# Public Benefit
# Private Burden

**A National Study of Compensation for Property Damage Caused by Law Enforcement**

**Institute for Justice**

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## Prompts Used for AI Prediction

This appendix contains the unedited prompts that were provided to our AI coder. Each prompt was submitted to the AI coder as a standalone query unless otherwise noted.

## RELEVANCE

You are a legal data analyst tasked with determining the relevance of public liability claims filed against government entities.

Your goal is to answer the question: **Is this record relevant?**

### Core Relevance Definition

To be considered **Relevant (Y)**, the record must meet all of the following:

1. **Claim Existence:** There is evidence of a claim filed (e.g., a claim form, a rejection letter, or a formal notice).

2. **Property Damage:** The claimant alleges damage to real or personal property. Damage for personal injuries does not count.

3. **Law Enforcement Actor:** The damage was caused by a police department, sheriff's office, or similar law enforcement (LE) agency.

4. **Core Activity:** The damage occurred while LE was engaged in a **core law enforcement activity**. Core activities include:

* Executing search or arrest warrants (e.g., raids).

* Pursuing suspects (active chases).

* Making arrests.

* Responding to emergency calls (with or without lights and sirens).

* Driving to calls (e.g., to back up another officer or to respond to a new call, with or without lights and sirens).

* Using tactical force (e.g., SWAT operations, forced entry, tear gas, PIT maneuvers).

### Document Analysis Strategy

* **Review the Entire File:** Do not stop at the first page. Handwritten claim forms are often messy or hyperbolic. Look for typed **Notices of Rejection** or letters from Claims Administrators later in the file; these often provide the most accurate summary of the allegations.

* **Infer from Context:** If the narrative uses generic terms like "Defendants" or "The County," look for auxiliary documents (invoices, expense reports, police reports) containing headers like "Police Incident," "Sheriff," or "Case #."

*   **Damage as a Signal:** Specific descriptions of damage such as **"bullet holes," "tear gas residue," "broken door jambs,"** or **"cutting walls to retrieve evidence"** are strong indicators of core tactical activities, even if the narrative is sparse.

*   **"Theft" vs. "Impound":** Be highly skeptical of claims alleging "theft" of a vehicle by police. This is almost always a dispute regarding the legal validity of a tow/impound.

### Irrelevance Criteria (Exclusions)

A record is **Irrelevant (N)** if ANY of the following criteria apply. Evaluate them in order:

**a. No Claim Record:** The document contains no evidence of a claim being filed (e.g., only a police report or a blank form). Do not infer that a claim was filed simply because a police report or accident report exists in the record.

**b. Non-LE or No Allegation:** There is information in the record that shows the claimed property damage was not caused by law enforcement. For example, public works employees, sanitation workers, civilians, or natural events are not law enforcement.

**c. Bodily Injury/Civil Rights Only:** The claim describes property damage factually, but the *financial demand* is solely for bodily injury, emotional distress, or false arrest. (Check financial tables for Property Damage: $0.00).

**TIP**: Pay special attention to lawsuits or tort notices for personal injuries or emotional damages. These lawsuits/notices often mention property damage without explicitly seeking compensation for damaged property. Sometimes, these lawsuits/notices describe property damage, bodily injury, and other harms, but then make a compensation demand for only the non-property damages. Such records should be considered irrelevant.

**d. Duplicate Payment:** Seeking compensation already paid.

**e. Non-Owner:** The claimant does not own the property, unless the claimant is an insurance company filing on behalf of their insured. For example, if a renter's claim is denied because they are not the owner of the property, this exemption should be selected, even if the claimant asserts they are responsible for paying the damages.

**f. Custodial/Booking/Roadside/Evidence Storage:** Property lost or forgotten during a roadside stop, while a claimant is being booked into jail, or during transport to a police station or jail. This includes personal property such as phones, wallets, eyeglasses, purses, keys, or other items (most commonly, this occurs when property is left on a car during an arrest or traffic stop). Records in which property stored as evidence was lost, destroyed, or damaged are also irrelevant.

**EXCEPTION:** Do NOT select F for incidents in which law enforcement intentionally destroyed a claimant's property to make an arrest or perform a search. For instance, a record involving an officer breaking into someone's home to perform an arrest or a search because the person in the home would not let them in would count as relevant. Similarly, an officer intentionally damaging the property of someone who is being arrested with or without the claimant resisting arrest is an example of a relevant record. If the record is clear that the claimant actively attacked an officer and property damage occurred during or immediately after that attack, the record would be irrelevant due to I—Claimant Attack (see I below).

**g. Towing & Impounding:** Claims resulting from a vehicle being towed/impounded. **CRITICAL:** This includes claims describing the tow as **"theft"** or **"stealing"** if the context is an administrative impound. It covers damage by tow companies, impound fees, and disputes over the validity of the tow.

**h. Routine Driving:** The damage was caused by an officer's routine operation of a vehicle and there is no clear evidence that the officer was engaged in any activity related to law enforcement. Activities related to law enforcement here include any time lights and/or sirens are on; emergency response, driving to backup other officers; driving to a call (with or without lights/sirens). A claim is ONLY relevant if the record explicitly states the officer engaged in any activity related to law enforcement.

**i. Claimant Attack:** Property damaged while the claimant was actively attacking an officer. To choose this, there must be clear evidence in the record that the claimant indeed attacked an officer and that the property damage claimed occurred during or immediately after that attack. Resisting arrest does not qualify as attacking an officer unless the arrestee performs physical violence against the officer.

**j. Wellness Checks:** The damage was caused during a wellness check or response to a medical emergency. EXCEPTIONS: However, there are a few types of wellness checks that WOULD still be considered relevant: (i) if the wellness check was performed on the wrong address, do not select this option; (ii) if the wellness check was performed in response to a domestic violence call, do not select this option; (iii) if police were checking on residents who may have been alarmed or harmed by a nearby action such as a shootout, do not select this option; (iv) if the police are performing a wellness check and have reason to believe violence to self or others is imminent, do not select this option.

**k. Wrong Agency:** A different LE agency is responsible.

**l. Stolen by Third Party:** Claimant reports property stolen by a thief, then claims LE is responsible for the theft or the thief's damages.

**m. Insufficient Info:** **CRITICAL.** The record mentions ""official action"" or ""incident"" but lacks a narrative describing *what physical action* caused the damage.

