Disclaimer: This data is generated by AWS Bedrock and does not contain any organization or company names.

Injury Severity Levels from Motor Vehicle Traffic Crashes:

- Fatal Injury (K): Any injury that results in death within 30 days after the crash.

- Suspected Serious Injury (A): Severe laceration, broken or distorted extremity, crush injuries, suspected skull/chest/abdominal injury, significant burns, unconsciousness, or paralysis.

- Suspected Minor Injury (B): Any injury evident at the scene, such as a lump on the head, abrasions, bruises, or minor lacerations.

- Possible Injury (C): Reported or claimed injury, such as momentary loss of consciousness, claim of injury, limping, or complaint of pain or nausea.

- No Apparent Injury (O): No reason to believe the person received any bodily harm.

Harmful Event: An occurrence of injury or damage.

Vehicle Extent of Damage:

- No Damage (None): No visible damage to the vehicle.

- Minor Damage: Damage that does not affect the operation or disable the vehicle.

- Functional Damage: Damage that is not severe but affects the operation of the vehicle or its parts.

- Disabling Damage: Damage that prevents the vehicle from being driven from the scene, typically severe damage requiring towing.

Collision Repair Cost Examples:

- Windshield Repair: $250 to $900

- Dented Bumper: $400 to $1,500

- Paint Chips or Scratches: $250 to $1,500

- Door or Fender Dings: $250 to $500

- Suspension Damage: $100 to $5,000+

Average Collision Repair Cost:

- Front-End Repair: $200 to $2,000

- Rear-End Repair: $200 to $2,000

- Bumper Repair: $100 to $1,500

- Frame Repair: $600 to $10,000

- Side Impact Repair: $200 to $2,000

- Door Repair: $50 to $1,500

- Body Panel Repair: $50 to $2,000

Insurance Damage Repair Labor Factors:

1. Hourly labor rate: The hourly rate charged by the repair shop for the technician's time, which can vary based on location, technician expertise, and type of repair shop.

2. Repair time: The estimated number of labor hours required to complete the necessary repairs, based on standard repair time guidelines.

3. Multiplier: A factor that may be applied to the labor hours to account for additional complexity, specialized tools/equipment, or technician experience.

Example Calculations:

1. Simple Repair:

- Hourly labor rate: $80 per hour

- Repair time: 2 hours

- Multiplier: 1.0 (no additional factors)

- Total Labor Cost = $80 × 2 hours × 1.0 = $160

2. Moderate Repair:

- Hourly labor rate: $100 per hour

- Repair time: 6 hours

- Multiplier: 1.1 (for moderate complexity)

- Total Labor Cost = $100 × 6 hours × 1.1 = $660

3. Complex Repair:

- Hourly labor rate: $120 per hour

- Repair time: 10 hours

- Multiplier: 1.3 (for high complexity, specialized tools/equipment)

- Total Labor Cost = $120 × 10 hours × 1.3 = $1,560

4. Extensive Repair:

- Hourly labor rate: $150 per hour

- Repair time: 15 hours

- Multiplier: 1.5 (for extensive damage, highly specialized repair)

- Total Labor Cost = $150 × 15 hours × 1.5 = $3,375

The insurance company will typically pay the repair shop the calculated labor cost, along with the cost of parts and any additional fees, as part of the overall claim settlement.