INTERACTIVE DEMAND PACKAGE

An Ordinary Tuesday

Fault is admitted. What is left to decide is what one woman's days were worth to four people. This piece rebuilds one of them from her own records.

MATTER	Claim of the Estate of Rachel Hartwell and of Colin, Maya and Theo Hartwell against Fenner-Dray Delivery, LLC
FORUM	Before suit. Calder County, State of Franklin
WRITTEN FOR	The claims examiners for the primary and umbrella carriers
DATED	March 3, 2026
PREPARED BY	Counsel for the Hartwell family. Your firm's name and letterhead sit here.
RECORD	9 exhibits; the 11 cited pages are attached below.

Settlement communication under Franklin Rule of Evidence 408.
Open until 5:00 p.m. on April 6, 2026.

> **Composite sample.** Every person, company, place, document and number here is invented to show the form. It is set in the State of Franklin, a jurisdiction that does not exist.

01	The person
02	What happened
03	An ordinary Tuesday
04	Every week
05	The harm
06	The numbers
07	The ask

BEAT 01 · THE PERSON

Rachel Hartwell was 39, a wife of thirteen years and the mother of two.

She had cleaned children's teeth at the same practice since 2014. [HRT-EMP-0009] She and Colin married in 2012. Their children are ten and seven. [HRT-FAM-0002] [HRT-FAM-0002]

WHO THIS HAPPENED TO

PHOTOGRAPH GOES HERE

The Hartwells at Maya's recital, spring 2025

Rachel Hartwell

Dental hygienist, wife, mother of two

AGE	39
WORK	Eleven years at one children's dental practice
FAMILY	Colin, married 13 years. Maya, 10. Theo, 7.
ALSO	Looked after her mother, who lived nearby

BEAT 02 · WHAT HAPPENED

On November 4, 2025 a delivery truck ran a red light.

Mrs. Hartwell entered the intersection on a green signal at 7:52 a.m. [PD-0003] She had left her children at school six minutes before. [HRT-SCH-0004] The truck entered 3.1 seconds into its red and struck her door. [PD-0003] She died at 8:40. [PD-0003]

THE POLICE REPORT

EX. 1 · CRASH REPORT NO. 25-1104-0212 PD-0003

Tuesday, November 4, 2025, 7:52 a.m. Alder Street at 9th Avenue. Unit 2, a passenger car driven by Rachel Hartwell, entered on a green signal.

Unit 1, a Fenner-Dray Delivery box truck, entered against a red signal 3.1 seconds after the change, per its dash camera and the signal log, and struck Unit 2 on the driver's side.

Driver of Unit 2 pronounced dead at Calder Regional Trauma Center at 8:40 a.m.

Fault is not in dispute.

Fenner-Dray's insurer has accepted that its driver ran the signal. [INS-0001] The rest of this piece is about what was lost.

THE INSURER'S LETTER

EX. 2 · LETTER ACCEPTING FAULT; COVERAGE DISCLOSURE — INS-0001

Fenner-Dray Delivery accepts that its driver entered the intersection against a red signal and does not contest fault for the collision.

BEAT 03 · AN ORDINARY TUESDAY

One week earlier, her Tuesday began at 5:40 a.m.

She ran three miles and was home before anyone woke. [HRT-PH-0031] Every block on this bar comes from a record made that day.

TUESDAY, OCTOBER 28, 2025



Paid work	8 h	For the children	4 h
For the household	2 h	For her mother	1 h
For herself	1 h		

5:40 a.m. Runs three miles before the house is awake.
Fitness log, HRT-PH-0031

6:10 a.m. Breakfast, braids, two lunches packed.
Texts with Colin, HRT-PH-0012

7:20 a.m. Drives Maya and Theo to school.
School drop-off record, HRT-SCH-0004

8:00 a.m. Six patients at Calder Pediatric Dental.
Employer schedule, HRT-EMP-0009

12:30 p.m. Lunch break: picks up her mother's prescriptions.
Pharmacy receipt, HRT-RX-0002

1:00 p.m. Four more patients.
Employer schedule, HRT-EMP-0009

4:40 p.m. Picks both children up from after-care.
School pick-up record, HRT-SCH-0004

5:10 p.m. Maya's cello lesson. Homework with Theo in the car.
Family calendar, HRT-CAL-0003

