

SAMPLE EXPERT REPORT

DATE: 12/15/2003
ATTN: Ms. Mary Weathers
COMPANY: WorldWide Insurance, Inc.
RE: John Smith vs. John Doe
FILE #: ABC123XYZ

SUMMARY OF WEATHER AND GROUND CONDITIONS DURING THE PERIOD DECEMBER 5-8, 2003, IN BROOKLYN, NEW YORK

1. INTRODUCTION

This report is based on a review of weather data recorded in the vicinity of XYZ Avenue - Brooklyn, New York (site of the incident, see attached map). In order to determine the prevailing meteorological pattern for December 5-8, 2003 (date of the incident and 3 days prior), official copies of National Weather Service (NWS) hourly weather observations, special weather statements, snowfall reports, cooperative reporting station data, and climate summaries were studied. The sites chosen for analysis include, in the state of New York: JFK International Airport, La Guardia Airport and Central Park Observatory - Manhattan; and in the state of New Jersey: Newark International Airport.

2. ANALYSIS

The following table is a summary of approximate weather conditions during the period December 5-8, 2003 in Brooklyn, New York (site of the incident). Column 1 indicates the date, columns 2 and 3 represent the maximum and minimum temperatures respectively (^o F), column 4 indicates the liquid precipitation total (which includes rainfall and melted snow), column 5 indicates the amount of snow and ice which accumulated during the 24 hour period, and column 6 depicts the amount of snow and ice on exposed, undisturbed, untreated outdoor areas at the end of each day. A trace of snow or ice is defined as under 0.1 inch, while a trace of rain or melted snow is defined as under 0.01 inch. However, a trace of snow on the ground is defined as less than 0.5 inch. Also note that the date of loss is highlighted in bold type.

2a. TABULATED DATA FOR DECEMBER 5-8, 2003

Date	Max	Min	Liquid Precipitation	Snow/Ice Accumulation	Snow/Ice Cover
05	34	28	0.56"	7.0"	7.0"
06	32	25	0.39"	5.8"	13.0"
07	29	25	0.01"	0.2"	12.0"
08	35	21	0.00"	0.0"	11.0"

2b. DETAILED ANALYSIS OF DECEMBER 5-8, 2003

On December 5, 2003, in Brooklyn, New York (site of the incident), no snow or ice was present at the start of the day (midnight) on exposed, untreated, undisturbed outdoor surfaces. Snow began about 10 AM EST and continued through midnight. Approximately 7 inches of snow fell on this day, with this amount of snow and ice present at the end of the day on exposed, untreated, undisturbed outdoor surfaces. The high temperature was near 34 F and the low temperature was near 28 F.

On December 6, 2003, approximately 7 inches of snow and ice was present at the start of the day (midnight) on exposed, untreated, undisturbed outdoor surfaces. Snow continued throughout this day, with an additional accumulation of approximately 6 inches. As a result, approximately 13 inches of snow and ice existed on exposed, untreated, undisturbed outdoor surfaces at the end of the day. The high temperature was near 32 F and the low temperature was near 25 F.

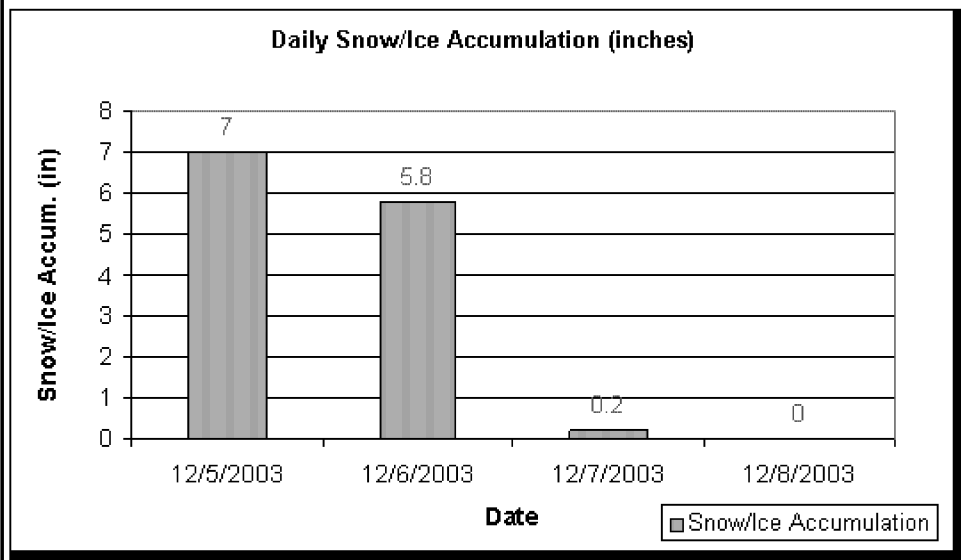
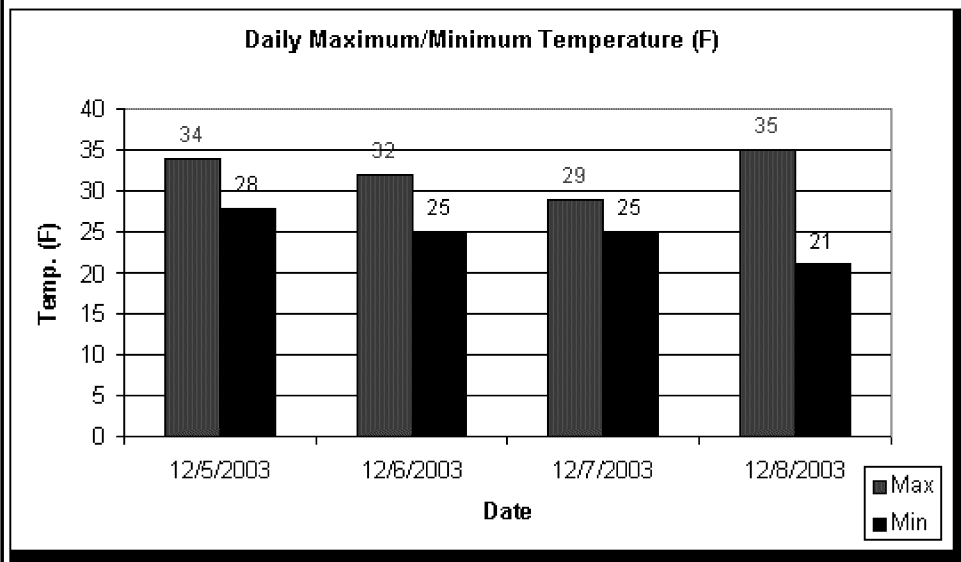
On December 7, 2003, approximately 13 inches of snow and ice was present at the start of the day (midnight) on

