

INSURANCE CLAIM FILE

Claim Number: CLM-2024-001847

Claim Type: Auto Accident

Claimant: Robert J. Mitchell

Policy: AUT-9928374

CLAIM SUMMARY

Incident Date: March 15, 2024

Report Date: March 16, 2024

Location: Intersection of Oak Street and Main Avenue, Springfield, IL

INCIDENT DESCRIPTION

On March 15, 2024, at approximately 4:47 PM, the insured vehicle (2021 Honda Accord, VIN: 1HGCV1F34MA039284) was traveling northbound on Oak Street when a third-party vehicle ran a red light at the Main Avenue intersection. The collision resulted in significant damage to the front passenger side of the insured vehicle.

Police Report #SPD-2024-08834 was filed at the scene. Officer Daniel Thompson (Badge #4421) documented the incident. The third-party driver, Marcus Webb, was cited for failure to obey traffic signal.

TIMELINE OF EVENTS

March 15, 2024 - 4:47 PM: Collision occurs at Oak St & Main Ave intersection.

March 15, 2024 - 5:12 PM: Police arrive on scene. EMT dispatched.

March 15, 2024 - 5:38 PM: Claimant transported to Springfield Memorial Hospital.

March 15, 2024 - 7:15 PM: Vehicle towed to Johnson's Auto Body (Tow Invoice #T-8827, \$185.00).

March 16, 2024 - 9:30 AM: Claim filed via phone (Rep: Sandra Collins).

March 18, 2024: Adjuster Mike Reynolds assigned (Adj. ID: ADJ-4472).

March 20, 2024: Vehicle inspection completed. Damage estimate: \$8,247.50.

March 22, 2024: Medical records requested from Springfield Memorial.

March 28, 2024: Medical records received. ER visit cost: \$2,340.00. X-rays: \$445.00. Medication: \$67.83.

April 2, 2024: Follow-up with Dr. Patricia Hernandez. Diagnosis: Mild whiplash, contusion to right shoulder.

April 5, 2024: Physical therapy authorized (6 sessions). Provider: RehabFirst Clinic.

April 8 - May 13, 2024: Physical therapy sessions completed. Total PT cost: \$1,680.00.

May 15, 2024: Subrogation initiated against third-party insurer (State Farm Policy #SF-28847123).

May 28, 2024: Final medical clearance received.

June 3, 2024: Settlement offer prepared.

FINANCIAL SUMMARY

Vehicle Repair: \$8,247.50
Towing: \$185.00
Rental Car (18 days @ \$45/day): \$810.00
Medical - ER: \$2,340.00
Medical - Imaging: \$445.00
Medical - Medication: \$67.83
Medical - Follow-up: \$275.00
Physical Therapy: \$1,680.00
TOTAL CLAIM VALUE: \$14,050.33

SUBROGATION STATUS

Third-party liability confirmed. State Farm accepted 100% liability on June 12, 2024. Recovery expected within 45-60 days. Subrogation reference: SUB-2024-003384.

CLAIM STATUS: SETTLED

Settlement Date: June 18, 2024

Settlement Amount: \$14,050.33

Payment Method: Direct deposit to claimant account ending in 7743