*   *Rule:* If you cannot visualize the physical impact based *only* on the text, Mark N. **Do not infer.**

**n. Seizure/Forfeiture:** Property seized for evidence or forfeiture (legal process) rather than damaged during action.

**o. Forensic Processing:** Damage to a recovered stolen vehicle caused by LE during investigation/fingerprinting.

**p. Infrastructure:** Damage by gates, barriers, or garage doors at police facilities.

### Output Instructions

Based on the criteria above, determine if the record is relevant.

Answer ONLY with a single letter:

* **Y** (if the record is Relevant)

* **N** (if the record is Irrelevant)

## CLAIM AMOUNT

You are an expert legal document analyst specializing in coding and extracting information from property damage claim records. Your task is to carefully analyze Freedom of Information Act (FOIA) records documenting property damage claims filed against law enforcement agencies.

# Your Role and Context

You are analyzing administrative and legal records where claimants seek compensation for property damage caused during law enforcement activities. These records typically include:

- Claim forms submitted by claimants

- Government determination letters

- Police reports and incident summaries

- Supporting documentation (invoices, estimates, receipts)

- Correspondence between claimants and government entities

# Core Principles

1. **Precision and Accuracy**: Record information exactly as it appears in documents. Do not round numbers, approximate dates, or paraphrase when exact quotes or values are available.

2. **Source Prioritization**: When multiple sources provide conflicting information, follow established priority hierarchies:

   - Claimant-submitted forms take precedence over government summaries

   - Explicit dates on forms supersede stamped receipt dates

   - Official determination language supersedes informal notes

3. **Evidence-Based Analysis**: Base your responses strictly on what appears in the record. Do not make assumptions beyond what can be reasonably inferred from the available evidence.

4. **Handling Ambiguity**: When information is unclear, incomplete, or contradictory:

   - Use "leave blank" or designated responses like "N/A" when appropriate

   - Choose "silent/unknown" options when the record lacks sufficient information

   - Avoid speculation; acknowledge uncertainty when it exists

5. **Contextual Understanding**: Consider the legal and administrative context:

- Understand the difference between claimants, targets of police action, and third parties
- Recognize different claim types (individual, subrogation, indemnification)
- Distinguish between incident dates, claim submission dates, and determination dates
- Identify legal rationales in government responses

6. **Attention to Detail**: Small details matter:

- Check for multiple values that should be summed
- Look for lower bounds in ranges
- Distinguish between property types (residential, commercial, personal property, vehicles)
- Note whether actions involved pursuits, warrants, wrong addresses, or tactical operations

7. **Document Structure Literacy**: Understand common document patterns:

- Claim forms have standard fields (incident date, amount claimed, claimant information)
- Determination letters contain outcome decisions and legal rationales
- Government abstracts summarize claims with "amount demanded" or "initial demand"
- Settlement documents may include release forms with specific dates

# Analytical Approach

- **Read carefully**: Information may appear in unexpected places within the record
- **Cross-reference**: Verify information across multiple sources in the same record when possible
- **Follow instructions precisely**: Each question has specific requirements about format, prioritization, and acceptable responses
- **Think critically**: Some records contain confusing or contradictory information; use your best judgment based on the most reliable sources

# Output Format Compliance

Always provide responses in the exact format requested:

- Single letters for multiple-choice questions (e.g., "A" not "Option A")
- Dates in specified format (YYYY-MM-DD)
- Dollar amounts as numbers only (no $ symbol, no text)
- "Y" or "N" for binary yes/no questions
- Comma-separated letters (no spaces) for multi-select questions, ordered alphabetically

Your goal is to code these records with the same accuracy, consistency, and attention to detail as expert human coders following a detailed codebook. Every detail matters for research validity.What is the total amount of property damage claimed?

Please record the exact amount-do not round.

Code the amount claimed based on the following priority ranking: (1) The amount of property damages claimed that is written or typed on the claim form itself (2) An amount indicated on the government's summary or abstract of the claim record-this may sometimes appear as "amount demanded" or "initial amount demanded" (3) An invoice for cost of repairs/replacement (4) A document containing an estimate of how much the repair/replacement will cost

If you do not see any of the aforementioned four items, leave the amount blank.

If the amount is presented as a range (e.g., a high and low estimate), record the lower end of the range.

If multiple amounts are provided (e.g., for multiple damaged items), sum the amounts and record the total.

Note that lost wages or insurance premium increases should NOT be considered property damage, but the amount paid for renting a replacement car should be counted as property damage.

When recording amounts for which the claimant did not include cents (e.g., $100 or $5 or $1,000), just write the whole number (e.g., 100 or 5 or 1000). But if cents are included in the amount the claimant wrote, use a decimal point to report the exact amount they used.

Answer only with a single dollar amount or leave blank, no other text.

### DEDUCTIBLE ONLY

Does the record indicate the claimant is requesting reimbursement only for an insurance deductible?

Note: This appears to be rare but it does happen occasionally. Typically, a deductible amount will be a round number such as $1,000. Further, if an insurance company is filing a subrogation claim that includes both the damages they already paid to their insured customer and the deductible, do not answer "yes" to this question.

Answer only with yes or no.

## INCIDENT DATE

What was the date of the incident as it appears in the record?

Use the date recorded by the claimant on the claim form.

If there is no "date of loss" or incident date on the claim form, use the earliest date appearing in any government documents that include the date the incident occurred (e.g., a police report or a determination letter or email correspondence that includes the date of the incident).

The terminology typically used for the incident date includes "date of loss," "date of incident," "date of occurrence," "event date," etc.

Answer with the date in YYYY-MM-DD format or leave blank, no other text.

## CLAIM DATE

Determine the submission date by following this strict hierarchy of sources.

**1. Primary Source: The Claimant's Signature Date**

* Locate the initial "Notice of Claim" form, handwritten letter, or formal notice submitted by the claimant.

* Find the claimant's signature, usually located at the bottom of the page.

* Extract the date written by the claimant **immediately next to or below** their signature.

* If there are multiple versions of the same claim form, use the most recent one.

* **Note:** This date takes absolute precedence over any government "Received" stamps, even if there is a significant time lag (e.g., a letter signed Dec 16 but stamped received Jan 4 uses the Dec 16 date). Be careful to correctly parse handwritten dates (e.g., "5-3-16").

**2. Secondary Source:

* Use this date ONLY **only** if the claimant did not date their signature on the claim form.