6:00 p.m. Drops dinner at her mother's and fills the week's pill box.
Texts with her mother, HRT-PH-0015

6:30 p.m. Cooks. The family eats together.
Texts with Colin, HRT-PH-0012

7:30 p.m. Baths, twenty minutes of reading with Theo, bed.
Reading log, HRT-SCH-0011

8:30 p.m. Laundry, the bills, the week's grocery order.
Bank and grocery records, HRT-FIN-0007

9:30 p.m. Reads. Lights out at ten.
Phone screen-time log, HRT-PH-0033

One week before the crash. Each block is drawn from a record made that day, named under the line you are reading.

By 8:00 she had made breakfast, packed two lunches and driven the children to school.

Her message to Colin at 6:48: *Lunches are on the counter. Maya needs her cello at 5.* [HRT-PH-0012] The school logged her drop-off at 7:46. [HRT-SCH-0004]

She saw ten patients, and spent her lunch break at the pharmacy for her mother.

The practice's schedule shows six patients before lunch and four after. [HRT-EMP-0009] The pharmacy receipt is stamped 12:41 p.m. [HRT-CAL-0003]

After work: pick-up, a cello lesson, and dinner left on her mother's counter.

She collected both children at 4:52. [HRT-SCH-0004] The cello lesson is on the family calendar in her entry. [HRT-CAL-0003] At 6:04 she told her mother the pill box was filled through Monday. [HRT-PH-0015]

Then dinner, baths, reading, laundry, the bills and the grocery order.

The grocery order went in at 9:02 p.m. [HRT-CAL-0003] Seven hours of that day were work she did for her family. Take the bar and go through it.

BEAT 04 · EVERY WEEK

October 28 was not a special day.

The school's records show she did the morning drop-off on 44 of the first 50 school days. [HRT-SCH-0004] She initialed Theo's reading log on 58 of 64 nights. [HRT-SCH-0004]

HOW ORDINARY THAT TUESDAY WAS

44 of 50
school mornings, she did the drop-off

58 of 64
nights, she initialed the reading log

10
patients on an ordinary day

Every Tuesday
her mother's pill box, filled

Sources: HRT-SCH-0004; HRT-EMP-0009; HRT-PH-0015.

The carrier's best points are on this page too.

Colin Hartwell has taken on the work, and has cut his own hours to do it. [HRT-STMT-0001] The economist prices the 31 hours a week it takes to replace her. [HRT-ECON-0004]

She had worked for one practice since 2014. [HRT-EMP-0009]

THE CARRIER'S BEST POINTS, AND THE RECORD

They say	A surviving parent takes on the household work.
Record	He has. The law prices what it costs to replace her: 31 hours a week.
They say	She might not have worked to 65.
Record	Eleven years with one employer, without a gap.

BEAT 05 · THE HARM

Maya taught her father to braid her hair.

Colin Hartwell's statement is three paragraphs long. The first: *I did not know how to braid hair. Maya taught me in December.* [HRT-STMT-0001]

COLIN HARTWELL'S STATEMENT

EX. 8 · STATEMENT OF COLIN HARTWELL HRT-STMT-0001

I did not know how to braid hair. Maya taught me in December.

I have cut my hours to be home by four. Rachel's mother moved in with us in January because she could no longer manage on her own.

Both children see a counselor every week.

Four people lost the person their days ran on.

Colin now leaves work at four. Rachel's mother could not manage alone and moved in. [HRT-STMT-0001] Both children see a counselor each week. [HRT-STMT-0001]

SINCE NOVEMBER 4

Colin	Cut his hours to be home by four.
Maya, 10	Taught her father to braid her hair.
Theo, 7	Reads with his father now. Both children see a counselor weekly.
Her mother	Moved in with the family in January.

Source: HRT-STMT-0001.

BEAT 06 · THE NUMBERS

Economic loss: $2,559,450.

Her earnings to 65, less what she would have spent on herself, have a present value of $1,640,000, and her benefits $286,000. [HRT-ECON-0004] [HRT-ECON-0004]

The work she did at home, priced at what it costs to hire, comes to $612,000. [HRT-ECON-0004] Funeral and final medical costs were $21,450. [HRT-ECON-0004]

ECONOMIC LOSS

Earnings to age 65 net of her own consumption, present value	$1,640,000
Benefits and retirement present value	$286,000
Household and family services 31 hours a week at replacement cost, present value	$612,000
Funeral and final medical	$21,450
Economic loss	**$2,559,450**

Source: economist's report, HRT-ECON-0004.

