDENCE)

Escalation Trigger	Operational Reality Behind the Trigger	Mandatory Escalation Action
1. Material Gap	The difference changes the premium in a way the client will feel, or alters your coverage recommendation.	Do not average or guess. Require underwriter supervisor sign-off on the governing methodology.
2. Traced Build Contradiction	You have walked the build, checked dates/inputs, and verified file evidence still contradicts the assistant.	This is a genuine dispute, not a misunderstanding. Escalate to a named decision-maker in writing.
3. Classification Dispute	The assistant used an incorrect class code. A classification call follows the account into audits and future renewals.	Refuse to allow class code to be set by an unexamined chat query. Attach operations description & inspection.
4. Refusal to Put in Writing	Underwriter quotes the assistant number over phone/chat but will not confirm the figure or build in an email.	**Hard Stop:** If the figure cannot survive being written down by the person quoting it, it never reaches the client.
5. Client Already Heard Number	The assistant number was inadvertently shared with the client prior to file reconciliation.	Correction clock is running. Fast, clean written correction is professionalism; slow silent correction is E&O.

STANDARD WRITTEN ESCALATION FORMULA

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"Your indication uses a loss cost effective [DATE] under class [CODE/DESCRIPTION]. The file shows [FACT/EXPOSURE], sourced from [DOCUMENT NAME, DATE]. Which governs, and can you confirm in writing?"
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THE 6-ITEM SAME-DAY FILE NOTE CHECKLIST (THE STRANGER TEST)

Standard: Write the note the same day while the disagreement is warm. A complete stranger — an E&O adjuster, your successor, or you two years from now — must be able to reconstruct the decision without phoning anyone.

ITEM 1: NUMBER AS QUOTED — WHO & WHERE

Document exact figure, quoting individual, date/time, and quoted source platform (e.g., Copilot, Claude, Amazon Quick, PAAS/Verisk loss cost).

ITEM 2: BUILD AS DESCRIBED — SPECIFICS OR BLANK

Record classification code, loss-cost version, effective date, and exposure inputs. If underwriter cannot state the build, explicitly record that failure.

ITEM 3: CONFLICTING FILE FACT — SOURCE & DATE

State exact conflicting record with issuer and date (e.g., *"Loss runs issued by Travelers dated March 2026"*, not vague *"our records show"*).

ITEM 4: VERIFICATION STEPS — DUE DILIGENCE

Detail checks performed: build trace audit, payroll/sales verification, underwriter query, and carrier responses received.

ITEM 5: THE FINAL DECISION — GOVERNING CALL

Specify which figure was presented to client, the factual justification, and the named broker/CSR who made the final call.

ITEM 6: CLIENT COMMUNICATION — AUDIT TRAIL

Exact summary of what client was told and when, including holding statement or prompt written correction of any prior indication.