

COMPREHENSIVE INSURANCE CLAIM REPORT

Claim ID: CLM-2024-001

Document Type:	Multi-Vehicle Collision Claim - Complete Timeline
Policy Number:	POL-2024-VEH-45782
Claim Status:	Under Review
Filing Date:	January 15, 2024
Last Updated:	February 28, 2024
Policyholder:	Sarah Mitchell
Policy Type:	Comprehensive Auto Insurance

SECTION 1: POLICY INFORMATION

Coverage Details

The policyholder, Sarah Mitchell, maintains a comprehensive auto insurance policy effective from June 1, 2023 through June 1, 2025, with an annual premium of \$1,847.50. The policy provides extensive coverage including bodily injury liability (\$250,000 per person / \$500,000 per accident), property damage liability (\$100,000 per accident), collision and comprehensive coverage at actual cash value minus deductible, uninsured motorist coverage (\$100,000 per person / \$300,000 per accident), and medical payments coverage (\$5,000 per person).

Deductible Information

Collision Deductible: \$750

Comprehensive Deductible: \$500

Glass Deductible: \$100 (waived for repairs)

The collision deductible of \$750 applies to this claim as the incident involved a collision with another vehicle. This deductible amount will be subtracted from the total repair costs when calculating the insurance payout.

Insured Vehicle

Make/Model: 2021 Honda Accord EX

VIN: 1HGCV1F39LA012345

Color: Silver Metallic

Mileage at Incident: 23,847 miles

Estimated Value: \$28,000

The insured vehicle is a well-maintained 2021 Honda Accord EX in excellent condition prior to the incident, with no pre-existing damage reported.

Agent of Record

Michael Chen, License #INS-45892

Premier Insurance Services

Los Angeles, CA

Phone: (323) 555-0100

Email: mchen@premierinsurance.com

SECTION 2: INCIDENT TIMELINE AND DETAILS

Incident Overview

On Friday, January 12, 2024, at approximately 7:42 AM, a multi-vehicle collision occurred at the intersection of Wilshire Boulevard and Vermont Avenue in Los Angeles, California (90005). The incident took place during morning rush hour under clear weather conditions with dry road surfaces and a temperature of 58°F. The collision involved three vehicles and resulted in significant property damage and minor injuries.

Chronological Timeline of Events

7:38 AM - Claimant Sarah Mitchell departs from home at 2847 Oakwood Drive, heading to her workplace at 450 Corporate Center, approximately 8.3 miles away.

7:41 AM - Claimant traveling eastbound on Wilshire Blvd approaching Vermont Ave intersection. Traffic signal shows green light. Vehicle traveling at approximately 35 mph (posted speed limit is 35 mph).

7:42:15 AM - INCIDENT OCCURS - Third-party vehicle (2019 Toyota Camry driven by Robert Harrison) traveling southbound on Vermont Ave fails to stop at red traffic signal. Harrison's vehicle enters intersection at estimated 45 mph without braking. The Camry strikes Mitchell's Honda Accord on the driver's side door and front quarter panel with significant force. The impact causes Mitchell's vehicle to rotate approximately 90 degrees counterclockwise, coming to rest partially within the intersection.

7:42:30 AM - Secondary collision occurs as a fourth vehicle (2020 Ford Explorer driven by Jennifer Park) traveling behind Mitchell's vehicle is unable to stop in time due to the sudden obstruction. Park's vehicle strikes the rear bumper of Mitchell's vehicle at low speed (estimated 10-15 mph). This secondary impact is minor compared to the primary collision.

7:43 AM - Robert Harrison exits his vehicle, appearing visibly disoriented and unstable. Multiple witnesses at the scene report a strong odor of alcohol emanating from Harrison.

7:44 AM - Jennifer Park places 911 call reporting a two-vehicle collision with possible injuries and suspected DUI driver. Emergency services are dispatched.

7:47 AM - LAPD Unit 15-A-32 and Fire Rescue Team 27 are dispatched to the scene.

7:51 AM - LAPD Officers Garcia (Badge #4782) and Thompson (Badge #5123) arrive on scene and begin initial assessment and traffic control.

7:53 AM - Fire Rescue paramedics arrive and begin medical assessment of all parties involved in the collision.

Incident Timeline (Continued)

7:55 AM - Officer Garcia administers standardized field sobriety tests to Robert Harrison. Harrison fails all three tests: Horizontal Gaze Nystagmus (HGN), Walk-and-Turn, and One-Leg Stand. Harrison exhibits clear signs of impairment including slurred speech, bloodshot eyes, unstable gait, and inability to follow simple instructions.

