

# **Claim AC-2024-017 - Cohen v. Magen Insurance**

---

## **High-Level Timeline Overview**

This claim file documents the bodily injury and property damage claim of Dana

Cohen following a motor vehicle collision in Jerusalem.

### **Key dates**

- 2024-01-03 19:40 - Motor vehicle collision at the intersection of Jaffa Road and Shlomzion HaMalka Street, Jerusalem.
  - 2024-01-03 19:39-19:51 - High-resolution incident log and emergency call.
  - 2024-01-04 09:15 - Emergency Room visit at Shaare Zedek Medical Center.
  - 2024-01-05 - Initial Loss Report (FNOL) finalized by call center.
  - 2024-02-01 - Field adjuster site visit and vehicle inspection.
  - 2024-02-12 to 2024-04-05 - Physiotherapy treatment period.
  - 2024-03-10 - Return to part-time work.
  - 2024-05-10 to 2024-05-20 - Settlement email negotiations.
  - 2024-05-20 - Bodily injury claim settled for NIS 45,000.
- 

## **Document 1 - Initial Loss Report (FNOL)**

Document type: Call center intake packet

Date created: 2024-01-05

Author: Yael Ben-Haim, Claims Representative

This document contains:

1. A high-resolution incident log around the collision.

2. A time-stamped emergency call transcript (FNOL).

3. A structured intake note summarizing the claim.

The FNOL materials form the backbone of the claim's early chronology.

---

### **1.1 High-Resolution Incident Log (Accident Window)**

Source: Police incident report and cellular location data reconstructed for internal use. Times are in local time (Asia/Jerusalem).

> Note: seconds-level granularity is provided for the 15-minute window surrounding the collision; later phases of the claim are logged at date/time resolution.

#### **2024-01-03 - Pre-collision**

- 19:39:12 - Vehicle (2019 Mazda 3, plate 71-234-56) detected by city camera entering Jaffa Road eastbound at moderate speed.
- 19:39:34 - Light rain begins; road surface already wet from earlier showers.
- 19:39:47 - Vehicle passes King George Street intersection, lane 2 of 3, approximate speed 42 km/h.

#### **Collision sequence**

- 19:40:03 - Brake lights of the Mazda activate sharply; ABS pattern visible on camera stills.
- 19:40:07 - Front wheels locked momentarily, slight skid to the right.
- 19:40:10 - Vehicle crosses white lane separator, approaching parking bay.
- 19:40:12 - Impact with parked silver Honda Civic (plate unknown); front bumper of Mazda deforms; driver-side airbags deploy.
- 19:40:13 - Secondary contact with municipal light pole on pavement edge.
- 19:40:20 - Vehicle comes to full stop angled toward sidewalk.

### **Immediate post-collision**

- 19:40:32 - Driver (Dana Cohen) seen on camera opening driver door and stepping onto sidewalk; appears unsteady for several seconds.
- 19:40:45 - Pedestrian in dark jacket approaches vehicle, speaks briefly with driver.
- 19:40:52 - Same pedestrian takes out phone and begins dialing.

### **Emergency call and response**

- 19:41:05 - Emergency services log incoming call #ES-2024-11739 reporting a "single-car collision, possible injury, airbags deployed."
- 19:41:44 - Dispatch assigns ambulance unit A-12 and police unit P-34 to the scene.
- 19:42:08 - Ambulance A-12 reports departure from station.
- 19:44:31 - Police unit P-34 reports arrival at intersection; officers begin traffic control.
- 19:47:55 - Ambulance A-12 arrives; paramedics approach driver.

### **On-scene medical interaction**

- 19:48:20 - Paramedic performs initial assessment (verbal, motor, pupil response). Driver reports mild back pain, "a little dizzy."
- 19:49:10 - Paramedic recommends transport to hospital for full evaluation.
- 19:49:30 - Driver declines ambulance transport, stating she "feels okay" and prefers to go home with a friend.
- 19:50:05 - Paramedic documents refusal of transport on tablet form (signature captured).
- 19:51:12 - Ambulance A-12 cleared from scene, returns to service.
- 19:51:40 - Police continue scene management, begin photographing damage.

