

# COMPREHENSIVE INSURANCE CLAIM REPORT

Case Number: IC-2024-0847-2931

Date of Report: December 21, 2025

Prepared by: Metropolitan Insurance Adjusters

## EXECUTIVE SUMMARY

This comprehensive insurance claim report documents a vehicular accident that occurred on October 15, 2024, at approximately 2:47 PM at the intersection of Main Street and Oak Avenue in downtown Springfield. The incident involved three vehicles: a 2022 Honda Accord driven by the claimant, a 2019 Ford F-150 pickup truck, and a 2020 Toyota Camry. The accident resulted in significant property damage to all three vehicles and multiple injuries requiring medical attention.

The claimant, Mr. James Robert Mitchell, has filed a comprehensive claim seeking compensation for vehicle damage, medical expenses, lost wages, pain and suffering, and other related costs. This report consolidates information from police reports, witness statements, medical records, vehicle inspection reports, and insurance company assessments to provide a complete picture of the incident and its consequences.

Initial assessment indicates that the primary cause of the accident was a failure to yield at a traffic signal, combined with adverse weather conditions that reduced visibility and road traction. The investigation is ongoing, with additional evidence being reviewed to determine final liability and compensation amounts.

## CLAIM INFORMATION

**Claim Number: CLM-2024-0847-2931**

Policy Number: POL-8472-9384-2931

Claimant Name: James Robert Mitchell

Date of Loss: October 15, 2024

Time of Loss: 2:47 PM Central Standard Time

Location of Loss: Intersection of Main Street and Oak Avenue, Springfield, Illinois

Type of Claim: Automobile Accident - Multi-Vehicle Collision

Claim Status: Under Investigation

Assigned Adjuster: Sarah Elizabeth Thompson, Senior Claims Adjuster

Insurance Company: Metropolitan Insurance Group

## POLICE REPORT

**Official Police Report Number: SPR-2024-10-15-0847**

Officer Name: Detective Michael Chen, Badge Number 8472

Department: Springfield Police Department, Traffic Division

Date Report Filed: October 15, 2024

## **Incident Description:**

At approximately 2:47 PM on October 15, 2024, officers from the Springfield Police Department responded to a multi-vehicle collision at the intersection of Main Street and Oak Avenue. Upon arrival, officers observed three vehicles with significant damage positioned in various locations within the intersection. Emergency medical services were already on scene treating injured parties.

The primary vehicle, a 2022 Honda Accord (License Plate: IL-ABC-1234), was positioned facing northeast in the center of the intersection. The front end of the vehicle sustained severe damage, with the front bumper completely detached and the hood crumpled. The windshield was cracked but intact. Airbags were deployed on both the driver and passenger sides.

A second vehicle, a 2019 Ford F-150 pickup truck (License Plate: IL-XYZ-5678), was found positioned perpendicular to the Honda Accord, with its front passenger side making contact with the Honda's driver side. The pickup truck exhibited damage to the front passenger fender, door, and side panel. The driver of the pickup truck was found outside the vehicle and appeared to be in distress.

The third vehicle involved, a 2020 Toyota Camry (License Plate: IL-DEF-9012), was positioned at the southeast corner of the intersection. This vehicle sustained rear-end damage, with the trunk lid partially crushed and the rear bumper dislodged. The vehicle appeared to have been struck from behind.

## **Weather and Road Conditions:**

At the time of the accident, weather conditions were adverse. Light rain had been falling for approximately thirty minutes prior to the incident, creating wet road surfaces. Visibility was reduced due to overcast skies and moderate precipitation. Road surface conditions were reported as wet with some standing water in the intersection area. Temperature was approximately 52 degrees Fahrenheit.

Traffic signals at the intersection were operational at the time of the accident. The traffic light controlling northbound traffic on Main Street was displaying a green signal, while the light controlling eastbound traffic on Oak Avenue was displaying a red signal. This information was confirmed through review of traffic camera footage and witness statements.

## **Citations Issued:**

The driver of the Ford F-150 pickup truck, identified as Robert William Johnson, was issued a citation for failure to yield at a traffic signal (Illinois Vehicle Code Section 11-306). Additionally, Mr. Johnson was cited for operating a vehicle at an unsafe speed for conditions (Illinois Vehicle Code Section 11-601). No citations were issued to the driver of the Honda Accord or the Toyota Camry at the scene.

