

ACME INSURANCE

CLAIM UNDER INVESTIGATION

Claims Investigation Report

AUTOMOBILE COLLISION CLAIM REPORT

CLAIM SUMMARY

Claim Number:	G8947892834455	Policy Number:	1234567
Date Reported:	July 28, 2024	Loss Type:	Vehicle Collision
Assigned Adjuster:	Sally Sue	Status:	Under Investigation

INSURED INFORMATION

Name:	John Doe	Vehicle:	2023 Ford Mach-E (Red)
Address:	615 W Mary St Austin, TX 78704	VIN:	12345ABCDE67890
Phone:	512-555-1212	License Plate:	ABC1234

INCIDENT DETAILS

Date of Loss:	July 28, 2024	Weather Conditions:	Clear, Dry
Time of Loss:	1:00 PM	Road Conditions:	Good
Location:	1st Street & Oltorf Street Austin, TX	Traffic Control:	Traffic Signal
Type of Accident:			T-Bone Collision
Vehicles Involved:	2 vehicles		

OTHER PARTY INFORMATION

Insurance Company: ABC Insurance

Policy Number: 987654321

Contact Status: Pending - Information requested from ABC Insurance

LAW ENFORCEMENT REPORT

Report Filed: Yes **Report ID:** 2024-12345

Agency: Austin Police Department **Report Status:** Requested - Pending Receipt

INSURED'S INITIAL STATEMENT

"Car ran light and pulled out in front of me. I t-boned them. Front of car badly damaged. Not drivable."

Statement taken on: July 28, 2024 at 2:30 PM

Taken by: Sally Sue, Claims Adjuster

PRELIMINARY DAMAGE ASSESSMENT

Vehicle Condition: Not Drivable

Primary Damage Area: Front End - Extensive

Towing Required: Yes - Vehicle towed to Austin Collision Center

Estimated Repair Cost: Pending Professional Inspection

Total Loss Potential: High - Requires Evaluation

IMMEDIATE ACTION ITEMS

July 28, 2024

✓ Initial claim reported and documented

July 29, 2024

✓ Police report requested from Austin PD

July 30, 2024

Schedule vehicle inspection at Austin Collision Center

August 1, 2024

Contact other party's insurance (ABC Insurance)

August 2, 2024

Review police report when available

August 5, 2024

Determine liability and coverage decisions

COVERAGE ANALYSIS

Collision Coverage: ✓ Active - \$500 deductible

Comprehensive: ✓ Active - \$500 deductible

Rental Car: ✓ Available - \$30/day, 30-day limit

Policy Status: ✓ Current and in good standing

ADJUSTER NOTES

Initial Assessment: Based on insured's statement, this appears to be a red-light violation case where the other party failed to yield right-of-way. The extensive front-end damage to the insured's 2023 Ford Mach-E suggests significant impact. Given the vehicle's age and likely high repair costs, total loss evaluation is warranted.

Next Steps: Awaiting police report to confirm fault determination. Will coordinate with ABC Insurance for subrogation potential. Vehicle inspection scheduled to determine repair vs. total loss status.

Adjuster Information:

Sally Sue, Licensed Claims Adjuster
Texas License #: ADJ789456
Phone: 512-555-0199
Email: sally.sue@acmeinsurance.com

ACME Insurance Company

Claims Department
1234 Insurance Boulevard, Suite 200
Dallas, TX 75201
24/7 Claims Hotline: 1-800-ACME-CLAIM

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