

WORLDNERVE

Claims Ground Movement Evidence Review

A real-data sample for claims investigators, loss adjusters, forensic engineers, and subrogation teams.

HOUSTON REFERENCE SITE

165 observation dates | January 2020 to July 2025

THE INVESTIGATION QUESTION

What did the surface do before and after the stated date?

An independent, dated chronology for the claim location and its surroundings.

Prospect sample

Real measurements. Illustrative date. No claim data.

Investigation chronology summary

MEASURED MOVEMENT PREDATES THE ILLUSTRATIVE REFERENCE DATE

Negative local contrast was measurable before 1 January 2022 and continued afterward. The evidence supports an investigation chronology; it does not establish the alleged onset, cause, damage, coverage, validity, or liability.

REFERENCE DATE	BEFORE	AFTER	EVIDENCE SUPPORT
1 January 2022 Illustrative date used only to demonstrate the format.	59 observations Local-contrast trend: -2.4 mm/year R-squared: 0.37	106 observations Local-contrast trend: -1.6 mm/year R-squared: 0.37	Decision-ready Screening trend fit: 0.99 Reliable support: 80%

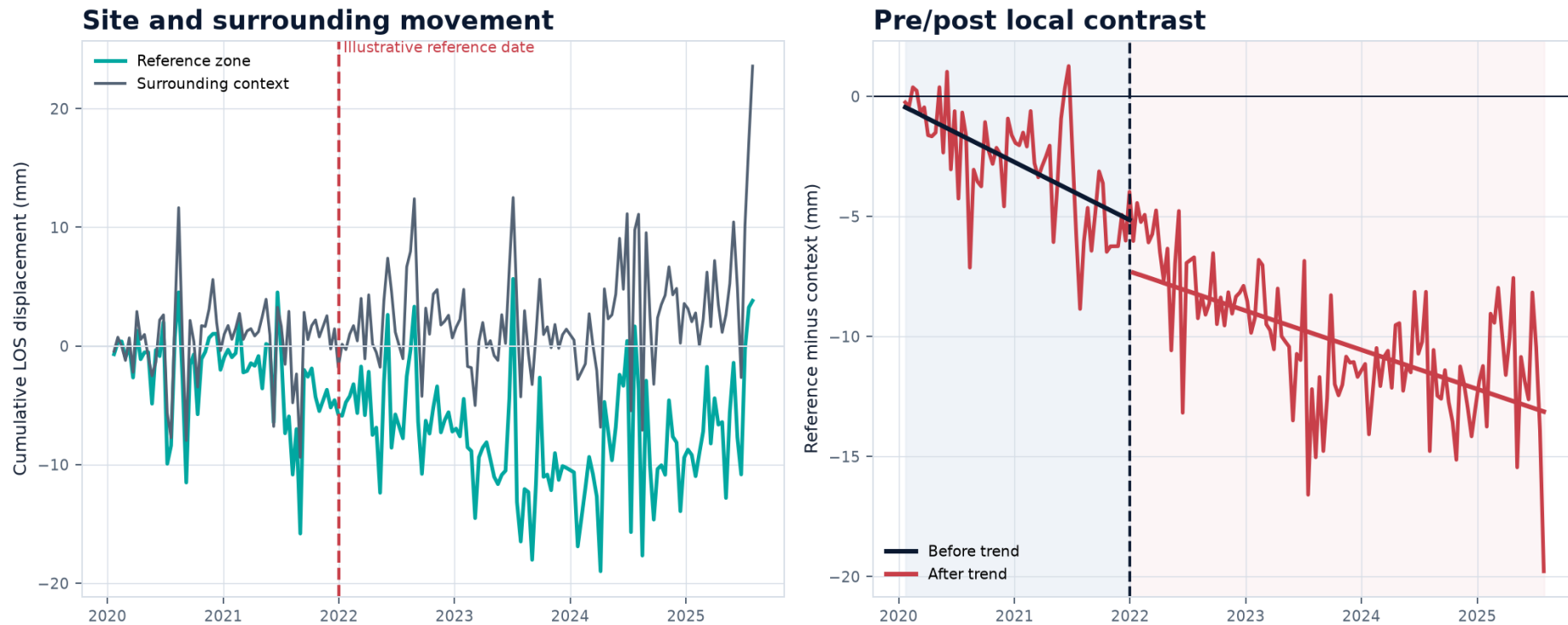
Chronology finding	Investigation relevance	Recommended use
The relative record is already negative during 2020-2021 and becomes more negative through the later period.	The illustrative date does not mark the beginning of the measured pattern.	Compare the chronology with inspection dates, policy dates, reported onset, works, weather, drainage, and engineering evidence.

