

Case Report: Vehicle Collision Investigation

Case ID: 103

Client ID: MAR1003

Reporting Officer: J. Doe

Date of Report: May 08, 2025

Policy Holder: Maria Petrov

Policy Number: A73-456-11234567

Section 1: Executive Summary

This report details a motor vehicle collision that occurred on May 05, 2025, involving our insured, Maria Petrov (DOB: 01/15/1990), and a third party, Mr. John Smith. The incident took place at approximately 10:45 AM at the intersection of Main Street and Oak Avenue in Springfield, Anystate

Based on the preliminary investigation, witness statements, and the official police report, the third party, Mr. Smith, is deemed at fault for the collision. He allegedly failed to stop at a red light, striking Ms. Petrov's vehicle in the passenger side. Ms. Petrov, operating a 2023 Toyota Camry, was proceeding through the intersection on a green light

The estimated damages to the insured's vehicle are significant, primarily to the passenger-side front quarter panel, door, and rear door. Ms. Petrov sustained minor injuries, including whiplash and bruising, and was treated at the scene by paramedics. No major injuries were reported for either party

This case is recommended for standard claims processing, with the claim filed against the third-party's insurance provider

Section 2: Insured Party Information

2.1. Driver and Insured

- **Full Name:** Maria Petrov
- **Date of Birth:** 01/15/1990
- **Age:** 35
- **Driver's License No.:** A7B2-C3D4-E5F6 (Anystate)
- **Address:** 123 Maple Street, Springfield, Anystate 12345
- **Contact Number:** (555) 123-4567
- **Email:** maria.petrov@email.com

2.2. Vehicle Information

- **Year:** 2023
- **Make:** Toyota
- **Model:** Camry LE
- **VIN:** JTKBA11NOP1234567
- **License Plate:** ANYS-TATE (Anystate)
- **Mileage at Time of Incident:** 15,289 miles
- **Vehicle Condition:** Excellent. No pre-existing damage reported. Last serviced on April 10, 2025, at an authorized Toyota service center.

Section 3: Policy Information

3.1. Insurance Policy Details

- **Policy Holder:** Maria Petrov
- **Policy Number:** A73-456-11234567
- **Effective Dates:** January 1, 2025 - January 1, 2026
- **Primary Operator:** Maria Petrov
- **Current Status:** Active

3.2. Coverage & Limits

- **Liability Coverage (Bodily Injury):** \$100,000 per person / \$300,000 per accident
- **Liability Coverage (Property Damage):** \$50,000 per accident
- **Collision Coverage:** \$500 deductible
- **Comprehensive Coverage:** \$500 deductible
- **Personal Injury Protection (PIP):** \$10,000 per person
- **Uninsured/Underinsured Motorist:** \$50,000 per person / \$100,000 per accident

Section 4: Narrative of Incident (Insured's Statement)

Date of Statement: May 05, 2025

Time of Incident: 10:45 AM

Maria Petrov provided the following statement:

"I was driving eastbound on Main Street, heading to a grocery store. The weather was clear, and traffic was moderate. I was approaching the intersection with Oak Avenue. The light for eastbound traffic on Main Street was green. As I entered the intersection, I looked both ways and saw no immediate danger. Suddenly, a blue truck came out of nowhere from my right, going northbound on Oak Avenue. The light for traffic on Oak Avenue was red, and the truck was clearly not stopping. I slammed on my brakes and swerved to the left to try and avoid it, but it was too late. The truck, a blue Ford F-150, hit the passenger side of my Toyota Camry, right around the front door. The impact was loud and jarring, and my car was pushed sideways."

"My airbag did not deploy, but I hit my head on the window and my body was thrown to the side, causing my neck to snap back. My car came to a stop in the middle of the intersection. I immediately put the car in park and checked on the driver of the truck. He looked fine, but his truck had significant front-end damage. I was shaken but was able to get out of my car. I told him we should call the police and our insurance companies. He agreed. I took out my phone and called 911 right away to report the accident. I also took a few pictures of the scene with

my phone. The police and paramedics arrived within minutes."

"The paramedics checked me out and said I had whiplash and some bruises, but nothing serious. They advised me to follow up with my doctor if the pain worsened. The police officer, Officer Martinez, spoke with both of us and a few witnesses. The other driver admitted he was distracted and didn't see the red light. I gave the police officer my driver's license and insurance information. He gave me a copy of the police report number. After the tow truck arrived and took my car away, my husband came and picked me up. I have a headache and my neck is sore, but I'm just glad no one was seriously hurt."

Section 5: Third-Party Information & Statement

5.1. Third-Party Driver

- **Full Name:** John R. Smith
- **Date of Birth:** 08/20/1985
- **Age:** 39
- **Driver's License No.:** A5B4-C6D7-E8F9 (Anystate)
- **Address:** 456 Elm Street, Springfield, Anystate 12345
- **Contact Number:** (555) 987-6543
- **Vehicle:** 2018 Ford F-150, blue
- **Third-Party Insurance:** Allstate, Policy No. 8901234567

5.2. Narrative of Incident (Third-Party Statement)

John Smith provided the following statement to the police officer at the scene:

"I was driving northbound on Oak Avenue. My light had just turned from green to yellow, and I thought I could make it through. I wasn't really paying attention to the light; I was looking at the navigation on my phone. I didn't see that the light had turned red. The next thing I knew, a silver car was in the intersection in front of me. I hit my brakes, but it was too late. I hit the car on its passenger side. It was totally my fault; I should have been paying more attention."