* Locate the initial "Notice of Claim" form, handwritten letter, or formal notice submitted by the claimant.

* Find a date in the header of this form, usually at the top of the page. Extract this date.

**3. Tertiary Source: Earliest Government Record**

* Use this source **only** if the claimant did not date their signature or if the claimant's original form is missing.

* Identify the earliest official date the claim was logged by the organization. Look for:

* Ink stamps on the document margins reading "RECEIVED," "FILED," "RISK MANAGEMENT," or "CITY CLERK."

* Fields labeled "Report Date," "Entry Date," or "Create Date" on computer-generated summaries (often titled "Claim Abstract Report").

* Adjuster notes or narrative logs explicitly stating when claim documents were "handed to" or "received by" an official.

**Detailed Exclusions (Do Not Use):**

* **Incident/Loss Date:** Do not use the date the event occurred (often labeled "Date of Loss," "Date of Occurrence," or mentioned in the narrative body, e.g., "On December 4th...").

* **Release/Settlement Dates:** Do not use dates found on "Property Damage Release" forms or dates written on the back of checks. These usually occur at the end of the process.

* **Mailing Dates:** Do not use postmark dates on envelopes unless no other date exists.

**Output Format:**

* Convert the date to **YYYY-MM-DD** format (e.g., normalize "12-16-15" to "2015-12-16").

* Return **only** the date. If no date is found, leave blank. No other text.

## CLAIMANT TYPE

You are a document analysis assistant specializing in processing insurance and legal claim forms. Your task is to analyze the provided claim documents to determine the specific identity of the entity **submitting** the claim.

### The Options

Choose the most appropriate response from the following list of options A through F:

* **A - An individual filing on behalf of themselves.**
* **B - A lawyer filing on behalf of someone else.**
* **C - A non-lawyer filing on behalf of someone else.**
* **D - An insurance company filing a claim on behalf of their insured client.**
* **E - An insurance company filing a claim on behalf of themselves.** (Subrogation).
* **F - A company owner, doing-business-as name, or company representative** (e.g., CEO, property manager) filing on behalf of the company.

### Analysis Strategy & Decision Logic

To determine the correct option, follow these specific steps. You must distinguish between who the claim is *about* (the claimant) and who actually *submitted* the document.

**1. Analyze the "Container" (Envelopes, Cover Letters, Headers)**

* **The Envelope Rule:** If an image of an envelope is provided, the return address is the definitive proof of the submitter. If the return address matches the claimant's residential address, select **Option A**.
* **The Sandwich Rule:** If the claim form is attached to or "sandwiched" inside a cover letter, the *author of the cover letter* is the submitter.
    * Law Firm letterhead/logos = **Option B**.
    * Insurance Company letterhead/logos = **Option D** or **E**.
* **Rejection Letters (Retroactive Proof):** If the PDF includes a rejection/denial letter from the city/agency at the end:
    * Check who the denial is addressed to. If it is addressed directly to the claimant at their home, the original claim was likely filed by the individual (**Option A**). If it is addressed to "The Law Offices of..." or "c/o Attorney," the original claim was **Option B**.

**2. Analyze the Narrative Voice (The "I" vs. "Client" Test)**

*   **First-Person ("I", "Me", "My"):** If the description of the incident uses first-person pronouns (e.g., "I was driving," "My house was raided"), this is the strongest signal for **Option A**.

*   **Third-Person ("The Claimant", "Our Client", "Mr. Jones"):** If the narrative refers to the claimant by name or title, it indicates a representative is filing (**Option B** or **D**).

**3. Analyze Form Fields & Metadata**

*   **"Attorney Information" Section:**

    *   If this specific section exists and is **blank**, it is a strong positive signal for **Option A**.

    *   If populated, it usually indicates **Option B**, unless the field is labeled "Litigation History" (which only implies past counsel).

*   **Email Domains:**

    *   `gmail.com`, `yahoo.com`, `comcast.net`, etc. = **Option A**.

    *   `@lawfirmname.com` = **Option B**.

    *   `@statefarm.com`, `@geico.com` = **Option D** or **E**.

*   **"Prepared By" vs. "Represented By":**

    *   Be careful with notes saying "English version prepared by [Name]" or "Translated by [Name]." If the preparer is a family member or translator helping with language barriers, this is **still Option A**. Do not select Option B or C unless the preparer is clearly acting as a legal proxy.

**4. Analyze Attached Evidence**

*   **Raw Receipts vs. Professional Ledgers:**

    *   **Option A** typically attaches raw evidence: scanned thermal receipts (e.g., Home Depot, Walgreens), handwritten lists on lined paper, or photos of damage.

    *   **Option E (Subrogation)** typically attaches a proprietary "Summary of Damages," "Payment Ledger," or "Subrogation Demand" printout generated by insurance software.

**5. Distinguishing Option F (Business Self-Representation)**

*   Select **Option F** only if the claimant is a business entity (LLC, Inc.) OR the signer uses a corporate title (Owner, Manager, CEO).

*   If the claimant is a business but the filing comes from a Law Firm, it is **Option B**.

### Output Format

Answer with the letter only, no other text.

### CLAIM OUTCOME

How did the government respond to the claim?

Choose the most appropriate response from the following list of options A through C:

A - The government denied the claim.

B - The government paid/settled the claim. NOTE: The terms "paid" and "settled" are used interchangeably.

C - The record is silent on the government's determination on the claim.

Note: Only code this based on what you see in the record. Do not code information from any separate determination records not included in the document.

Answer with the letter only, no other text.

## PAID AMOUNT

How much did the government pay on this claim?

Look for evidence in the record that the government paid or settled the claim. This information is typically found in determination letters, settlement documents, checks, or payment records.

Please write the exact amount—do not round.

If the government did not pay or settle the claim (e.g., the claim was denied, or the record is silent on the outcome), respond with "N/A".

It is not usual for the government to make multiple payments, but it happens occasionally. If this is the case, sum the amounts and record the total.

Answer only with a single dollar amount or "N/A", no other text.

## REASON FOR DENIAL

You are an expert legal analyst tasked with reviewing government records to determine the final outcome of civil liability claims. You must distinguish between the **initiation** of a claim (Input) and the **adjudication** of a claim (Output).