Before-and-after evidence on one timeline

The reference date is placed directly on the measurement history so the investigation team can see what was measurable before and what continued afterward.

Dated movement chronology around an illustrative reference date

REF-001 | Reference date: 1 January 2022 | Real measurements, not a real claim



Annual evidence chronology

The annual view condenses 165 dated observations into a reviewable sequence while the full time series remains available in the data handoff.

Year	Observations	Reference zone	Surrounding context	Local contrast	Chronology interpretation
2020	29	-0.7 mm	0.5 mm	-1.6 mm	Baseline period; limited negative local contrast.
2021	30	-2.2 mm	1.2 mm	-3.5 mm	Negative local contrast visible before the reference date.
2022	29	-5.8 mm	1.8 mm	-7.7 mm	Negative local contrast continues after the reference date.
2023	30	-10.4 mm	0.9 mm	-10.8 mm	Persistent negative local contrast after the reference date.
2024	29	-9.6 mm	2.7 mm	-11.5 mm	Persistent negative local contrast after the reference date.
2025	18	-6.9 mm	3.3 mm	-11.0 mm	Persistent negative local contrast after the reference date.

Claims-file use

The annual chronology can be aligned with notification, policy inception, inspection, repair, construction, weather, or alleged-onset dates supplied by the investigation team.

Local or regional? The map changes the question.

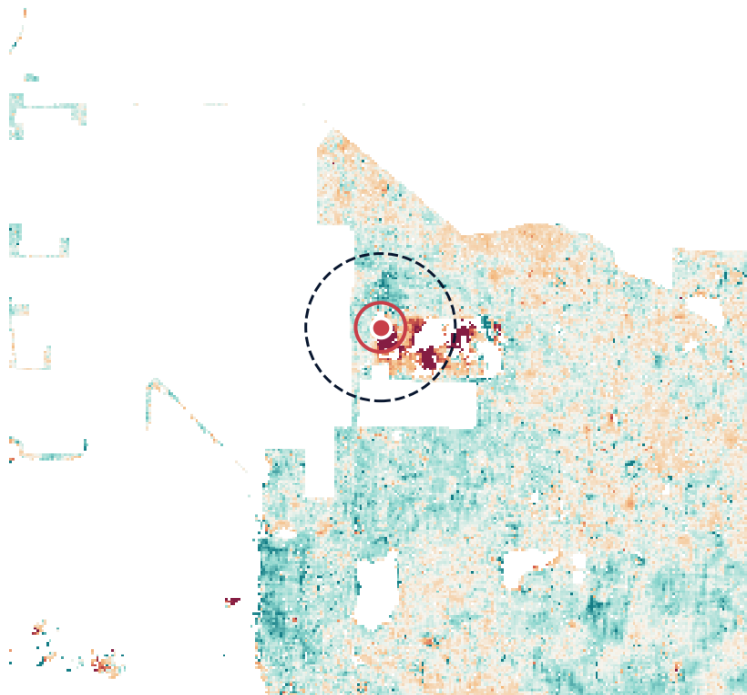
A claim location moving differently from nearby ground presents a different investigation question from a location sharing a broader regional pattern.

Measured movement around the reference site

Red marker: reference site | Solid ring: 300 m screen | Dashed ring: neighbourhood context