The policies total $11,000,000.

Fenner-Dray carried $1,000,000 in primary coverage and a $10,000,000 umbrella. [INS-0001] [INS-0001]

THE LOSS BESIDE THE COVERAGE



Bars are drawn to one scale.

BEAT 07 · THE ASK

The Hartwell family will resolve all claims for $8,400,000.

That is the economic loss of $2,559,450 and $5,840,550 for a husband of thirteen years and two children of ten and seven, who had her for one more ordinary Tuesday.

Fault is admitted. [INS-0001] The figure is inside the coverage. [INS-0001]

THE DEMAND

$8,400,000
to resolve all claims

April 6, 2026
at 5:00 p.m., this offer closes

FOR COUNSEL

Cite table

Every cited statement in the piece, in reading order, beside the page it rests on. Counsel checks each line and signs off before anything is sent.

NO.	BEAT	STATEMENT	SOURCE	CHECKED
01	The person	She had cleaned children's teeth at the same practice since 2014.	[Ex. 4 · HRT-EMP-0009]	☐
02	The person	She and Colin married in 2012. Their children are ten and seven.	[Ex. 3 · HRT-FAM-0002] [Ex. 3 · HRT-FAM-0002]	☐
03	What happened	Mrs. Hartwell entered the intersection on a green signal at 7:52 a.m.	[Ex. 1 · PD-0003]	☐
04	What happened	She had left her children at school six minutes before.	[Ex. 6 · HRT-SCH-0004]	☐
05	What happened	The truck entered 3.1 seconds into its red and struck her door.	[Ex. 1 · PD-0003]	☐
06	What happened	She died at 8:40.	[Ex. 1 · PD-0003]	☐
07	What happened	Fenner-Dray's insurer has accepted that its driver ran the signal.	[Ex. 2 · INS-0001]	☐
08	An ordinary Tuesday	She ran three miles and was home before anyone woke.	[Ex. 5 · HRT-PH-0031]	☐
09	An ordinary Tuesday	Her message to Colin at 6:48: Lunches are on the counter. Maya needs her cello at 5.	[Ex. 5 · HRT-PH-0012]	☐
10	An ordinary Tuesday	The school logged her drop-off at 7:46.	[Ex. 6 · HRT-SCH-0004]	☐
11	An ordinary Tuesday	The practice's schedule shows six patients before lunch and four after.	[Ex. 4 · HRT-EMP-0009]	☐

NO.	BEAT	STATEMENT	SOURCE	CHECKED
12	An ordinary Tuesday	The pharmacy receipt is stamped 12:41 p.m.	[Ex. 7 · HRT-CAL-0003]	☐
13	An ordinary Tuesday	She collected both children at 4:52.	[Ex. 6 · HRT-SCH-0004]	☐
14	An ordinary Tuesday	The cello lesson is on the family calendar in her entry.	[Ex. 7 · HRT-CAL-0003]	☐
15	An ordinary Tuesday	At 6:04 she told her mother the pill box was filled through Monday.	[Ex. 5 · HRT-PH-0015]	☐
16	An ordinary Tuesday	The grocery order went in at 9:02 p.m.	[Ex. 7 · HRT-CAL-0003]	☐
17	Every week	The school's records show she did the morning drop-off on 44 of the first 50 school days.	[Ex. 6 · HRT-SCH-0004]	☐
18	Every week	She initialed Theo's reading log on 58 of 64 nights.	[Ex. 6 · HRT-SCH-0004]	☐
19	Every week	Colin Hartwell has taken on the work, and has cut his own hours to do it.	[Ex. 8 · HRT-STMT-0001]	☐
20	Every week	The economist prices the 31 hours a week it takes to replace her.	[Ex. 9 · HRT-ECON-0004]	☐
21	Every week	She had worked for one practice since 2014.	[Ex. 4 · HRT-EMP-0009]	☐
22	The harm	Colin Hartwell's statement is three paragraphs long. The first: I did not know how to braid hair. Maya taught me in December.	[Ex. 8 · HRT-STMT-0001]	☐
23	The harm	Colin now leaves work at four. Rachel's mother could not manage alone and moved in.	[Ex. 8 · HRT-STMT-0001]	☐
24	The harm	Both children see a counselor each week.	[Ex. 8 · HRT-STMT-0001]	☐
25	The numbers	Her earnings to 65, less what she would have spent on herself, have a present value of $1,640,000, and her benefits $286,000.	[Ex. 9 · HRT-ECON-0004] [Ex. 9 · HRT-ECON-0004]	☐