This log feeds into the FNOL narrative and is later cross-checked by the adjuster and medical reviewers.

---

## **1.2 Emergency Call & FNOL Transcript**

Source: Call center recording of the first report to the insurer's 24/7 hotline. Times reflect when each utterance began.

Date: 2024-01-03

Call start: 20:03:11

### **Participants:**

- CR: Yael Ben-Haim, Claims Representative

- IC: Insured - Dana Cohen

> Non-essential hesitations and repetitions removed; emotional tone tags

> retained when relevant.

---

### **20:03:11 - Call connects**

- CR: "Good evening, you've reached Magen Insurance emergency line, this is Yael speaking. Am I speaking with the policy holder?"

- IC: "Yes, hi, it's Dana Cohen. I, uh, I think I had an accident. I mean, I did. I hit a parked car."

### **20:03:27**

- CR: "Dana, I'm glad you called. First I need to check you're safe. Are you in a safe place right now?"

- IC: "I'm at home now. The accident was about half an hour ago. A friend drove me back."

### **20:03:40**

- CR: "Okay. Were you injured? Are you in pain at the moment?"

- IC: "My back hurts a bit and my neck is stiff, but it's probably nothing.

I'm just shaken up."

### **20:03:52**

- CR: "Thank you. I'll still ask a few questions about injuries, just to be sure. Immediately after the accident, did medical staff check

you?"

- IC: "The ambulance came, yes, they checked me."

**20:04:03**

- CR: "Did they take you to the hospital by ambulance or did you go some other way?"

- IC: "No, I didn't go with them. I signed that I refuse. I felt silly going in an ambulance for 'nothing'."

**20:04:17**

- CR: "So just to confirm for the record: the ambulance offered transport, and you refused ambulance transport at the scene. Correct?"

- IC: "Yes, that's right."

**20:04:28**

- CR: "Understood. I'll note that. Are you feeling dizzy now? Any nausea, blurred vision, or trouble speaking?"

- IC: "A bit dizzy before, but not now. No nausea. I'm talking fine, I think."

**20:04:44**

- CR: "All right. I'm going to open a claim file and then we'll talk about next steps, including medical care. Can you tell me the date and time of the accident as precisely as you remember?"

- IC: "Tonight, third of January, around twenty to eight. Maybe 19:40."

**20:04:59**

- CR: "And the location?"

- IC: "At the intersection of Jaffa Road and Shlomzion HaMalka Street, in Jerusalem. I was coming down Jaffa and the road was wet."

**20:05:15**

- CR: "Were there any other moving vehicles involved, or did you only hit a parked car?"

- IC: "Only the parked car. I braked because the cars in front slowed

down suddenly, I slipped, and I slid into the parked one."

**20:05:28**

- CR: "Did the police arrive at the scene?"
- IC: "Yes. They took my statement and said I'd get the report in about ten days."

**20:05:40**

- CR: "Thank you. I'll ask a few more questions for the vehicle damage part, and then return to your health. What is the license plate?"
- IC: "Seventy-one dash two three four dash five six."

**20:05:55**

- CR: "And the make and model?"
- IC: "Mazda 3, 2019."

**20:06:04**

- CR: "Understood. Regarding your back and neck pain, from one to ten, how strong is the pain right now, where zero is no pain and ten is the worst you can imagine?"
- IC: "Maybe... six? It hurts when I move."

**20:06:20**

- CR: "Given your symptoms and the airbags deploying, we strongly recommend that you see a doctor as soon as possible, ideally the ER tonight or first thing tomorrow morning. Would you be able to go to Shaare Zedek or another nearby hospital?"

- IC: "I can go in the morning. I don't want to go back out tonight."