7:58 AM - Sarah Mitchell reports neck pain and headache to paramedics. Given the mechanism of injury (side-impact collision), paramedics recommend immediate hospital evaluation for possible cervical strain and head injury assessment.

8:02 AM - Preliminary breathalyzer test administered to Harrison. Results show Blood Alcohol Concentration (BAC) of 0.14%, significantly exceeding the legal limit of 0.08%. Harrison is immediately placed under arrest for Driving Under the Influence (DUI) and reckless driving. Miranda rights are read at the scene.

8:15 AM - Mitchell transported via AMR Ambulance #427 to Cedars-Sinai Medical Center Emergency Department for comprehensive medical evaluation and treatment. Paramedic report indicates mechanism of injury consistent with whiplash-type cervical strain.

8:35 AM - Three tow trucks arrive at scene. Mitchell's Honda Accord towed to Premier Auto Body (5847 Santa Monica Blvd) per policyholder's insurance network. Harrison's Toyota Camry impounded to LAPD impound facility as part of DUI investigation. Park's Ford Explorer sustains only minor cosmetic damage and is driven from scene by owner.

9:47 AM - Mitchell evaluated at Cedars-Sinai Emergency Department by Dr. Amanda Foster, MD (Emergency Medicine). Comprehensive physical examination conducted. Cervical spine X-rays ordered and completed, showing no fractures or dislocations. Final diagnosis: Cervical strain (whiplash) and post-traumatic headache. Minor contusions noted on left shoulder consistent with seatbelt restraint (indicating proper seatbelt use during collision).

9:47 AM - 10:17 AM - Treatment provided includes soft cervical collar for support and comfort, pain management with ibuprofen 600mg administered orally in emergency department. Prescriptions provided for home use: Ibuprofen 600mg (#20 tablets) and Cyclobenzaprine 10mg muscle relaxant (#10 tablets).

10:17 AM - Mitchell discharged from emergency department in stable condition with detailed discharge instructions. Return precautions explained: immediate return if symptoms worsen, new neurological symptoms develop, or severe headache occurs. Follow-up recommended with primary care physician within 3-5 days.

10:30 AM - Mitchell's spouse, David Mitchell, arrives at hospital and transports patient home.

Post-Incident Timeline and Claim Processing

January 12, 2024 - 2:15 PM - Sarah Mitchell contacts Premier Insurance Services to report the claim. Speaks with claims representative Linda Torres who creates initial claim record. Claim number CLM-2024-001 is assigned. Initial information gathered includes basic incident details, parties involved, and police report number.

January 13, 2024 - 10:00 AM - Senior Claims Adjuster Kevin Park is assigned to handle the case. Park reviews initial claim documentation and police report summary.

January 14, 2024 - 3:30 PM - Adjuster Park conducts on-site vehicle inspection at Premier Auto Body. Comprehensive photographic documentation completed (47 photographs taken from multiple angles). Initial damage assessment indicates significant structural damage requiring detailed tear-down inspection.

January 15, 2024 - 9:00 AM - Formal claim officially filed with complete documentation package including police report, witness statements, medical records, and vehicle inspection report.

January 15, 2024 - 11:45 AM - Premier Auto Body completes initial damage estimate. Estimated repair cost: \$12,847.50. Estimated repair time: 14-16 business days, pending parts availability from Honda supplier network. Estimate includes parts, labor, paint materials, and associated fees.

January 16, 2024 - 2:00 PM - Adjuster Park contacts Nationwide Insurance, the carrier for at-fault driver Robert Harrison (Policy #NW-2023-887654). Third-party liability investigation formally initiated. Nationwide assigns claim handler Jennifer Rodriguez to the case.

January 18, 2024 - Complete police report obtained from LAPD (Report #2024-LAPD-001847). Report documents Harrison's citations: DUI with BAC 0.14%, failure to stop at red signal, reckless driving, and driving on suspended license. Report clearly establishes 100% fault with Harrison. Traffic signal timing verified showing proper operation. Intersection surveillance video obtained from nearby 7-Eleven confirms sequence of events.

January 19, 2024 - 4:15 PM - Rental vehicle authorized for Mitchell through Enterprise Rent-A-Car. 2024 Toyota Corolla provided at daily rate of \$45.00. Coverage period authorized for up to 30 days while vehicle repairs are completed. Mitchell's policy includes rental reimbursement up to \$50/day maximum.

