



# Internal Adjuster Report [CONFIDENTIAL]

Claim ID: CLM-57398bv  
Prepared For: Internal Use Only  
Prepared By: System Auto-Generated  
Date: September 19, 2025

## Exhibit 1: Clm 57398Bv Repair Estimate

### Summary:

- On September 11, 2025, Ace Auto Body & Collision provided a repair estimate for a 2022 Toyota Camry owned by John Doe, totaling \$1,260.90. - The estimate includes costs for replacing the front bumper cover, repairing the front right fender, and associated labor and materials. - Liability for the damages is attributed to the incident leading to the need for repairs, as detailed in Claim ID: CLM-57398bv.

### Follow-Ups:

1. Can you provide any additional documentation or photos that support the damage assessment in the estimate? 2. What is the expected timeline for the completion of repairs once authorized? 3. Are there any warranties or guarantees associated with the repairs outlined in this estimate?

### Recommendations:

1. **\*\*Verify Vehicle Ownership\*\***: Confirm that John Doe is the registered owner of the 2022 Toyota Camry by checking the VIN against state registration records. 2. **\*\*Obtain Detailed Repair Breakdown\*\***: Request a more detailed breakdown of the repair estimate from Ace Auto Body & Collision, including any potential additional costs that may arise during the full teardown and inspection. 3. **\*\*Contact the Repair Shop\*\***: Reach out to Ace Auto Body & Collision at (555) 123-4567 to discuss the timeline for repairs and any specific conditions that may affect the total cost.

## Exhibit 2: Clm 57398Bv Photo Evidence

### Summary:

- The image shows a collision between a silver sedan and a dark-colored vehicle, with the front end of the silver sedan making contact with the rear of the dark-colored vehicle. - Visible damage includes a crumpled hood and front bumper on the silver sedan, and apparent impact to the rear bumper of the dark-colored vehicle. - A woman is seated on the ground next to the silver sedan, holding a cloth to her forehead, and the incident appears to have occurred in a parking lot under clear weather conditions.

### Follow-Ups:

1. Can you provide more details about the circumstances leading up to the incident depicted in the photo? 2. Are there any witnesses or additional evidence that could support your account of the event?

### Recommendations:

1. **\*\*Gather Additional Evidence\*\***: Collect any relevant documentation or evidence related to the incident, including photographs, witness statements, and police reports, to strengthen the subrogation case. 2. **\*\*Identify Potential Liable Parties\*\***: Analyze the circumstances of the incident to determine if there are any third parties who may share liability, and begin the process of reaching out to them for potential recovery.

## **Exhibit 3: Clm 57398Bv Witness Statement**

### **Summary:**

- On September 10, 2025, at approximately 2:30 PM, Jane Miller witnessed a black SUV run a red light at the intersection of Main Street and 5th Avenue, colliding with a silver Toyota Camry. - The impact occurred on the front passenger side of the Toyota, causing significant damage and leaving the driver visibly shaken and injured. - Jane Miller asserts that the driver of the black SUV is liable for the accident due to their failure to stop at the red light.

### **Follow-Ups:**

1. Can you describe the actions of the black SUV driver immediately after the collision? 2. Were there any other witnesses present at the scene who may have seen the accident? 3. Did you notice if the driver of the Toyota Camry required any medical assistance at the scene?

### **Recommendations:**

1. **\*\*Contact Jane Miller\*\***: Call Jane Miller at (555) 987-6543 to confirm her witness statement and gather any additional details she may recall about the incident. 2. **\*\*Obtain Traffic Camera Footage\*\***: Verify if there are any traffic cameras at the intersection of Main Street and 5th Avenue and request the footage from September 10, 2025, around 2:30 PM to corroborate the witness account. 3. **\*\*Review Police Report\*\***: If a police report was filed, obtain a copy to assess the official findings regarding the accident and any citations issued to the driver of the black SUV.

# REPAIR ESTIMATE

Claim ID: CLM-57398bv

## Ace Auto Body & Collision

123 W. Main Street, Anytown, USA 12345  
Phone: (555) 123-4567 | Email: contact@aceautobody.com

### TO

**Acme Insurance Co.**  
1000 Insurance Blvd  
Metropolis, USA 54321

### ESTIMATE DETAILS

Estimate Date: 09/11/2025  
Estimate ID: E1-5001-2025

### VEHICLE & DAMAGE DETAILS

Year/Make/Model:  
**2022 Toyota Camry**

VIN:  
**JT123ABCDEF456GHI**

Owner:  
**John Doe**

### LINE ITEMS

DESCRIPTION	QTY	RATE	AMOUNT
Front Bumper Cover, Replacement	1	\$350.00	\$350.00
Front Right Fender, Repair	1	\$200.00	\$200.00
Paint & Materials	1	\$150.00	\$150.00
Labor: R&R (Remove & Replace) Bumper	2.5 hrs	\$85.00	\$212.50
Labor: Bodywork on Fender	3 hrs	\$85.00	\$255.00

Subtotal: \$1167.50  
Tax (8%): \$93.40

**GRAND TOTAL: \$1260.90**

This is a preliminary repair estimate and is subject to change upon a full teardown and inspection.  
Payment is due upon completion of repairs.

Thank you for choosing Ace Auto Body & Collision.



Witness Statement

Claimant: John Doe

Claim #: 489-08-2025-XYZ

Date of Statement: September 11, 2025

To whom it may concern:

My name is Jane Miller and I live at 555 Park Avenue, Anytown, USA. My phone number is (555) 987-6543.

On September 10, 2025, at approximately 2:30 PM, I was stopped at the red light at the intersection of Main Street and 5th Avenue. I was in the car directly behind the silver Toyota Camry.

I saw a black SUV approaching the intersection from 5th Avenue. The traffic light for the black SUV was red. The driver of the SUV did not slow down or stop and drove straight through the intersection, hitting the silver Toyota on the front passenger side. The impact was significant. I heard a loud crash. Both vehicles came to a stop in the middle of the intersection.

The driver of the Toyota looked shaken and was holding her arm. The SUV driver got out and immediately started checking their car for damage. The weather was clear and sunny, and the road was dry.

I believe the driver of the black SUV was at fault for running the red light.

I believe that the contents of this statement are true and correct.

Signed: Jane Miller