# **CLAIMANT REPORT**

## **Claimant Statement - James Robert Mitchell**

Date of Statement: October 16, 2024

Statement Taken By: Sarah Elizabeth Thompson, Senior Claims Adjuster

## **Account of Events:**

Mr. Mitchell provided the following account of the incident: 'I was driving northbound on Main Street, approaching the intersection with Oak Avenue. The traffic light was green, and I had the right of way. I was traveling at approximately 30 miles per hour, which is the posted speed limit for that section of Main Street. As I entered the intersection, I noticed a pickup truck approaching from my left on Oak Avenue. The truck appeared to be moving at a high rate of speed and did not appear to be slowing down despite the red traffic signal.'

'I attempted to apply my brakes, but due to the wet road conditions, my vehicle did not stop as quickly as I expected. The pickup truck entered the intersection against the red light and struck the driver's side of my vehicle. The impact was severe and caused my vehicle to spin. I remember hearing the sound of metal crunching and glass breaking. The airbags deployed immediately upon impact.'

'After the initial impact, I was disoriented and in pain. I felt a sharp pain in my neck and lower back. My head had struck the side window despite the airbag deployment. I was able to unbuckle my seatbelt and exit the vehicle with assistance from bystanders. I was then transported to Springfield General Hospital by ambulance.'

## **Vehicle Information:**

The claimant's vehicle is a 2022 Honda Accord, four-door sedan, color: Midnight Blue Metallic. The vehicle was purchased new in March 2022 and had approximately 18,450 miles on the odometer at the time of the accident. The vehicle was in excellent condition prior to the incident, with all scheduled maintenance completed and no prior accident history. The vehicle was insured under a comprehensive policy with Metropolitan Insurance Group.

Estimated repair costs for the vehicle have been assessed at \$18,750. However, given the extent of the damage and the age of the vehicle, the insurance company has determined that the vehicle is a total loss. The actual cash value of the vehicle at the time of the accident was determined to be \$24,500.

## **Injuries Sustained:**

Mr. Mitchell sustained multiple injuries as a result of the accident. Immediately following the collision, he experienced severe neck pain, lower back pain, and headaches. He was transported to Springfield General Hospital where he underwent a comprehensive medical evaluation including X-rays, CT scans, and MRI imaging.

Medical diagnosis revealed the following injuries: cervical strain and sprain, lumbar strain and sprain, mild traumatic brain injury with post-concussion syndrome, and multiple contusions and abrasions. The claimant was admitted to the hospital for observation and discharged the following day with instructions for follow-up care.

Since the accident, Mr. Mitchell has been receiving ongoing medical treatment including physical therapy, chiropractic care, and neurological consultations. He has been unable to return to work in his capacity as a construction supervisor due to his injuries and the physical demands of his position.

## **WITNESS STATEMENTS**

### **Witness 1: Maria Elena Rodriguez**

Contact Information: 847-555-0123, maria.rodriguez@email.com

Date of Statement: October 15, 2024

Location at Time of Incident: Standing at bus stop on southeast corner of intersection

Ms. Rodriguez provided the following statement: 'I was waiting for the bus on the corner of Main Street and Oak Avenue. I had a clear view of the intersection. The light for Main Street traffic was green, and I saw the blue Honda approaching from the south. The Honda was driving at a normal speed, not fast at all. Then I saw this big pickup truck coming from the west on Oak Avenue. The light was red for Oak Avenue, but the truck didn't stop. It just kept going right through the red light and crashed into the side of the Honda. The impact was really loud, and I could see pieces of the cars flying. The Honda spun around, and then there was another car that got hit too. It all happened so fast, but I'm certain the pickup truck ran the red light.'

### **Witness 2: David Michael Anderson**

Contact Information: 847-555-0145, david.anderson@email.com

Date of Statement: October 15, 2024

Location at Time of Incident: Driving eastbound on Oak Avenue, stopped at red light

Mr. Anderson provided the following statement: 'I was driving eastbound on Oak Avenue and came to a stop at the red light at Main Street. I was the first car in line. I saw a pickup truck in my rearview mirror approaching quickly. The truck didn't seem to be slowing down, and I was concerned it might hit me. At the last moment, the truck swerved into the left turn lane and went right through the red light. I saw it collide with a blue car that was going north on Main Street. The blue car had a green light, so it had the right of way. The pickup truck definitely ran the red light. I pulled over and called 911 immediately.'