January 22, 2024 - 1:00 PM - Mitchell attends follow-up appointment with Dr. Rachel Kim, MD (Orthopedic Surgery) at Westside Orthopedic Medical Group. Continued neck pain and stiffness reported. Physical examination reveals reduced cervical range of motion. Physical therapy prescribed: 8 sessions over 4 weeks, twice weekly, focusing on cervical range of motion exercises, strengthening, and pain management modalities. Return to work authorized with restrictions: no heavy lifting over 10 pounds, frequent position changes recommended.

Claim Processing and Repairs

January 24, 2024 - During vehicle tear-down inspection, additional hidden structural damage discovered that was not visible during initial assessment. Supplemental damage includes: unibody driver's side rocker panel displaced 12mm requiring pulling and straightening, front subframe mounting point showing stress requiring reinforcement, left front lower control arm bent beyond manufacturer specifications, steering linkage requires replacement due to impact forces. Supplemental estimate: additional \$4,237.00. New total estimate: \$17,084.50. Revised repair time: 18-20 business days due to additional structural work required.

January 26, 2024 - Nationwide Insurance formally accepts 100% liability for the collision based on clear evidence: police report establishing fault, witness statements corroborating events, surveillance video confirmation, Harrison's DUI arrest and citations. Nationwide agrees to cover all property damage costs and medical expenses. Claims handler Rodriguez confirms authorization for full repair costs and medical treatment.

January 29, 2024 - Vehicle repairs formally authorized and commenced at Premier Auto Body. I-CAR Platinum certified technicians assigned to the repair. Parts ordered from Honda genuine parts supplier network. Estimated parts delivery: 5-7 business days for standard components, 10-14 days for structural components requiring special order.

February 2, 2024 - Mitchell begins physical therapy at Pacific Coast Physical Therapy. Treating therapist: Marcus Rodriguez, PT, DPT (Doctor of Physical Therapy). Initial evaluation completed: Cervical range of motion measured at 40° flexion (normal 50°), 45° extension (normal 60°), 60° rotation bilateral (normal 80°), 30° lateral flexion bilateral (normal 45°). Muscle strength testing shows 4/5 strength throughout cervical musculature. Pain level reported as 5/10 at rest, 7/10 with movement. Treatment plan includes manual therapy (soft tissue mobilization and joint mobilization), therapeutic exercises for range of motion and strengthening, postural correction training, and therapeutic modalities (heat, ice, electrical stimulation) as needed. Home exercise program provided.

February 5, 2024 - Parts delivery delay reported. Honda door panel assembly initially ordered was incorrect specification due to VIN lookup error in parts system. Correct parts for 2021 Honda Accord EX re-ordered. Additional delay: 7-10 business days. Customer notification provided. Rental car coverage extended accordingly.

February 5, 2024 - Criminal case arraignment for Robert Harrison held at Los Angeles Superior Court. Case Number: 24CR-001847. Charges filed: DUI with injury (felony classification due to two prior DUI convictions in 2016 and 2019), reckless driving causing injury. Preliminary hearing scheduled for March 15, 2024. Harrison remains released on \$50,000 bail with conditions including ignition interlock device requirement, alcohol monitoring, and license suspension.

February 12, 2024 - Correct replacement parts received at Premier Auto Body. Vehicle repairs resume with full parts inventory available. Structural repairs completed first, followed by component replacement, then body work and paint preparation.

SECTION 3: WITNESS STATEMENTS

Witness #1: Marcus Thompson

Address: 847 S. Vermont Ave, Apt 402, Los Angeles, CA 90005

Phone: (213) 555-0147

Statement Date: January 12, 2024, 8:10 AM

"I was standing at the bus stop on the northeast corner of Wilshire and Vermont waiting for the 720 Rapid bus. I had a completely clear, unobstructed view of the entire intersection. I saw the silver Honda coming eastbound on Wilshire with the green traffic light. The driver appeared to be traveling at normal speed, probably around 35 mph, which is the speed limit. Then this white Camry came speeding down Vermont going really fast, had to be going at least 45, maybe even 50 mph. The Camry never even touched his brakes - not even a tap. The red light was clearly visible and had been red for at least 2-3 seconds before he entered the intersection. He just blew right through it and T-boned that Honda extremely hard on the driver's side. The impact was so violent that the Honda spun around like a top, probably did a complete 90-degree spin. Then the SUV that was behind the Honda couldn't stop fast enough and hit the Honda from behind, but that second hit was just a tap compared to the first massive impact. The guy who ran the red light got out of his car and he was stumbling all over the place, could barely stand up straight. I could smell alcohol from where I was standing, and I was like 30 feet away from him. The smell was that strong. He was definitely drunk - no question about it. The woman in the Honda looked really shaken up when they helped her out of the car. The whole thing was 100% the Camry driver's fault. He ran a clearly red light while driving under the influence."