**Goal:** Determine if the claim was denied and, if so, identify the **government's official rationale**.

### Step 1: Determine if the claim was actually denied.

You must first verify that a final decision has been reached. Respond with **"N/A"** if the record does not contain an explicit denial.

**Rules for selecting "N/A":**

* **Claimant Inputs vs. Government Outputs:** A "Claim for Damages" form, a "Summons," or a "Complaint" are inputs. If the record consists *only* of these documents (even if they describe severe incidents like police crashes), the status is **N/A**.

* **Status Indicators:**

* **"Received" Stamps:** Indicate the process has started, not ended. Select **N/A**.

* **Legal Pleadings:** Documents titled "Summons," "Complaint," "Jury Trial Demand," or "Case Management Plan" indicate active litigation. Unless there is a "Judgment of Dismissal," select **N/A**.

* **Administrative Correspondence:** Letters forwarding a case to outside counsel (e.g., "Forwarded to Rehfuss Law Firm") or stating the claimant was "informed of the process" indicate the claim is pending. Select **N/A**.

* **Internal Discipline:** Do not confuse "Supervisor's Accident Reports" or disciplinary memos with claim determinations. A checkbox saying "No Action Planned" regarding employee discipline is **N/A**.

* **Settlements:** If the claim was paid, settled, or a "Release of Liability" was signed, select **N/A**.

### Step 2: If the claim was denied, identify the rationale.

Only proceed to this step if you find a **Notice of Rejection**, a **Denial Letter**, or a **"Closed-Denied"** entry in a claim log.

**CRITICAL RULE: SOURCE OF RATIONALE**

You must identify the rationale provided by the **Government** (the City Attorney, Claims Board, or Risk Management), **NOT** the facts alleged by the **Claimant**. Respond only with the official rationale(s) stated by the government. Do not count rationales that could be supported by the record but were not actually used by the government.

* If the claimant alleges a specific event (e.g., "Police broke my door serving a warrant"), but the government's denial letter is a generic template with no narrative explanation, you **MUST** select **Option J**. Do **not** infer the government's reasoning from the claimant's story.

**Denial Categories (Select all that apply):**

* **A - Incorrect submission format/process:** Government cites missing receipts, wrong forms, failure to state a sum certain, or failure to amend.

* **B - Statute of limitations:** Government states the claim was filed after the legal deadline.

* **C - Subrogation forbidden:** Denial based on state law preventing insurance companies from suing the government.

* **D - Indemnification forbidden:** Denial based on state law preventing indemnification of third parties.

* **E - Lawful Action / Immunity:** Government asserts the officer acted lawfully, within policy, or cites Sovereign/Qualified/Statutory Immunity.

* **IF Category I is selected, then Category E should automatically be selected as well (but if Category E is selected, that does not necessarily mean Category I should be as well).

* **F - Claimant was the Target:** Government explicitly denies the claim because the claimant was the original suspect/subject of the law enforcement action. (If the claimant was NOT the target, F should NOT be picked, even if the claimant's actions are alleged to have contributed to the damage.)

* **G - Third-Party/Suspect Liability:** Government argues a **private** third party (e.g., a suspect, another driver) caused the damage OR states the claimant should seek reimbursement from the suspect/target.

* **H - Victim's Compensation Fund:** Government advises the claimant to seek reimbursement from a specific state fund.

* **I - Search/Arrest Warrant:**

* **Criteria:** Select this **ONLY** if the **Government's denial documents** explicitly state that a valid search or arrest warrant was being executed.

* **Constraint:** If the *Claimant* mentions a warrant, but the Government provides a generic denial with no reasons, select **J**.

* **J - No rationale provided:**

* Use this if the denial is a standard form letter (e.g., "Your claim is rejected by operation of law" or "Refer to Gov Code 913") containing **no specific narrative explanation**.

*   **Silence = J.** Do not use the "Hierarchy Rule" to override silence. If no reason is written in the rejection letter, J is the only correct answer.

**Output Instructions:**

Answer with the letter(s) only or "N/A". Do not include any other text. If multiple denial reasons apply, separate letters with a comma and no space, ordered alphabetically (e.g., "E,I"). Select all that applies even if overlapped

## DETERMINATION DATE

You are a specialized legal document analyzer. Your task is to identify the **"Determination Date"** for a provided claim record. This date represents the specific moment the government entity or its claims administrator made a final, authoritative decision to reject, allow, or settle the claim.

Analyze the document using the strict hierarchy of evidence below. **Stop** as soon as you find a match in a higher category and use that date.

### Hierarchy of Evidence (Order of Priority)

**1. Explicit Determination or Rejection Letter (Outbound)**

* **Description:** Formal correspondence sent **from** the Government Entity (or their Claims Administrator) **to** the Claimant.

* **Key Distinction:** specific care must be taken to distinguish **Determination** letters from **Acknowledgement** letters.

* *Acknowledgement:* "We have received your claim," "An investigation will be opened." (Ignore these).

* *Determination:* "We have completed our investigation," "The Board has rejected," "We are unable to consider your claim." (Use these).

* **Key Phrases:** "Notice of Rejection," "Denial of Claim," "Action was taken," "Unable to consider your claim for damages."

* **Date Selection Rules:**

* **Priority (Past Tense Body Text):** If the body text cites a specific past action (e.g., "The Board rejected your claim on **January 25**"), use the date of the action.

* **Fallback (Header/Present Tense):** If the letter uses present tense (e.g., "Your claim is denied") or implies an immediate decision ("ORM has determined"), use the **letter header date**.

**2. Internal Authorization to Pay or Deny (Internal Correspondence)**

* **Description:** Internal emails or memos **from** a Government Official (e.g., Risk Manager, City Attorney) **to** a Third-Party Administrator (TPA) or Finance Department.

* **Sender Validation:** The sender **MUST** be a government employee or TPA.

* **INVALID:** Correspondence or invoices from Contractors, Body Shops, or Vendors are **NOT** internal authorizations, even if they contain notes like "Approved by City Attorney."

* **Key Indicators:** "Authorize payment," "Approve this claim," "Process the denial," "Settle under Good Neighbor policy."

* **Date Selection:** Use the date of the email or memo containing the authorization.

**3. SIGNED Settlement or Release Forms**

* **Description:** Legal contracts agreeing to resolve the claim.

* **Validity:** The form **MUST be signed** by the claimant. Unsigned drafts are invalid.

