

# 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