NO.	BEAT	STATEMENT	SOURCE	CHECKED
26	The numbers	The work she did at home, priced at what it costs to hire, comes to $612,000.	[Ex. 9 · HRT-ECON-0004]	☐
27	The numbers	Funeral and final medical costs were $21,450.	[Ex. 9 · HRT-ECON-0004]	☐
28	The numbers	Fenner-Dray carried $1,000,000 in primary coverage and a $10,000,000 umbrella.	[Ex. 2 · INS-0001] [Ex. 2 · INS-0001]	☐
29	The ask	Fault is admitted.	[Ex. 2 · INS-0001]	☐
30	The ask	The figure is inside the coverage.	[Ex. 2 · INS-0001]	☐

30 cited statements, 9 exhibits. Sign-off: _____ Date: _____

ATTACHED

The record

This sample attaches the cited pages. A client piece attaches each exhibit in full, behind the same chips, on a private link.

EX.	DOCUMENT	DATE	BATES RANGE	CITED
1	**Crash report no. 25-1104-0212**	November 4, 2025	PD-0001 to PD-0009	3×
2	**Letter accepting fault; coverage disclosure**	December 19, 2025	INS-0001 to INS-0003	4×
3	**Family records**	Various	HRT-FAM-0001 to HRT-FAM-0006	1×
4	**Employment records, Calder Pediatric Dental**	2014 to 2025	HRT-EMP-0001 to HRT-EMP-0014	3×
5	**Her phone: messages and logs**	October 28, 2025	HRT-PH-0001 to HRT-PH-0040	3×
6	**School records**	August 25 to November 3, 2025	HRT-SCH-0001 to HRT-SCH-0012	5×
7	**Household records**	October 2025	HRT-CAL-0001 to HRT-FIN-0012	3×
8	**Statement of Colin Hartwell**	February 2026	HRT-STMT-0001 to HRT-STMT-0004	4×
9	**Economist's report**	February 16, 2026	HRT-ECON-0001 to HRT-ECON-0022	4×

EXHIBIT 1

Crash report no. 25-1104-0212

Calder Police Department crash report · November 4, 2025
By public records request
PD-0001 to PD-0009

EX. 1 · CRASH REPORT NO. 25-1104-0212 PD-0003

Narrative

Tuesday, November 4, 2025, 7:52 a.m. Alder Street at 9th Avenue. Unit 2, a passenger car driven by Rachel Hartwell, entered on a green signal.

Unit 1, a Fenner-Dray Delivery box truck, entered against a red signal 3.1 seconds after the change, per its dash camera and the signal log, and struck Unit 2 on the driver's side.

Driver of Unit 2 pronounced dead at Calder Regional Trauma Center at 8:40 a.m.

INVENTED RECORD · COMPOSITE SAMPLE · AN ORDINARY TUESDAY

EXHIBIT 2

Letter accepting fault; coverage disclosure

Letter from Fenner-Dray's insurer · December 19, 2025
Received in response to counsel's letter
INS-0001 to INS-0003

EX. 2 · LETTER ACCEPTING FAULT; COVERAGE DISCLOSURE INS-0001

Fenner-Dray Delivery accepts that its driver entered the intersection against a red signal and does not contest fault for the collision.

Primary auto liability	$1,000,000
Umbrella	$10,000,000

INVENTED RECORD · COMPOSITE SAMPLE · AN ORDINARY TUESDAY

EXHIBIT 3

Family records

Marriage and birth records · Various
Claimants' records
HRT-FAM-0001 to HRT-FAM-0006

EX. 3 · FAMILY RECORDS HRT-FAM-0002

Rachel Hartwell	Born 1986. Age 39 at death.
Marriage	To Colin Hartwell, June 2012. Thirteen years.
Children	Maya, 10. Theo, 7.