### **Witness 3: Jennifer Lynn Martinez**

Contact Information: 847-555-0167, jennifer.martinez@email.com

Date of Statement: October 16, 2024

Location at Time of Incident: Walking on sidewalk, northwest corner of intersection

Ms. Martinez provided the following statement: 'I was walking my dog along Main Street when I heard a loud crash. I looked up and saw three cars involved in an accident in the intersection. The road was wet from the rain, and I remember thinking that might have contributed to the accident. I saw a blue Honda that had been hit on the side, and there was a pickup truck that had also been damaged. A third car, a silver or gray sedan, was also involved. I didn't see the actual moment of impact, but I did see the aftermath. People were getting out of their cars, and someone was calling for help. I stayed at the scene until the police arrived and gave them my contact information.'

## **TIMELINE OF EVENTS**

## October 15, 2024 - Detailed Chronology

2:30 PM - Light rain begins in the Springfield area. Weather conditions begin to deteriorate.

2:35 PM - Mr. Mitchell departs from his workplace located at 1247 Industrial Boulevard, Springfield, driving his 2022 Honda Accord. He is traveling to a construction site located on the north side of the city.

2:42 PM - Mr. Mitchell enters Main Street heading northbound. Traffic is moderate, and road conditions are becoming increasingly wet due to continued precipitation.

2:45 PM - Mr. Mitchell approaches the intersection of Main Street and Oak Avenue. The traffic signal is displaying a green light for northbound Main Street traffic.

2:46:30 PM - A 2019 Ford F-150 pickup truck, driven by Robert William Johnson, approaches the intersection traveling eastbound on Oak Avenue. The traffic signal is displaying a red light for eastbound Oak Avenue traffic. Witnesses report that the pickup truck does not appear to be slowing down.

2:47:00 PM - The Ford F-150 enters the intersection against the red light and collides with the driver's side of Mr. Mitchell's Honda Accord. The impact occurs in the center of the intersection. The force of the collision causes the Honda to spin counterclockwise.

2:47:05 PM - During the spin, the Honda Accord makes secondary contact with a 2020 Toyota Camry that was stopped at the intersection, waiting to make a left turn. The Toyota Camry sustains rear-end damage.

2:47:10 PM - Airbags deploy in the Honda Accord. Mr. Mitchell experiences immediate pain in his neck and back. The driver of the Ford F-150 exits his vehicle and appears to be in distress.

2:47:30 PM - Bystanders approach the scene to render assistance. Multiple witnesses call 911 to report the accident.

2:48:00 PM - Emergency medical services arrive at the scene. Paramedics begin assessing the injured parties.

2:49:00 PM - Springfield Police Department officers arrive at the scene. Officers begin securing the area and gathering information from witnesses and involved parties.

2:52:00 PM - Mr. Mitchell is placed on a backboard and loaded into an ambulance for transport to Springfield General Hospital. He is conscious and alert but complaining of severe neck and back pain.

3:15 PM - Mr. Mitchell arrives at Springfield General Hospital Emergency Department. He is immediately taken for medical evaluation and imaging studies.

3:30 PM - Police officers complete initial investigation at the scene. Traffic camera footage is requested for review. Vehicles are towed to secure impound lots for further inspection.

4:00 PM - Mr. Mitchell undergoes CT scan and MRI imaging at the hospital. Initial results indicate cervical and lumbar strain injuries.

5:30 PM - Police report is filed with case number SPR-2024-10-15-0847. Citations are issued to the driver of the Ford F-150.

October 16, 2024 - 8:00 AM - Mr. Mitchell is discharged from Springfield General Hospital with instructions for follow-up care and restrictions on physical activity.

October 16, 2024 - 10:00 AM - Insurance claim is filed with Metropolitan Insurance Group. Claim number CLM-2024-0847-2931 is assigned.

October 16, 2024 - 2:00 PM - Initial statement is taken from Mr. Mitchell by claims adjuster Sarah Thompson.

## **INSURANCE COMPANY ASSESSMENT**

### **Metropolitan Insurance Group - Claims Department Analysis**

Date of Assessment: October 18, 2024

Assessing Adjuster: Sarah Elizabeth Thompson, Senior Claims Adjuster

#### **Liability Assessment:**

Based on the comprehensive investigation conducted, including review of police reports, witness statements, traffic camera footage, and physical evidence from the scene, Metropolitan Insurance Group has determined that the driver of the Ford F-150 pickup truck, Robert William Johnson, is primarily liable for the accident. The evidence clearly indicates that Mr. Johnson failed to yield at a traffic signal, entering the intersection against a red light.