*   **Date Selection:** Use the **handwritten execution date** (e.g., "Signed this **30th** day of **September**"). Ignore fax headers or "Received" stamps.

**4. Payments/Checks**

*   **Description:** Photocopies of checks, check stubs, or payment transaction records issued to the claimant.

*   **Date Selection:** Use the **earliest** Issue Date visible on the check or stub.

**5. Transaction History / Claim Abstract (Fallback Source)**

*   **Description:** If **NO** documents from categories 1–4 are present, look for a "Claim Summary," "Transaction History," or "Diary" log printout.

*   **Conditions:**

    *   Look for a line item status change to **"Closed"** or **"Denied."**

    *   Look for financial entries where **"Reserves"** are zeroed out (e.g., `-1,500.00`) simultaneous with the closure.

*   **Date Selection:** Use the date associated with the "Claim is Closed" or final status line item.

### Exclusions (What to STRICTLY Ignore)

*   **Inbound Documents (Claimant $      o$ Government):**

    *   **"Notice of Claim" Forms:** Ignore all dates on the initial application form, including "Received" stamps.

    *   **Letters from Claimant:** Ignore narratives requesting compensation.

*   **Third-Party Vendor Documents (Strict Exclusion):**

    *   **Invoices/Estimates:** Do not use dates from repair bills, contractor invoices, or body shop estimates.

    *   **Notes on Invoices:** Even if an invoice says "Per City Request" or "Authorized by Risk Management," it is **not** a valid determination document. You must find the internal email or the check itself.

*   **Interim Correspondence:**

    *   **Acknowledgement Letters:** Letters confirming receipt or assigning a claim number are not determinations.

*   **Timestamps:**

    *   Ignore footer print dates or "Proof of Service" dates unless explicitly tied to a rejection letter that lacks a header date.

### Output Format

*   Answer **ONLY** with the date in **YYYY-MM-DD** format.

*   If no valid determination document is found (i.e., the file contains only the claim form, invoices, and photos), return an **empty string** (blank).

*   **Do not guess.** If the file ends without a decision, a null result is correct.

## TYPE OF DAMAGE

You are a specialized claims analyst tasked with identifying the specific type(s) of property damage being claimed in a set of legal or insurance documents.

### Instructions:

1.  **Identify the Claimant:** First, determine who is filing the claim. Do not confuse the claimant's damages with damages to other parties mentioned in police reports (e.g., damage to a suspect's vehicle or a police cruiser). Focus ONLY on what the claimant is seeking compensation for.

2.  **Analyze Descriptions over Labels:** When reading standardized forms, prioritize the *content* of a data field over the *label* of that field. (e.g., If a field labeled "Vehicle Owner" contains the text "Exterior Stucco," treat this as a claim for residential property damage, not vehicle damage).

3.  **Review Supporting Documents:** Look for estimates or subrogation letters to confirm the type of property.

*   **Auto Body/Rental Car** documents indicate Vehicle damage.

*   **Contractor/Metal Works/Restoration** documents indicate Real Property damage.

4.  **Classify the Damage:** Choose the relevant category/categories from the list below.

### Categories:

**A - Damage to residential property.**

*   **Includes:** Houses, apartments, home-based AirBnbs, and mobile homes (unless clearly transient/unfixed).

*   **Fixtures & Surroundings:** Includes anything permanently affixed to the land or structure. This specifically encompasses **fences, gates, mailboxes, landscaping (yards/grass), driveways, windows, stucco, flooring, and walls**.

*   **Excludes:** Hotels (Commercial) or Vehicles.

**B - Damage to commercial or industrial property.**

*   **Includes:** Business offices, retail stores, hotels, factories, warehouses, and ATM machines.

*   **Fixtures:** Like Category A, this includes fences, signs, and landscaping belonging to a business entity. It also includes loose, non-affixed property belonging to the business (e.g., retail merchandise).

**C - Damage to agricultural property.**

*   **Includes:** Farms, barns, crops, or livestock facilities. Trees, gardens, and other landscaping features located on residential property should be classified as Category A, not C.

**D - Damage to a vehicle.**

* **Includes:** Cars, trucks, motorcycles.

* **Related Costs:** "Loss of Use" or **"Rental Car"** expenses are considered part of a vehicle claim. Do NOT code rental reimbursement as Personal Property (E).

* **Context Clues:** Look for "sideswipe," "rear-ended," "VIN," or "bumper." If the "Location of Occurrence" is an intersection/street, it is likely a vehicle claim unless specific structural damage (like a fence) is described.

**E - Damage to personal property.**

* **Definition:** Moveable property NOT permanently affixed to a structure or land.

* **Includes:** Furniture, electronics (TVs, laptops), clothing, eyeglasses, jewelry.

* **Excludes:** Real estate fixtures (fences, gates, glued mirrors) or Vehicles.

### Output Format:

Answer with the letter(s) only. No reasoning or other text.

* If multiple types apply, separate letters with a comma and no space (e.g., `A,D`).

* Order letters alphabetically.

## PURSUIT

You are an expert legal document analyst specializing in insurance liability and police procedure. Your specific task is to review claim forms, crash reports (e.g., Texas Peace Officer's Crash Report), and legal notices to determine if a reported property damage incident was the result of a law enforcement **pursuit**.

**Output Format:**

Answer only with **Yes** or **No**.

### **Core Definition: What constitutes a Pursuit?**

A pursuit is a **dynamic, active chase**.

* **YES Criteria:** There must be a specific target (vehicle or person) actively fleeing to evade capture, and law enforcement officers actively moving to catch them at the time the damage occurred. Examples of pursuits include: (1) an officer pursuing a target in a car; (2) an officer running through a yard trying to catch a target; (3) incidents in which spike strips were deployed to stop a target's car from moving; (4) K-9s chasing after a target; (5) an active tactical raid of a building IF law enforcement had to chase someone to that building; (6) an officer breaking into a building after chasing someone there.
* **NO Criteria:** Emergency responses, static entries, and traffic accidents involving police vehicles where no specific suspect is being chased are **not** pursuits.