**20:06:39**

- CR: "Okay. Please write this down: if your symptoms worsen tonight -- stronger pain, dizziness, vomiting, confusion -- go straight to the ER or call emergency again. I'll note that we advised ER evaluation. I'm now opening the claim with the information you gave."

**20:06:55**

- IC: "Okay. Thank you. Sorry if I'm rambling."
- CR: "You're doing fine, Dana. I'll summarize what we have and then explain how the claim process works."

\*(Transcript continues with standard policy disclosures, garage referral options, and explanation of bodily injury claim process. These sections are omitted here for brevity but present in the full PDF.)\*

---

### **1.3 Structured Intake Note**

#### **Summary:**

Insured reports a motor vehicle collision that occurred on 2024-01-03 at the

intersection of Jaffa Road and Shlomzion HaMalka Street in Jerusalem.  
Single

vehicle lost control and struck a parked car.

#### **Details:**

- Policy number: AC-2023-8742
- Insured: Dana Cohen, ID 312547890
- Vehicle: 2019 Mazda 3, plate 71-234-56
- Date of loss: 2024-01-03, approx. 19:40
- Location: Intersection of Jaffa Rd. and Shlomzion HaMalka, Jerusalem
- Weather: Light rain, wet road
- Police: Police arrived on scene; report promised within 10 days
- Injuries: Insured reports mild back pain and dizziness
- Medical treatment at scene: Insured refused ambulance transport, chose to  
go home with a friend
- Other property damage: Parked car (license unknown), municipal light pole

#### **Internal note (not read to insured):**

- > Claimant sounded anxious but coherent. Repeated "it's probably nothing"
  - > about back pain. Refusal of ambulance documented for potential later
  - > causality disputes. Pay attention to any gaps in seeking treatment versus
  - > onset of reported symptoms.
- 

## **Document 2 - Emergency Room Report**

Document type: ER discharge summary

**Hospital: Shaare Zedek Medical Center**

**Visit date: 2024-01-04, 09:15**

Attending Physician: Dr. Liora Shalem

### **Chief Complaint**

Low back pain and neck stiffness after car accident previous evening.

### **History of Present Illness**

Patient is a 38-year-old female, driver in a motor vehicle accident on 2024-01-03 at approximately 19:40. She wore a seatbelt and the front airbags deployed. No documented loss of consciousness. She declined ambulance transport

at the scene and presented to the ER the next morning due to increasing neck

and low back pain, and difficulty sleeping.

Pain described as:

- Location: cervical and lumbar paraspinal muscles
- Quality: dull, aching, with occasional sharp pain on movement
- Severity: 7/10 on arrival
- Exacerbating factors: rotation of neck, bending, prolonged

sitting/standing

- Relieving factors: lying flat, heat pack, NSAID taken at home

Denies:

- Headache beyond mild tension-type
- Nausea, vomiting
- Blurred or double vision
- Bowel or bladder dysfunction
- Numbness or weakness in extremities

### **Past Medical History**

- No prior major trauma.
- Occasional episodic back discomfort after long drives (self-reported, never evaluated). \*(This prior back discomfort is briefly noted here and not emphasized elsewhere in the file.)\*
- No chronic medications.
- No known drug allergies.

### **Physical Examination (abridged)**

- Vital signs: BP 122/76, HR 81, RR 16, Temp 36.8°C, O<sub>2</sub> sat 99% RA.
- General: Alert, oriented to person, place, time; anxious but cooperative.
- Head: Normocephalic, atraumatic; no scalp hematoma.
- Neck:
  - Limited range of motion (flexion and rotation) due to pain.
  - Midline tenderness absent; paraspinal tenderness present.
- Back:
  - Lumbar paraspinal tenderness; no step-offs, no deformity.
- Neurological:
  - Cranial nerves II-XII intact.

- Motor strength 5/5 in upper and lower extremities.
- Sensation intact to light touch.
- Reflexes symmetric.