The claimant, James Robert Mitchell, was operating his vehicle in a lawful manner, with the right of way, and at an appropriate speed for the conditions. While adverse weather conditions may have contributed to the severity of the impact, they do not absolve the at-fault driver of responsibility for failing to obey traffic signals.

The driver of the Toyota Camry, identified as Patricia Ann Williams, was not found to be at fault. Her vehicle was stationary at the time of the initial impact and was struck as a result of the chain reaction caused by the primary collision.

#### **Vehicle Damage Assessment:**

A comprehensive vehicle inspection was conducted on October 17, 2024, at Springfield Auto Body and Collision Center. The inspection was performed by certified automotive damage appraiser Michael Robert Davis.

The claimant's 2022 Honda Accord sustained extensive damage to the driver's side, including complete destruction of the driver's side door, significant damage to the front and rear driver's side panels, damage to the driver's side mirror, and structural damage to the frame. The front bumper and hood also sustained damage from secondary impacts. The vehicle's airbag system deployed as designed, and the windshield was cracked but remained intact.

Repair estimates total \$18,750. However, given the extent of structural damage and the vehicle's age, the insurance company has determined that the vehicle is a total loss. The actual cash value of the vehicle at the time of the accident has been appraised at \$24,500, based on comparable vehicle sales

in the local market and the vehicle's condition prior to the accident.

The Ford F-150 sustained damage estimated at \$12,300, primarily to the front passenger side fender, door, and side panel. The Toyota Camry sustained rear-end damage estimated at \$6,200, including damage to the trunk lid, rear bumper, and rear quarter panels.

### **Medical Expense Review:**

Medical expenses incurred by the claimant have been reviewed and verified. Total medical expenses to date amount to \$28,450. This includes emergency room services, hospital admission, diagnostic imaging including CT scans and MRI studies, physician consultations, and initial treatment. Additional medical expenses are anticipated as the claimant continues to receive ongoing treatment including physical therapy and specialist consultations.

Projected future medical expenses, based on the treating physician's recommendations and the claimant's current condition, are estimated at \$15,000 to \$25,000. This includes continued physical therapy, chiropractic care, neurological follow-up appointments, and potential additional diagnostic testing.

## **COMPENSATION AND SETTLEMENT**

### **Proposed Settlement Breakdown**

Based on the comprehensive assessment of damages, injuries, and related expenses, the following compensation has been calculated:

#### **Property Damage:**

Vehicle Total Loss Settlement: \$24,500. This represents the actual cash value of the 2022 Honda Accord at the time of the accident. The settlement amount is based on comparable vehicle sales in the local market, adjusted for the vehicle's condition, mileage, and features. The claimant's vehicle had 18,450 miles and was in excellent condition prior to the accident.

Personal Property Damage: \$1,250. This includes damage to personal items in the vehicle at the time of the accident, including a laptop computer, work tools, and personal effects that were damaged or destroyed in the collision.

Towing and Storage Fees: \$450. Costs associated with towing the vehicle from the accident scene and storage fees incurred while the vehicle was held for inspection.

Rental Vehicle Expenses: \$1,800. Reimbursement for rental vehicle expenses incurred while the claimant was without transportation. This covers a period of six weeks at \$300 per week.

#### **Medical Expenses:**

Past Medical Expenses: \$28,450. This includes all medical expenses incurred from the date of the accident through the current date, including emergency room services, hospital admission, diagnostic imaging, physician consultations, and initial treatment.



Future Medical Expenses: \$20,000. Estimated future medical expenses based on the treating physician's recommendations and the claimant's current condition. This includes continued physical therapy, chiropractic care, neurological follow-up appointments, and potential additional diagnostic testing.

### **Lost Wages:**

Past Lost Wages: \$8,400. The claimant has been unable to work since the date of the accident due to his injuries. Based on his employment records, he earns \$1,200 per week as a construction supervisor. Lost wages are calculated for seven weeks of missed work.

Future Lost Wages: \$4,800. Projected lost wages for an additional four weeks while the claimant continues to recover and undergo treatment. This projection is based on medical recommendations and the physical demands of the claimant's occupation.