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### **Decision Logic & Exclusionary Rules**

#### **1. The "Unit Count" & Crash Physics Rule (Traffic Accidents)**

* **Context:** Police often crash while driving fast with lights and sirens ("Code 3") to get to a crime scene or medical emergency. This is **Emergency Response**, not Pursuit.
* **The "Unit 3" Heuristic:** In a crash report, look for the number of vehicles involved or mentioned.
* **CODE AS "YES"**: If the narrative mentions a **Unit 3** (Suspect/Fleeing Vehicle), an "Unknown Vehicle," or explicitly states the officer was "chasing" a vehicle that caused the officer to crash.
* **Specific Phrasing:** The phrase "attempting to cross on a Red Light" or "failed to yield right of way" generally indicates a standard accident during an emergency response, not a pursuit.

#### **2. The "Real Estate & Static Entry" Rule (Property Damage)**

* **Context:** Police often damage doors, windows, or fences to enter a property.

* **Hard Stop Signals for "NO":**

* **"Search Warrant" / "Arrest Warrant":** If the text mentions executing, serving, or signing a warrant, the operation is pre-planned and static. **CODE AS "NO"**.

* **"Wrong Address" / "Dispatch Error":** If damage occurred because officers went to the wrong house, it is an administrative error, not a kinetic chase. **CODE AS "NO"**.

* **"Welfare Check" / "Medical Emergency":** Officers forcing entry to help someone is **NO**.

* **Exception:** Only code as **YES** if the narrative explicitly states the suspect was fleeing outside, ran *into* the structure, and officers immediately forced entry to continue the hot pursuit.

#### **3. The "Responding vs. Pursuing" Distinction**

* **"Responding to":** This is a reactive service phrase. "Responding to a robbery," "responding to an alarm," or "responding to a fight in progress" indicates the officer is traveling *to* a scene. This is **NO**.

* **"Pursuing":** This implies the officer is already at the scene or behind a suspect and is maintaining contact with a moving target.

#### **4. Document Hierarchy Strategy**

* **Prioritize the "Investigator's Narrative":** Locate the section in the Police Report or Crash Report labeled "Investigator's Narrative" or "Description of Incident." This is the source of truth regarding the physics of the event.

* **Deprioritize Legal Letters:** Attorneys' "Notice of Claim" letters often use vague, broad language (e.g., "negligent operation," "failure to train"). Do not let these allegations override the factual description in the police report.

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### **Summary of Signal Words**

| Signal | Classification | Explanation |

| :--- | :--- | :--- |

| **"Search Warrant"** | **NO** | Pre-planned static operation. |

| **"Wrong Address"** | **NO** | Administrative error; implies static entry. |

| **"Responding to..."** | **NO** | Officer is traveling *to* an event, not chasing a target. |

| **"Attempting to cross..."** | **NO** | Usually describes a traffic infraction crash during response. |

| **"Suspect Fled"** | **YES** | Indicates active evasion. |

| **"PIT Maneuver"** | **YES** | A tactical maneuver used exclusively to end vehicle pursuits. |

| **"Spike Strips"** | **YES** | Used to stop fleeing vehicles. |

| **"Chasing"** | **YES** | unambiguous pursuit action. |

### **Final Analysis Steps**

1. **Check for "Search Warrant" or "Wrong Address":** If present → **NO**.
2. **Read the Crash Narrative:** Does it mention a third vehicle (the target)?
* If only Cop + Victim are mentioned → **NO**.
* If Cop + Victim + Fleeing Suspect are mentioned → **YES**.
3. **Verify the Action:** Is the officer "Responding to" a call (NO) or "Chasing" a target (YES)?

## TACTICAL RAID

You must analyze the provided police incident document and determine if the event described constitutes a **SWAT or specialized tactical raid**.

Your goal is to distinguish between **high-risk paramilitary operations** (YES) and **standard police interactions**, including routine warrant services, traffic accidents, and standard forced entries (NO).

**Output Format:** Answer only with **Yes** or **No**.

### CRITICAL RULES FOR CLASSIFICATION

#### 1. The "YES" Criteria (Tactical/Paramilitary)

Classify as **Yes** *only* if at least one of the following high-threshold indicators is present:

* **Explicit Tactical Unit Names:**
    * The text explicitly mentions **SWAT**, **ERT** (Emergency Response Team), **SERT**, **CERT**, **SOT** (Special Operations Team), **RRT**, or "Tactical Team."
    * *Note:* "Sgt," "Cpl," "Detectives," "Investigative Unit," "Narcotics Unit," or generic "Officers" are **not** tactical units.
* **Specialized "War-Like" Equipment:**
    * **Flash-bangs:** References to "sound bombs," "diversionary devices," "stun grenades," or loud explosions accompanied by **smoke, fire, or burns**. (Do not confuse this with the mechanical "bang" of a battering ram).
    * **Chemical Munitions:** Tear gas, gas canisters, pepper spray projectiles, or bio-hazard cleanup required post-incident.
    * **Heavy Armor/Machinery:** Use of **Bearcats**, armored personnel carriers (APCs), or "tanks."
* **Tactical Narratives & Systemic Damage:**
    * **Explosive Breaching:** Doors blown off hinges with explosives (not rams).
    * **Porting:** Breaking windows specifically to insert gas/flash-bangs or to hold gun angles (breach and hold).
    * **Multi-Point Breach:** Simultaneous breaking of front *and* back doors/windows.
    * **High Collateral Damage:** Destruction extends beyond a single entry point (e.g., multiple windows broken + door destroyed + chemical residue).

#### 2. The "NO" Criteria (Standard Police Activity)

Classify as **No** if the incident fits these descriptions, **even if the damage is expensive or the police were aggressive**:

* **High Officer Count $\neq$ SWAT:**
    * The presence of a large number of officers (e.g., 8, 11, 20 officers) is **not** a tactical indicator. Standard search warrants often require large teams for perimeter security and searching. Unless "SWAT" is named, officer count is irrelevant.
* **Standard Forced Entry (The "Ram and Kick"):**
    * The use of **battering rams**, **crowbars**, **halligan tools**, **sledgehammers**, or **kicking** a door is standard procedure for detectives and patrol officers.
    * **Single Point of Failure:** If the damage is limited to a single door (or door frame) being broken, "smashed," or "forced," it is a **No**, regardless of the replacement cost (even if >$1,000).
* **Procedural Pace ("The Administrative Pause"):**
    * **Knock and Announce:** If officers knock, wait, communicate with residents, ask for keys, or wait on-scene for a warrant to be typed/signed, it is **No**. Tactical raids are dynamic (speed/surprise) and do not involve asking neighbors for keys or administrative pauses.
* **Traffic Accidents:**
    * Any collision involving a police vehicle (e.g., intersection crashes, PIT maneuvers) is a strict **No**. Look for keywords like "Crash Report," "Unit #1," or "Highway."

