CKSHORTS CONSULTING

FICTIONAL SAMPLE • All names, records, terms, and findings below are invented

Insurance Document Comparison Sample

See what the supplied certificate shows against the customer's written requirements. This is a fictional document comparison, not a coverage determination.

SAMPLE CLIENT	SERVICE LEVEL	ILLUSTRATIVE SCOPE
Cedar Point Works (fictional)	Single COI Review	Fictional North Harbor Renovations COI dated September 15, 2026 compared with fictional owner requirements dated September 1, 2026.

What we reviewed

Fictional North Harbor Renovations COI dated September 15, 2026 compared with fictional owner requirements dated September 1, 2026.

Illustrative findings

REQUIREMENT	SUPPLIED DOCUMENT	VISIBLE FOLLOW UP
General liability $1M per occurrence	COI displays $1M per occurrence.	Amount appears on COI; policy terms not reviewed.
Additional insured endorsement	COI box marked; no endorsement provided.	Request endorsement evidence.
Coverage period through project end	COI displays expiration November 1; mock project ends December 15.	Request updated documents before expiry.
Workers compensation	COI field is blank.	Ask broker or contractor for evidence or clarification.

What deserves attention

An incomplete packet. A checked box on a certificate is not the same as receiving the referenced endorsement.

A date to track. The displayed expiration precedes the fictional project end date.

Approval decision. The client and its broker or insurer must determine whether the actual policies meet its needs.

Next steps for the client

1. Request the missing endorsement and clarification on the blank field.
2. Assign a renewal follow up before the displayed expiration.
3. Have a qualified insurance professional review policy terms and sufficiency.

Scope and limitations

A COI is a summary document. CKSHORTS compares visible documents against requirements supplied by the client, but does not underwrite, interpret policy coverage, or approve insurance on behalf of a third party.

This example demonstrates report format and level of detail only. It is not based on a real search, solicitation, insurance policy, vendor, or agreement. CKSHORTS confirms the scope, fee, sources, and deliverable in writing before any client work begins.

FICTIONAL SAMPLE • Records and artwork are invented

Multiple COI Expiration Tracker

For an ongoing program, each contractor gets a row with a document status, next check, and owner. Dates below are fictional.

VENDOR	DOCUMENT STATUS	EXPIRATION	FOLLOW UP
North Harbor Renovations	Endorsement requested	Nov 1, 2026	Broker response due Oct 10
Blue Pine Electrical	COI received; requirement comparison pending	Oct 25, 2026	Assign review owner
Tidal Floors	Expired document in file	Sep 1, 2026	Request current COI
Meridian Millwork	COI and endorsement received	Dec 31, 2026	Review renewal in November

How the register is used

A certificate tracker records what has been received and what is due. A broker or insurer addresses actual policy terms and coverage sufficiency.

A real engagement would identify the record count, sources, update cadence, owners, and exact deliverable before work starts.