### **Imaging**

- Cervical spine x-ray: No fracture, normal alignment, no dislocation.
- Lumbar spine x-ray: No fracture; mild soft-tissue swelling around paraspinal muscles.

### **Diagnosis**

Soft tissue injury - cervical and lumbar strain  
("whiplash-type injury").

### **Recommendations**

- NSAIDs for 5 days (e.g., ibuprofen 400 mg every 6-8 hours, with food).
- Rest at home for 3-5 days, avoid heavy lifting and prolonged sitting.
- Physiotherapy if pain persists beyond 10 days or function remains limited.
- Follow-up with family physician within 1 week.
- Return precautions provided verbally and in writing (worsening pain, neurological symptoms, fever).

### **Disposition**

Patient discharged home in stable condition at 10:42 with written discharge summary and physiotherapy referral option.

---

### **Document 3 - Adjuster Site Visit Report**

Document type: Field adjuster report

Date of visit: 2024-02-01

**Adjuster: Amir Levi**

### **Vehicle Inspection**

- Front bumper: crushed and partially detached.
- Right headlight: cracked with condensation inside housing.
- Hood: mildly crumpled with V-shaped deformation.
- Airbags: driver and front passenger airbags deployed; dashboard panel damaged.
- Chassis: no visible bending or twisting; alignment to be checked at garage.
- Underbody: minor scraping near front subframe; no fluid leaks observed.
- No evidence of prior bodywork or repainting in the damaged area.

### **Scene Reconstruction**

Adjuster visited the intersection of Jaffa Road and Shlomzion HaMalka.

#### **Observations:**

- Parking bay along the curb where the Honda Civic had been parked is now occupied by other vehicles.
- Municipal light pole appears recently replaced (fresh paint, no scratches).
- Road markings are clear; skid marks faintly visible on wet asphalt approximately 15-20 m before the parking bay.
- Street cameras present on two poles. Municipality requires formal written request for access to footage.

Adjuster reviewed police sketch and preliminary report:

- No indication of third-party vehicle collision.
- Statement from bystander confirms wet road and sudden braking by the insured.

## **Comments**

- Damage pattern is consistent with insured's description: loss of control

while braking on wet road, sliding into parked car and then light pole.

- No evidence suggesting mechanical failure or foreign object on road at the

point of braking.

- No visible contradictions between police report, FNOL, and physical damage.

## **Recommendation**

Approve vehicle repair costs per garage estimate (NIS 18,400) minus deductible (NIS 1,800).

Monitor bodily injury component separately pending full medical documentation.

---

## **Document 4 - Physiotherapy Progress Report**

Document type: Physiotherapy clinic letter

Clinic: Rehavia Physical Therapy Center

**Coverage period: 2024-02-12 to 2024-04-05**

Referring physician: Dr. Liora Shalem

## **Overview**

Patient participated in 10 physiotherapy sessions for neck and lower back

pain following the motor vehicle accident.

## **Initial Assessment - 2024-02-12**

- Pain level: 6/10 (constant, worse with movement).

- Range of motion:

- Cervical flexion and rotation moderately limited.
- Lumbar flexion limited with guarding.
- Functional limitations:
  - Difficulty sitting at computer for more than 20 minutes.
  - Avoids prolonged driving.
  - Sleep interrupted due to pain when turning in bed.

Treatment goals:

1. Reduce pain to <= 3/10 at rest and <= 4/10 with activity.
2. Restore cervical and lumbar range of motion to near baseline.
3. Enable return to part-time work at office.

### **Session Log (abridged)**

#### **Session 1 - 2024-02-12**

- Manual therapy to cervical and lumbar paraspinal muscles.
- Gentle active range-of-motion exercises.
- Patient educated about posture, pacing, and use of heat pack.

#### **Session 3 - 2024-02-21**

- Pain reported as 5/10.
- Introduced core stabilization exercises and light resistance work.
- Patient reports being able to sit for 30-40 minutes with short breaks.

