

The Finds · what is being sold as the cure

The Finds

What they're telling you.

FIELD	Claims & Custody
REVERIFIED	14 Jul 2026
RESULT	Gap Open

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This section names the infrastructure that closes the gap, what it does, and how it differs from everything below. It is shown in person, under paper. What follows is the field exactly as we found it.

THE FINDINGS · six market tools, reverified against the live market

THE FIND	WHAT THE CLIENT IS TOLD	THE BUILT-IN GAP — WHAT THEY ARE NOT TOLD	DETECTOR
Rec · 01 Guidewire ClaimCenter Industry-standard core claims · ProNavigator AI	STATED TO THE CLIENT Govern the entire claims lifecycle in one auditable system of record.	NOT STATED TO THE CLIENT It is a system of record whose fields and workflows are configurable and editable; the audit trail tracks changes. It never seals the intake decision as a non-editable institutional fact bound to authority.	Gap Open
Rec · 02 Duck Creek Claims Core claims · Studio rule authoring · audit trails	STATED TO THE CLIENT Governed, workflow-driven claim edits with a full audit trail.	NOT STATED TO THE CLIENT “Governed edits” means the record is built to be edited. The trail logs the edit — it doesn't prevent it, and it doesn't seal the original decision.	Gap Open
Rec · 03 Regure (layered) “Immutable, tamper-evident” · Merkle-tree-verified logs	STATED TO THE CLIENT A cryptographic audit trail — no record can be altered without detection.	NOT STATED TO THE CLIENT Tamper-evident is detection, not prevention. “Altered without detection” means it can still be altered — you just find out. It layers on top of the editable core; the record is never sealed at intake.	Gap Open
Rec · 04 AI Claims Audit Trail Agent Immutable log · event hashes · optional blockchain anchor	STATED TO THE CLIENT An immutable, blockchain-anchored audit trail explaining every decision.	NOT STATED TO THE CLIENT By its own definition, Guidewire and Duck Creek “remain the systems of record.” This is the system of explanation, not the record. It logs why; the editable record stays editable.	Gap Open
Rec · 05 Verisk · Sapiens · Sovos ClaimsXpress Audit-ready decision traceability · rules-driven edits	STATED TO THE CLIENT Audit-ready traceability for every claim edit and decision.	NOT STATED TO THE CLIENT Traceability of edits is not finality of the decision. It makes the change history legible; it never binds the intake decision to authority and seals it.	Gap Open
Rec · 06 C2PA Content Credentials Guidewire fraud defense · media chain-of-custody	STATED TO THE CLIENT Credentialed submissions create a tamper-resistant chain of custody.	NOT STATED TO THE CLIENT It verifies where a photo came from; it doesn't seal the claims decision. With 20–30% of claims already carrying altered documents, detection is a race — not a seal.	Gap Open

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This section names why the gap stays open across the whole category, and what holds it there. It is released in person, under paper.

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This section names where the cure stands against every find above, and what it does that none of them do. It is demonstrated in the room, working, and re-proven on a machine that has never touched this house.