Witness #2: Elena Rodriguez

Address: 5632 Wilshire Blvd, Suite 900, Los Angeles, CA 90036

Phone: (323) 555-0293

Statement Date: January 12, 2024, 8:25 AM

"I was driving westbound on Wilshire in the left turn lane, stopped and waiting to make a left turn onto Vermont. I had a red light and was completely stopped at the intersection. The Honda going through the intersection had a solid green light - there's absolutely no question about that. I saw everything happen right in front of me. The Camry driver had a red light, and it had been red for several seconds before he entered the intersection. He wasn't even slowing down - he was actually accelerating or maintaining high speed. The collision was absolutely terrible. He hit the Honda directly on the driver's door at full speed. The sound of the impact was incredibly loud. Then I saw another car hit the Honda from behind. I immediately thought the Honda driver must be seriously hurt because of where the impact was on the driver's side. The Camry driver got out and it was immediately obvious he was intoxicated - he could barely stand up straight, was swaying, and seemed completely out of it. I gave all my contact information to Officer Garcia at the scene. The Camry driver is 100% at fault. He ran a very, very red light while clearly driving drunk."

Witness #4: Patricia O'Brien (Registered Nurse)

Address: 1423 S. Vermont Ave, Los Angeles, CA 90006

Phone: (213) 555-0734

Occupation: Registered Nurse, USC Medical Center

Statement Date: January 14, 2024, 11:45 AM (Follow-up detailed statement)

"I was jogging northbound on Vermont approaching Wilshire. I was on the east sidewalk approximately half a block south of the intersection when I heard the sound of tires screeching followed immediately by an extremely loud crash. I looked up instantly and saw that the collision had just occurred. The white Camry had just impacted the silver Honda. I'm a registered nurse at USC Medical Center with 12 years of emergency department experience, so I immediately ran up to the scene to see if anyone needed medical help before paramedics could arrive. The woman in the Honda seemed dazed but conscious. The man from the Camry got out and was definitely, without question, intoxicated. As a medical professional, I can recognize the signs: severely slurred speech, inability to walk in a straight line, extremely bloodshot and watery eyes, and a very strong odor of alcohol. I stayed at the scene until paramedics arrived to make sure the woman in the Honda was stabilized. One detail I specifically remember and mentioned to the police officer - the street lights were still on their normal operational cycle. The sun had risen at 6:58 AM that morning, and it was 7:42 AM when this happened, so there was full daylight. The traffic signals were clearly visible with excellent visibility. There is absolutely no way the Camry driver could have missed seeing the red light - he just chose to run it while driving drunk. Also, I noticed when I walked past the Camry that there was one of those pine tree air fresheners hanging from the rearview mirror that said 'Pine Forest' on it, but the car absolutely reeked of vodka. It seemed like he was trying to mask the alcohol smell but it didn't work at all. I provided all this information to the police officer."

SECTION 4: MEDICAL DOCUMENTATION SUMMARY

Emergency Department Treatment

Facility: Cedars-Sinai Medical Center, Emergency Department

Date: January 12, 2024 (8:35 AM - 10:17 AM)

Treating Physician: Dr. Amanda Foster, MD (Emergency Medicine)

Chief Complaint: Neck pain and headache following motor vehicle collision

Diagnosis: (1) Cervical strain (whiplash) secondary to motor vehicle collision, (2) Post-traumatic headache, (3) Minor contusions

Treatment Provided: Soft cervical collar for support and comfort, Ibuprofen 600mg administered orally in ED, prescriptions provided for home use: Ibuprofen 600mg (#20 tablets) every 6 hours as needed for pain, Cyclobenzaprine 10mg (#10 tablets) at bedtime as needed for muscle spasm

Imaging: Cervical spine X-ray (3 views) - No fracture or dislocation identified, normal alignment, no prevertebral soft tissue swelling

Disposition: Discharged home in stable condition with spouse. Follow-up with primary care physician in 3-5 days. Return precautions explained.