### DECISION HIERARCHY (Tie-Breakers)

1. **Equipment Trumps Damage Cost:** A $2,000 door broken by a battering ram is a **No**. A $200 window broken to insert a flash-bang is a **Yes**.
2. **Terminology Trumps Inference:** If the text says "Detectives" used a "ram," it is a **No**, even if they "raided" the house. If the text says "SWAT" was present, it is a **Yes**, even if they did little damage.
3. **Verb Analysis:** "Smashed," "forced," "broke," or "pried" usually indicate mechanical tools (**No**). "Detonated," "exploded," "gas deployed," or "distraction device" indicate tactical tools (**Yes**).

**Summary Logic:**
* IF "Flash-bang" OR "Bearcat" OR "Tear Gas" OR "SWAT" $\rightarrow$ **YES**.
* IF "Battering Ram" ONLY OR "Crowbar" ONLY $\rightarrow$ **NO**.
* IF "11 Officers" BUT NO specialized gear $\rightarrow$ **NO**.
* IF Damage > $1,000 but limited to a single door/entry $\rightarrow$ **NO**.
* IF Police "asked for a key" or "knocked and waited" $\rightarrow$ **NO**.

### WARRANT

*Note: We did not use this field in our final analysis.*

Was a warrant served or associated with the incident?

Follow these strict rules to determine your answer:

1.  **Explicit Keyword Requirement:** You must find the explicit word "warrant" in the text to answer "yes". Do not infer a warrant was present based on context clues (e.g., "SWAT," "raid," "search," "seizure," "exhumed," or "K-9 unit") unless the specific word "warrant" appears.

2.  **Contextual Verification (Handling Negations):** The presence of the word "warrant" does not automatically mean "yes." You must analyze the context:

    *   If the text explicitly states a warrant was *not* used or required (e.g., "No warrant needed," "warrantless entry," "did not have a warrant"), answer "no".

    *   If the text describes an entry based on "exigent circumstances," "emergency," "welfare check," or "shots fired," and notes that a warrant was not obtained due to these reasons, answer "no".

3.  **Hierarchy of Evidence (Narrative > Metadata):**

    *   **Trust Narratives over Codes:** Administrative fields, headers, or drop-down menus (e.g., "Incident Type," "Offense Code," "Loss Description") often contain default values like "Execution of Search Warrant." If the detailed written narrative (e.g., Public Narrative, Risk Management Email, Investigation Findings) describes a warrantless entry or explicitly contradicts the header code, prioritize the narrative and answer "no".

    *   **Facts over Allegations:** If a claimant *alleges* a warrant was involved (e.g., "Claim: Improper Warrant"), but the investigation findings or internal emails clarify that no warrant was actually used, answer "no".

Answer only with yes or no.

## WRONG ADDRESS

*Note: We did not use this field in our final analysis.*

You are an expert legal analyst tasked with determining if a property damage claim against a government entity was caused by law enforcement action at a **wrong address**.

Review the provided claim documents (claim forms, police reports, denial letters, affidavits, traffic accident reports) and answer the following question:

**Was the damage caused during an action performed at the wrong address?**

Your goal is to distinguish between **Clerical/Navigational Errors** (YES) and **Intentional/Dynamic Actions** (NO), even if those actions caused damage to innocent parties.

### Criteria for "YES" (Location Error)

Answer **YES** only if the evidence supports a fundamental error regarding the physical target location:

1. **Government Admission:** The documents contain explicit phrases like "clerical error," "wrong unit," "gps error," "mistake in address," or "apology for entering the wrong home."

2. **Settled Allegation of Error:** The claimant specifically alleges the police went to the wrong place (e.g., "looking for neighbor," "wrong house number") AND the government settles or pays the claim.

3. **Undeniable Context:**

* The warrant lists a different physical address than the one raided.

* The police were explicitly looking for a person who has no association with the property (e.g., a neighbor).

### Criteria for "NO" (Correct Address / Not Applicable)

Answer **NO** if the situation falls into any of the following categories, even if the claimant is innocent or the government paid for the damage:

**1. The "Traffic & Accident" Rule**

*   **Context:** Any collision involving vehicles, regardless of where the crash ended (intersection or private property).

*   **Key Signals:**

*   Document Titles: "Police Accident Report" (e.g., form MV-104A).

*   Keywords: "Intersection," "traveling," "struck vehicle," "driving," "stopped at light."

*   **Note:** If the text says "doors damaged" in the context of a collision, it refers to car doors, not a house raid.

**2. The "Hot Pursuit" Rule (Dynamic Entry)**

*   **Context:** Police chase a suspect onto the claimant's property (e.g., into a yard, shed, or house).

*   **Logic:** If the police are following a suspect, they are legally at the "correct" location relative to the suspect, even if the homeowner is uninvolved.

*   **Key Signals:**

*   Keywords: "Chasing," "fled," "running," "following," "hiding in shed/yard."

*   Third-Party Presence: Mentions of "a guy," "the suspect," or "someone" (who is not the claimant) hiding on the property.

*   **Collateral Damage:** Governments often pay for fence/yard damage caused during pursuits; this is **not** an admission of a "wrong address" error.

**3. The "Valid Warrant / Probable Cause" Rule**

*   **Context:** Police executed a search warrant or entered based on probable cause, intending to hit that specific building.

*   **Logic:** If the police *intended* to be there, it is not a "wrong address" case, even if the search yielded nothing or the claimant alleges excessive force.

*   **Key Signals:**

*   **Address Match:** The address on the attached Search Warrant matches the Claim address.

*   **Outcomes:** Police reports mention "Arrest made," "Evidence seized," or "Drugs found" (confirms valid target).

*   **Denial Language:** Phrases like "Valid search warrant," "Sufficient probable cause," or "Proper procedure followed" indicate the government defends the location as correct.

**4. The "Execution vs. Location" Rule**

*   If the claimant complains about *how* the police entered (e.g., "kicked in door," "flashbang," "handcuffed me") but does not explicitly state they were at the wrong building, the answer is **NO**.

**5. The Fake address or prank call rule **

If a 911-caller intentionally or unintentionally provides the police with an address that is incorrect, and the police proceed to the address they are given, the answer is **NO**. In other words, if the mistake was made by the 911-caller and not the police, then the answer is **NO**.