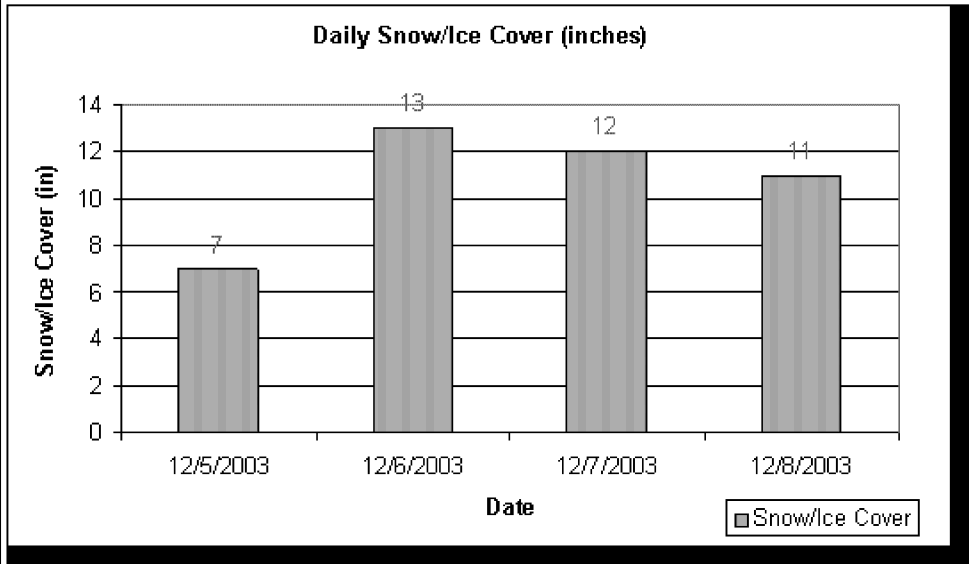
exposed, untreated, undisturbed outdoor surfaces. Light snow fell periodically between 12 AM EST (midnight) and 6 AM EST, with an additional accumulation of approximately 0.2 inch. Due to some compaction, approximately 12 inches of snow and ice remained on exposed, untreated, undisturbed outdoor surfaces at the end of the day. The high temperature was near 29 F and the low temperature was near 25 F.

On December 8, 2003 (date of the incident), approximately 12 inches of snow and ice was present at the start of the day (midnight) on exposed, untreated, undisturbed outdoor surfaces. No precipitation occurred on this day. Due to some melting and compaction, approximately 11 inches of snow and ice remained on exposed, untreated, undisturbed outdoor surfaces at the end of the day. The high temperature was near 35 F and the low temperature was near 21 F.

2c. GRAPHICAL REPRESENTATION

Below is a graphical representation of the daily maximum and minimum temperature (F), as well as the snowfall and snow/ice cover at the end of each day for the period December 5-8, 2003, in Brooklyn, New York (site of the incident).





3. CONCLUSION

In conclusion, it can be stated with a reasonable degree of meteorological certainty, that on December 8, 2003, at 3 PM EST (date and time of the incident), approximately 11-12 inches of snow and ice existed on exposed, untreated, undisturbed outdoor surfaces in the vicinity of XYZ Avenue - Brooklyn, New York (site of the incident, see map below). This snow and ice was the result of snow which fell on December 5 and 6, 2003 and prior to about 6 AM EST on December 7, 2003. In addition, at 3 PM EST, no precipitation was occurring, and the temperature was near 35 F.