Medical Charges: \$2,847.00

Orthopedic Follow-Up and Physical Therapy

Orthopedic Consultation

Facility: Westside Orthopedic Medical Group

Date: January 22, 2024

Physician: Dr. Rachel Kim, MD (Orthopedic Surgery)

Assessment: Cervical strain with ongoing symptoms, improving but not fully resolved

Plan: Physical therapy prescribed - 8 sessions over 4 weeks, cleared for return to work with restrictions (no heavy lifting >10 lbs), follow-up in 4 weeks

Charges: \$387.00

Physical Therapy Treatment Course

Facility: Pacific Coast Physical Therapy

Treating Therapist: Marcus Rodriguez, PT, DPT

Duration: February 2, 2024 - February 27, 2024

Total Sessions: 8 sessions (2x per week for 4 weeks)

Progress Summary: Patient made excellent progress throughout treatment course. Pain reduced from initial 5/10 at rest to 1/10 by discharge. Cervical range of motion improved from significantly restricted to 90% of normal values. Strength improved from 4/5 to 5/5 throughout. Patient independent with home exercise program. Cleared for all regular activities at discharge. May experience occasional stiffness which should resolve within 2-4 weeks. No further therapy needed at this time.

Charges: \$1,400.00 (8 sessions @ \$175 per session)

SECTION 5: VEHICLE DAMAGE ASSESSMENT

Initial Damage Inspection

Inspector: Kevin Park, Senior Claims Adjuster

Date: January 14, 2024

Location: Premier Auto Body, 5847 Santa Monica Blvd, Los Angeles, CA

Vehicle: 2021 Honda Accord EX, VIN 1HGCV1F39LA012345, Mileage: 23,847

Primary Damage (Driver's Side): Front door severely crushed inward approximately 8 inches at point of impact, door frame bent preventing door operation, side curtain airbag deployed, front door window completely shattered, driver's side front fender pushed back approximately 3 inches, A-pillar shows stress marks but no structural failure, side mirror housing cracked with mirror intact

Secondary Damage (Rear): Rear bumper cover cracked and pushed in approximately 2 inches at center, rear bumper reinforcement bar bent, taillight housings intact, trunk lid alignment off by 0.5 inches

Safety Systems: Driver's side curtain airbag deployed, driver's seat-mounted side airbag deployed, front driver airbag did NOT deploy (appropriate for side impact), all SRS components require replacement per manufacturer specifications

Initial Repair Estimate:

Parts: \$6,112.00

Labor: 36.5 hours @ \$125/hour = \$4,562.50

Paint and Materials: \$1,473.00

Sales Tax (9.5%): \$580.00

Initial Total: \$12,847.50

Estimated Repair Time: 14-16 business days

Supplemental Damage and Final Repair

Supplemental Estimate Date: January 24, 2024

Additional Hidden Damage Discovered:

- Unibody driver's side rocker panel displaced 12mm, requires pulling and straightening: \$1,247.00 (labor 6.5 hours)
- Front subframe mounting point shows stress, requires reinforcement: \$834.00 (labor 4.0 hours)
- Left front lower control arm bent beyond specification: \$387.00 + labor 2.5 hours (\$312.50)
- Wheel alignment required after suspension repair: \$179.00
- Steering linkage replacement due to impact forces: \$521.00 + labor 3.0 hours (\$375.00)

Supplemental Total: \$4,237.00

Revised Total Estimate: \$17,084.50

Revised Repair Time: 18-20 business days

Final Repair Invoice

Completion Date: February 15, 2024

Actual Repair Time: 19 business days

Parts Total: \$6,499.00

Labor Total: \$6,125.00 (49 hours @ \$125/hour)

Paint & Materials: \$1,612.00

Sublet Services (alignment, calibration): \$478.00

Subtotal: \$14,714.00

Sales Tax: \$1,397.83

Final Total: \$17,111.83

Quality Inspection: PASSED

Inspector: Robert Martinez (I-CAR Platinum Certified)

Date: February 15, 2024

Vehicle restored to pre-loss condition. All repairs meet or exceed manufacturer specifications. All safety systems tested and operational. ADAS (Advanced Driver Assistance Systems) calibration completed successfully. Vehicle ready for customer pickup.