#### **Session 5 - 2024-03-01**

- Pain 4/10 at rest, up to 5/10 after long walks.
- Cervical rotation improved; still cautious with rapid head turns.
- Therapist notes improved confidence in movement.

#### **Session 7 - 2024-03-15**

- Pain 3/10 most of the day; occasional spikes during stress.
- Patient reports return to part-time work on 2024-03-10, initially 4-hour days, gradually increasing.
- Driving short distances tolerated with mild discomfort.

## **Session 10 (final) - 2024-04-05**

- Pain 2-3/10 with prolonged sitting and long drives; otherwise minimal.
- Cervical and lumbar range of motion near normal.
- Patient reports resuming most daily activities but still avoids long road trips.

## **Final Assessment**

Residual mild discomfort during prolonged sitting and driving. No indication of permanent disability based on current findings. Further improvement expected with continued home exercises.

---

## **Document 5 - Work and Functional Capacity Note**

Document type: Employer HR note (submitted by insured)

Employer: "Talpiot Analytics Ltd."

Author: HR Manager - Noga Harush

Date: 2024-04-08

Summary: Employer confirms reduced work capacity and gradual return to work schedule following accident on 2024-01-03.

- Employee was absent from work from 2024-01-04 to 2024-02-18, using sick days and unpaid leave.
- From 2024-02-19 to 2024-03-09, employee attempted remote work at 2-3 hours per day, citing back pain with prolonged sitting.
- On 2024-03-10, employee returned to part-time in-office work (4 hours per day), with ergonomic adjustments to workstation.
- By early April, employee reports working 6-hour days with short breaks.

This note supports the timeline of functional limitations used in settlement discussions.

---

## **Document 6 - Settlement Email Thread**

Document type: Email correspondence

**Date of final settlement email: 2024-05-20**

From: Adv. Ronen Azulay (counsel for insured)

To: Claims Adjuster - Magen Insurance (Adv. Liat Peretz)

### **Excerpt - 2024-05-10 (Insured's Counsel)**

> Our client has endured significant pain and functional limitations for  
> months following the accident. She was unable to work for an extended  
> period and continues to suffer daily. We believe a fair settlement for  
> pain, suffering, and lost wages is NIS 120,000.

>

> The refusal of ambulance transport at the scene must be understood in  
> context: Ms. Cohen was in shock and minimized her own symptoms. The  
> subsequent ER report and physiotherapy records clearly document a  
> clinically significant whiplash-type injury.

### **Excerpt - 2024-05-16 (Insurer's Counsel)**

> Our review of the medical and physiotherapy documentation indicates a  
> soft-tissue injury with good recovery and return to work within  
> approximately two months. There is no evidence of structural damage or  
> permanent impairment.

>

> We acknowledge the period of work disruption and agree that some  
> compensation for pain and suffering is appropriate. However, we cannot

- > accept the proposed amount of NIS 120,000, which we view as
- > disproportionate to the objective findings.
- >
- > We are prepared to offer NIS 35,000 in full and final settlement of the
- > bodily injury component.

#### **Final Agreement - 2024-05-20**

After further negotiation, the parties agree as follows:

- Vehicle damage: Paid separately, NIS 18,400 less NIS 1,800 deductible.
  - Bodily injury settlement: NIS 45,000 in full and final settlement.
  - Settlement date: 2024-05-20.
  - Parties confirm that no claim for future loss of earnings or permanent disability is pursued.
- 

#### **Needle Data Note (for internal documentation only)**

- The refusal of ambulance transport at the scene is a relatively sparse detail:
- It appears clearly in the high-resolution incident log and the FNOL transcript/intake note,
- It is only alluded to briefly in settlement correspondence.
- This makes it a good "needle" fact for retrieval experiments and evaluation questions such as:
- "Did the insured refuse ambulance transport at the scene?"