### Output Format

Answer only with **yes** or **no**.

## SPIKE STRIPS

Did the damage involve spike strips set out for a different driver?

These are also known as stop strips, stop spikes, etc. Here, we will assume the claimant was NOT the target of the spike strip action unless the government says they were. This assumption is based on observing many spike strip claims in our records. Governments vary widely in terms of paying spike strip claims—some pay all of them while others pay none or some—so you cannot use a denied claim to assume that the spike strip was intended for the claimant.

Answer only with yes or no.

### DEATH

*Note: We did not use this field in our final analysis.*

Did any person or animal die in the incident or as a result of the incident?

Note: This will be quite rare.

Answer only with yes or no.

## CLAIMANT WAS TARGET / RELATIONSHIP TO TARGET

You are an expert claims analyst. Your task is to review law enforcement interaction records (police reports, claim forms, adjuster notes, search warrants) to determine the role of the **Claimant** (the individual filing the claim or the property owner) in the police action.

You must answer two specific questions based on the text.

### Question 1: Was the Claimant the reason for the law enforcement action?

Determine if the Claimant was the specific target/suspect (The "Cause") or if they were a bystander/property owner affected by actions directed at someone else.

**Select one of the following:**

* **A (Yes - Claimant was the reason):** The text explicitly identifies the Claimant as the suspect, the arrestee, the person named on an arrest warrant, or the person causing a disturbance (e.g., mental health crisis).

* *Note:* "I was arrested" or "Warrant for [Claimant]" confirms this.

* **B (No - Claimant was NOT the reason):** The record explicitly identifies a **Third Party** as the target.

* Examples: Police were chasing a fugitive, executing a warrant for a relative/tenant/guest, or responding to a call about a different person.

* *Key Signal:* The target is named/identified and is *not* the Claimant (e.g., "suspect," "son," "tenant," "neighbor").

* **C (Insufficient Information):** The record describes a police action (like a raid, search warrant execution, or forced entry) but **does not explicitly name** the human target they were looking for.

* *The "Silence" Rule:* If the text says "Police raided my house" but never names the suspect or states "looking for drugs/evidence" without naming a human target, you **must** select **C**. Do not assume the homeowner is the target just because the warrant was for their address.

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### Question 2: What is the relationship between the Claimant and the "Reason" for the action?

Based on your answer to Q1, determine the relationship.

**Select one of the following:**

* **A (No Relationship / Random Bystander):**

* **Neighbors:** If the Claimant identifies the target as a "neighbor" (without specifying a friendship/family tie), select A. Proximity is not a relationship.

* **Vantage Points/Tactical Access:** Police enter Claimant's property only to "gain access to" or "get a vantage point on" a neighboring property (e.g., cutting a fence, standing in a yard).

* **Traffic/En Route:** Police hit Claimant while responding to a different call.

* **Routine Screening:** Damage during TSA/Courthouse security checks (with no arrest).

* **Pursuit/Trespasser Exception:** Police chasing a generic suspect ("chasing a guy") *through* the Claimant's yard/fence.

* **Mistaken Identity:** Text says "wrong address" or "swatting."

* **B (Landlord):**

* **Residential:** Claimant owns the property; Target is a "tenant" or "renter."

* **Commercial/Hotel:** Claimant is the owner of a Hotel, Motel, or Inn; Target is a "guest" or is "registered to room #." (Hotel guests count as tenants for this classification, not bystanders).

* **C (Parent/Guardian):** Target is defined using possessives like "my son," "her daughter," "my child," or "mother of the suspect."

* **D (Other Family):** Target is a spouse, sibling, grandparent, or cousin.

* **E (Friendly/Romantic):** Target is a friend, boyfriend, girlfriend, guest (non-commercial), or passenger.

* **F (Other -Relationships):** Employer/employee, work-related relationships, business partners, roommates, car passenger of unknown relationship, etc.

* **G (Unknown/Silent):**

* **Target Unnamed:** If you selected **C** for Question 1, you **must** select **G** for Question 2.

* **Relationship Undefined:** The Target is named, but the text defines no connection (e.g., police arrested "John Doe" at Claimant's house, but don't say if John Doe is a friend, tenant, or stranger).

* ** Not enough information: ** There is not enough information present in the record to determine the nature of the relationship. Pick this option unless you are reasonably sure one of the other categories above is applicable.

* **N/A:** Select ONLY if Question 1 is **A** (The Claimant IS the target).

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### Critical Analysis Heuristics

**1. The "Triangulation" Strategy (Handling Contradictions)**

* **Claimant vs. Adjuster:** Adjuster notes often copy-paste generic police summaries (e.g., "SWAT raided house"). The Claimant's narrative is often more specific (e.g., "They broke my fence to get to the neighbor").

* **Rule:** If the Adjuster Note is generic but the Claimant explicitly states they are a "neighbor" or "bystander," prioritize the Claimant's narrative.

**2. The Possessive Pronoun Trigger**

* Look for "my," "her," "his," or "our" preceding the target's name.

* "Arrest of **her son**" = Option C (Parent).

* "Arrest of **my neighbor**" = Option A (Bystander).

* "Arrest of **my tenant**" = Option B (Landlord).

**3. The Premises vs. Person Rule (Search Warrants)**

* A search warrant for a specific address does *not* automatically mean the homeowner is the criminal target.

* Check the narrative: Is the Claimant described as "S-1" (Suspect 1)? Or does the narrative say "Clmt's son was the target"?

* If the narrative names a relative (e.g., son) as the person in custody or under investigation, the Claimant (Parent) is **not** the reason.

**4. The "Hotel/Motel" Rule**

* If the location is a commercial lodging ("Executive Inn," "Suites") and the Claimant is the owner, treat any guest/occupant of a room as a **Tenant**.

* **Question 1 = B**, **Question 2 = B** (Landlord). Do not use "Bystander" for hotel guests.

**5. The "Neighbor" Heuristic**

* If the Claimant says "Police raided my neighbor" or "Used my yard to access neighbor," the relationship is **A (No Relationship)**.

* Do not assume neighbors know each other unless the text explicitly mentions friendship.

### Output Format

Return a single string containing two letters separated by a comma.

* Example: `B,C`

* Example: `A,N/A`

* Example: `B,A`

Do not provide reasoning. Just the letters.