SECTION 6: FINANCIAL SUMMARY

Total Claim Costs:

Vehicle Repair: \$17,111.83

Rental Car (28 days @ \$45/day + tax): \$1,402.47

Emergency Department Visit: \$2,847.00

Orthopedic Consultation: \$387.00

Physical Therapy (8 sessions): \$1,400.00

Prescriptions: \$47.50

Towing: \$175.00

TOTAL CLAIM AMOUNT: \$23,370.80

Payment Responsibility:

Claimant's Collision Deductible: \$750.00

(Applied to vehicle repair cost)

Third-Party Liability (Nationwide Insurance for Robert Harrison):

- Vehicle Repair (after deductible): \$16,361.83

- Rental Car: \$1,402.47

- All Medical Expenses: \$4,681.50

- Towing: \$175.00

Third-Party Total: \$22,620.80

Subrogation Status:

Date Initiated: January 26, 2024

Third-Party Carrier: Nationwide Insurance

Claim Number (Nationwide): NW-CLM-2024-009847

Liability Accepted: Yes, 100% accepted January 26, 2024

Recovery Amount Sought: \$22,620.80

Status as of February 28, 2024: Payment pending, expected by March 15, 2024

Policyholder deductible reimbursement of \$750.00 expected upon completion of subrogation recovery.

SECTION 7: CASE NOTES AND CONCLUSION

Claims Adjuster Assessment

Claims Adjuster: Kevin Park, Senior Claims Adjuster

Date: February 28, 2024

This claim presents a textbook clear liability case with an intoxicated driver running a red traffic signal. The evidence supporting our policyholder's account is overwhelming and irrefutable:

- Police report clearly establishes 100% fault with at-fault driver Harrison
- Harrison arrested at scene with BAC 0.14% (1.75x legal limit)
- Four independent credible witnesses, including a registered nurse
- Intersection surveillance video confirms sequence of events
- Traffic signal timing verification shows proper operation
- At-fault driver has two prior DUI convictions (2016, 2019)
- At-fault driver was driving on suspended license at time of collision

Vehicle damage assessment was thorough and appropriate. Initial estimate of \$12,847.50 was reasonable based on visible damage. The supplemental estimate of \$4,237.00 bringing total to \$17,084.50 is consistent with industry standards for side-impact collisions where hidden structural damage is commonly discovered during tear-down inspection. Final repair cost of \$17,111.83 is within acceptable variance of the revised estimate (difference of \$27.33 or 0.16%).

Vehicle damage represents approximately 61% of the vehicle's pre-loss value (\$28,000), well below the 75% total loss threshold. The decision to repair rather than declare total loss was appropriate and in the policyholder's best interest.

Medical treatment received by the policyholder is entirely reasonable, appropriate, and directly related to the collision mechanism. Cervical strain (whiplash) is the expected and most common injury pattern from side-impact T-bone collisions. The treatment course - emergency department evaluation, orthopedic follow-up, and physical therapy - represents standard of care for this injury type. Physical therapy prescription of 8 sessions over 4 weeks is conservative and appropriate. Medical expenses totaling \$4,681.50 are reasonable and customary for the Los Angeles area.

Rental vehicle duration of 28 days is reasonable given the repair complexity and parts delays (incorrect parts initially ordered requiring re-order). Rental rate of \$45/day for comparable vehicle (Toyota Corolla) is within policy limits and market rate.

Nationwide Insurance has been professional and cooperative throughout the claims process. Their acceptance of 100% liability on January 26, 2024 (only 14 days after incident) demonstrates recognition of the clear fault. We anticipate full recovery of all costs advanced through subrogation process.

The policyholder, Sarah Mitchell, has been professional, cooperative, and patient throughout the entire claims process. No concerns regarding claim validity or cooperation. Policyholder expressed satisfaction with claims handling and repair quality.

Recommendation: Approve claim for closure pending final subrogation payment receipt. All required

documentation obtained and verified. Quality standards met. Customer satisfaction achieved.

File Status and Closure Information

Claim Status: Under Final Review (as of February 28, 2024)

Pending Items:

1. Subrogation payment from Nationwide Insurance - Expected by March 15, 2024
2. Deductible reimbursement to Sarah Mitchell - Upon receipt of subrogation payment
3. Final medical bills verification - All received and processed ✓
4. File quality review - COMPLETED February 28, 2024 ✓

Anticipated Closure Date: March 20, 2024

File Retention: Retain file per standard retention policy - 7 years from closure date

Report Compiled By: Kevin Park, Senior Claims Adjuster

Report Reviewed By: Sandra Phillips, Claims Manager

Final Report Date: February 28, 2024

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