### **Pain and Suffering:**

General Damages for Pain and Suffering: \$45,000. This compensation is provided for the physical pain, emotional distress, and diminished quality of life experienced by the claimant as a result of the accident and his injuries. This amount reflects the severity of the injuries, the duration of recovery, and the impact on the claimant's daily life and activities.

### **Total Proposed Settlement:**

The total proposed settlement amount is \$134,650. This includes all property damage, medical expenses, lost wages, and pain and suffering compensation. This settlement is subject to final approval and may be adjusted based on additional evidence or expenses that come to light during the ongoing investigation.

## **ADDITIONAL INFORMATION**

### **Traffic Camera Footage Analysis:**

Traffic camera footage from the intersection was obtained and analyzed by the Springfield Police Department. The footage clearly shows the sequence of events leading up to and including the collision. The footage confirms that the traffic signal for eastbound Oak Avenue traffic was displaying a red light at the time the Ford F-150 entered the intersection. The footage also shows that the traffic signal for northbound Main Street traffic was displaying a green light, confirming that the claimant had the right of way.

Analysis of the footage indicates that the Ford F-150 was traveling at approximately 45 miles per hour as it approached the intersection, which exceeds the posted speed limit of 35 miles per hour for that section of Oak Avenue. The vehicle did not appear to apply brakes until after entering the intersection, at which point it was too late to avoid the collision.

### **Medical Records Summary:**

Comprehensive medical records have been obtained from Springfield General Hospital and the claimant's treating physicians. The records document the injuries sustained, diagnostic procedures performed, treatments provided, and ongoing care requirements.

The medical records confirm diagnoses of cervical strain and sprain, lumbar strain and sprain, mild traumatic brain injury with post-concussion syndrome, and multiple contusions and abrasions. The records document the claimant's hospital admission, diagnostic imaging results, and discharge instructions.

Ongoing treatment includes physical therapy sessions three times per week, chiropractic adjustments twice per week, and neurological consultations monthly. The treating physicians have recommended continued treatment for an estimated additional three to six months, depending on the claimant's progress.

### **Expert Opinions:**

An independent medical examination was conducted by Dr. Robert James Wilson, a board-certified orthopedic surgeon. Dr. Wilson reviewed the claimant's medical records, conducted a physical examination, and provided an expert opinion regarding the injuries sustained and their relationship to the accident.

Dr. Wilson's opinion confirms that the injuries sustained by the claimant are consistent with the mechanism of injury described in the accident. He notes that the cervical and lumbar strains are typical of the type of injury that occurs in side-impact collisions, particularly when the head strikes a window or other interior surface of the vehicle.

An accident reconstruction expert, Mr. Thomas Edward Brown, was retained to analyze the physical evidence and provide an expert opinion regarding the cause and sequence of the accident. Mr. Brown's analysis confirms that the primary cause of the accident was the failure of the Ford F-150 driver to yield at the traffic signal, combined with excessive speed for the conditions.

## **CONCLUSION**

This comprehensive insurance claim report documents a serious multi-vehicle accident that occurred on October 15, 2024, resulting in significant property damage and personal injuries. The investigation has determined that the driver of the Ford F-150 pickup truck is primarily liable for the accident due to failure to yield at a traffic signal and operating at an unsafe speed for conditions.

The claimant, James Robert Mitchell, has sustained significant injuries requiring ongoing medical treatment and has incurred substantial expenses including vehicle damage, medical costs, and lost wages. The proposed settlement amount of \$134,650 reflects compensation for all documented damages and expenses.

This report is based on information available as of the date of preparation. Additional information may become available as the investigation continues, and the settlement amount may be adjusted accordingly. All parties are encouraged to continue cooperating with the investigation to ensure a fair and complete resolution of this claim.

## **APPENDICES**

The following documents are referenced in this report and are available upon request:

Appendix A: Complete Police Report (SPR-2024-10-15-0847)

Appendix B: Witness Statements (Complete transcripts)

Appendix C: Medical Records (Complete file from Springfield General Hospital and treating physicians)

Appendix D: Vehicle Inspection Report (Springfield Auto Body and Collision Center)

Appendix E: Traffic Camera Footage (Available for review)

Appendix F: Expert Reports (Medical and Accident Reconstruction)

Appendix G: Employment Records and Wage Documentation

Appendix H: Insurance Policy Documents