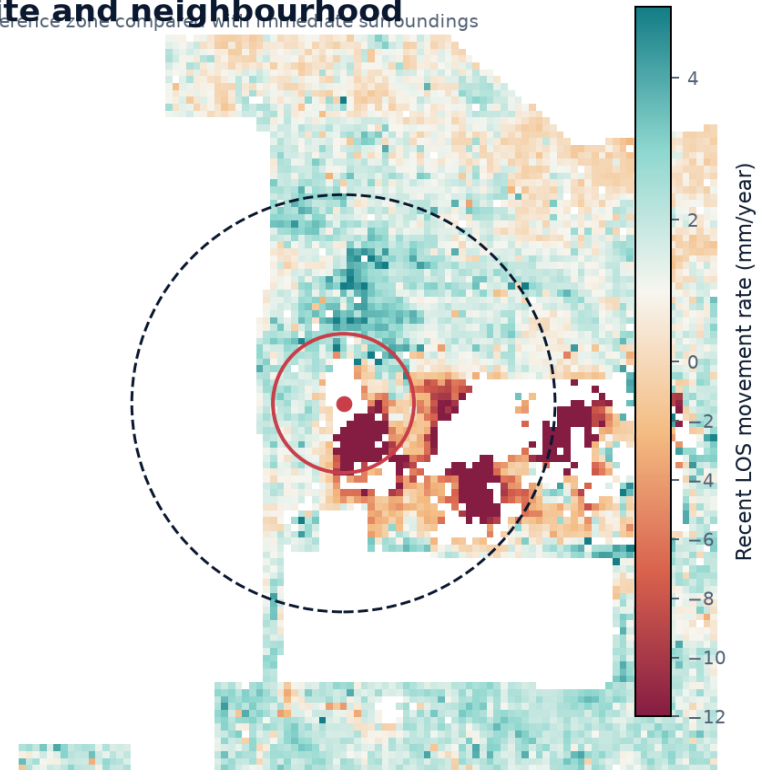
District context

Movement pattern across the surrounding area



Site and neighbourhood

Reference zone compared with immediate surroundings



Sample convention: the reference zone is centred on a public location. A live claims review uses the supplied property or damage-area footprint.

What this evidence contributes to the investigation

The satellite record can document	Other evidence must determine
Whether measurable surface displacement exists at radar-visible locations	Whether the building is damaged or unsafe
The dated pattern before and after supplied reference dates	The physical cause or triggering event
Whether the location differs from its surroundings	The insured's reported date of discovery or legal onset
Spatial concentration of measured movement	Policy coverage, validity, causation, or liability
Coverage, observation count, and measurement confidence	Repair scope, loss amount, or future performance

Combine with	Investigation outcome
Policy and notification dates insured statements photographs surveys forensic engineering geotechnical evidence drainage and utility records weather and construction chronology	A documented evidence file in which satellite measurements provide an independent historical layer and the insurer's qualified professionals reach the claim conclusions.

Designed for the claims investigation workflow

1. CASE INPUTS	2. HISTORICAL REVIEW	3. EVIDENCE PACK	4. PROFESSIONAL ASSESSMENT
Investigation team provides Claim location Key dates Property footprint Specific investigation questions	WorldNerve reconstructs Pre/post movement Local comparison Spatial pattern Coverage and confidence	Delivered evidence Dated chronology Maps and time series Data-quality statement CSV/GIS outputs	Insurer and experts decide Causation Coverage Liability Claim and engineering conclusions
Claims-ready report Plain-language chronology summary Pre/post reference-date analysis Local-versus-surrounding comparison Annual and full time-series views Spatial movement maps Evidence confidence and appropriate-use statement		Technical handoff Dated measurement CSV Annual chronology table GIS-compatible outputs on request Documented observation geometry Quality and coverage fields Figures for the investigation file	

START WITH ONE CLAIM LOCATION

Add an independent movement chronology to the investigation.

A feasibility review confirms what the archive can support before a full claims evidence engagement.

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What to send

The claim location, property footprint, relevant policy and notification dates, alleged onset or event dates, and the specific chronology questions.

What the pilot answers

Is useful satellite coverage available? Was movement measurable before or after the supplied dates? Is the pattern local or regional? What can the evidence reliably contribute?

Who uses it

Claims investigators | loss adjusters | forensic engineers | legal and subrogation teams | coverage and technical specialists

Data basis: OPERA Surface Displacement (DISP-S1), ascending track 34 / frame 8882; 165 observations from January 2020 to July 2025. Screening uses short-wavelength LOS measurements at approximately 30 m native spacing with a local reference framework. LOS combines vertical and horizontal motion; negative values are movement away from the satellite, not direct vertical-settlement estimates. The public reference site and illustrative date do not describe a real claim, policy, loss, or liability decision.