INVENTED RECORD · COMPOSITE SAMPLE · AN ORDINARY TUESDAY

EXHIBIT 4

Employment records, Calder Pediatric Dental

Personnel file and daily schedule · 2014 to 2025
Claimants' records, by authorization
HRT-EMP-0001 to HRT-EMP-0014

EX. 4 · EMPLOYMENT RECORDS, CALDER PEDIATRIC DENTAL HRT-EMP-0009

Personnel summary; schedule for October 28, 2025

Position	Registered dental hygienist since 2014. Salary $84,200.
October 28	Ten patients: six before lunch, four after. Clocked 8:00 a.m. to 4:30 p.m.
Note from the practice owner	Children asked for her by name.

INVENTED RECORD · COMPOSITE SAMPLE · AN ORDINARY TUESDAY

EXHIBIT 5

Her phone: messages and logs

Phone records · October 28, 2025
Claimants' records
HRT-PH-0001 to HRT-PH-0040

Thread with Colin

Rachel · 6:48 a.m.
Lunches are on the counter. Maya needs her cello at 5.

Colin · 6:50 a.m.
Got it. Late meeting, home by 6:30.

Rachel · 6:22 p.m.
Dinner at 6:30. Theo set the table.

Thread with her mother

Rachel · 6:04 p.m.
Dinner is on your counter and the pill box is filled through Monday.

Mom · 6:09 p.m.
You're an angel. Go feed those kids.

Fitness log

October 28	Run, 3.1 miles, 5:41 to 6:09 a.m.

EXHIBIT 6

School records

Drop-off and pick-up records; reading log · August 25 to November 3, 2025
Calder Elementary, by authorization
HRT-SCH-0001 to HRT-SCH-0012

EX. 6 · SCHOOL RECORDS HRT-SCH-0004

October 28, drop-off	7:46 a.m., by R. Hartwell
November 4, drop-off	7:46 a.m., by R. Hartwell
October 28, pick-up	4:52 p.m., by R. Hartwell
School year to November 3	Dropped off by R. Hartwell on 44 of 50 school days; picked up on 41.
Theo's reading log	Twenty minutes a night, initialed "R.H." on 58 of 64 nights.

INVENTED RECORD · COMPOSITE SAMPLE · AN ORDINARY TUESDAY

EXHIBIT 7

Household records

Calendar, pharmacy, bank and grocery records · October 2025
Claimants' records
HRT-CAL-0001 to HRT-FIN-0012

EX. 7 · HOUSEHOLD RECORDS HRT-CAL-0003

Week of October 27

Family calendar, Tuesday	5:10 p.m. Maya, cello. Entered by Rachel.
Pharmacy receipt	October 28, 12:41 p.m. Three prescriptions for L. Pell (her mother).
Grocery order	Placed October 28, 9:02 p.m., from her account.
Household bills	Utilities, mortgage and school fees paid from accounts she managed.

INVENTED RECORD · COMPOSITE SAMPLE · AN ORDINARY TUESDAY

EXHIBIT 8

Statement of Colin Hartwell

Signed statement · February 2026
Claimant
HRT-STMT-0001 to HRT-STMT-0004

EX. 8 · STATEMENT OF COLIN HARTWELL HRT-STMT-0001

I did not know how to braid hair. Maya taught me in December.

I have cut my hours to be home by four. Rachel's mother moved in with us in January because she could no longer manage on her own.

Both children see a counselor every week.

INVENTED RECORD · COMPOSITE SAMPLE · AN ORDINARY TUESDAY

EXHIBIT 9

Economist's report

Expert report · February 16, 2026
Claimants' expert
HRT-ECON-0001 to HRT-ECON-0022

EX. 9 · ECONOMIST'S REPORT HRT-ECON-0004

Summary of economic loss

ITEM	AMOUNT
Earnings to age 65, net of personal consumption, present value	$1,640,000
Benefits and retirement, present value	$286,000
Household and family services: 31 hours a week at $24 an hour, present value	$612,000
Funeral and final medical	$21,450
Total	$2,559,450

INVENTED RECORD · COMPOSITE SAMPLE · AN ORDINARY TUESDAY