Section 6: Witness Statements

6.1. Witness #1

- **Full Name:** Jane Doe
- **Address:** 789 Oak Avenue, Springfield, Anystate 12345
- **Statement:** "I was a pedestrian waiting to cross Main Street at the intersection. I saw the green light for the silver car on Main Street. The blue truck on Oak Avenue was going fast and just went straight through the red light. It never even slowed down. The silver car tried to swerve, but the truck hit it hard. The lady in the silver car was definitely not at fault."

6.2. Witness #2

- **Full Name:** Robert Miller
- **Address:** 501 Main Street, Springfield, Anystate 12345 (Owner of "Miller's Corner Store")
- **Statement:** "I was working at my store and looked out the window. I saw the entire thing. The lady in the silver car had a green light. The guy in the blue truck just ran the red light and hit her. He was going pretty fast. I went outside to see if everyone was okay. He seemed to know it was his fault."

Section 7: Official Police Report Details

- **Police Department:** Springfield Police Department
- **Report Number:** 2025-0505-1045AM
- **Reporting Officer:** Officer L. Martinez, Badge #789
- **Findings of Fault:** Third Party (John R. Smith)
- **Reason for Fault:** Failure to yield to traffic control device (red light).
- **Citations Issued:** John R. Smith was cited for Violation of Anystate Vehicle Code Section 21453(a) - Red Light Violation and Violation of Anystate Vehicle Code Section 21800 -

Failure to Yield Right-of-Way.

- **Diagram:** A detailed diagram was included in the official police report, showing Ms. Petrov's vehicle proceeding through the intersection and Mr. Smith's vehicle impacting the passenger side. The diagram confirmed the witness and driver statements.

Section 8: Vehicle Damage & Repair Assessment

8.1. Insured's Vehicle (2023 Toyota Camry)

- **Primary Impact Area:** Passenger-side front quarter panel and front passenger door.
- **List of Damages:**
 1. Front Passenger Quarter Panel: Dented, scratched, requiring replacement.
 2. Front Passenger Door: Significant denting, deformation, requiring replacement.
 3. Rear Passenger Door: Minor denting and scraping due to secondary impact.
 4. Side Mirror (Passenger Side): Broken, shattered glass.
 5. Passenger Side Headlight: Cracked lens, non-functional.
 6. Front Bumper: Misalignment, cracking near the passenger side.
 7. Wheel & Tire (Front Passenger): Scuffing on the rim, potential alignment issues.
 8. Passenger-side curtain airbag sensor may need to be inspected for functionality.
- **Estimated Repair Cost:** \$12,500 - \$15,000 (pending a full tear-down inspection by a certified body shop).

8.2. Third-Party's Vehicle (2018 Ford F-150)

- **Primary Impact Area:** Driver-side front bumper, grille, and headlight.
- **List of Damages:**
 1. Front Bumper: Severely dented and detached.
 2. Front Grille: Cracked and broken.
 3. Driver-side Headlight: Smashed and non-functional.
 4. Driver-side Fender: Dented.
- **Estimated Repair Cost:** \$6,000 - \$8,000.

Section 9: Medical and Injury Assessment

9.1. Insured Party (Maria Petrov)

- **Reported Injuries:** Whiplash (neck strain), minor bruising on the left arm and shoulder, headache.
- **Medical Treatment:** Treated at the scene by paramedics from the Springfield Fire Department. Declined transport to the hospital but was advised to seek further medical attention if symptoms persisted.
- **Claimed Damages:** Minor medical expenses related to follow-up visits and potential physical therapy. Pain and suffering claim for emotional distress and physical discomfort.

9.2. Third-Party (John Smith)

- **Reported Injuries:** No visible injuries. Declined medical treatment at the scene.
- **Medical Treatment:** N/A.

Section 10: Conclusion and Recommendations

Based on the totality of the evidence reviewed, including the insured's statement, the third-party's admission of fault, eyewitness accounts, and the official police report, the responsibility for this collision rests solely with the third party, Mr. John Smith. He failed to adhere to traffic laws by running a red light, which was the direct cause of the incident.

Recommendations for Claims Adjuster:

1. **Contact Third-Party Insurer:** Immediately open a claim with Allstate (Policy No. 8901234567) and provide all documentation, including this report and the official police report number.
2. **Authorize Vehicle Repair:** Authorize a full tear-down and repair estimate for Ms. Petrov's 2023 Toyota Camry at a certified body shop.
3. **Address Medical Claim:** Work with Ms. Petrov to process her Personal Injury Protection (PIP) claim and coordinate with the third-party's liability insurer for any remaining

medical costs.

4. **Confirm Towing and Storage:** Confirm that the towing and vehicle storage fees are properly logged and will be covered.

This case is clear-cut from a fault perspective. Prompt processing is recommended to ensure a smooth and satisfactory resolution for our valued insured.

Report Prepared by:

Signature

Name: Agent J. Doe

Title: Senior Claims Adjuster

Date: May 08, 2025