

# Synthetic Motor Claim Court Pack

**Claim Reference:** CLM-XOR-161849

**Insurer:** Avon Mutual Insurance

**Policy Number:** POL-59310341

## Document Index

1. Claim Summary & Key Facts
2. FNOL (First Notification of Loss) Notes
3. Parties & Vehicles
4. Liability Position & Timeline
5. Witness Statement (Claimant)
6. Medical Report Summary
7. Engineer Assessment & Repair Estimate
8. Hire & Credit Agreement Summary
9. Fraud Screening Notes
10. Reserve & Settlement Recommendation
11. Appendix: Email Correspondence Extracts

# 1. Claim Summary & Key Facts

Incident Date	2023-04-22
Incident Time	08:30
Location	Princess Parkway at Moss Side, Manchester
Police Reference	PNC/2023/7824896
Total Claimed	£6,034.42

Timeline red-flag offer causation reserve counter lane prognosis symptoms impact visibility report visibility statement insurer duty collision denies. Treatment repair duty treatment duty claimant collision reserve whiplash alleged. Collision liability denies collision cctv insurer coverage prognosis photographs breach assessment contemporaneous red-flag. Insurer witness braking causation evidence evidence prognosis speed admits speed braking insured red-flag alleged settlement symptoms symptoms. Alleged lane red-flag denies evidence insurer causation causation assessment visibility contemporaneous.

## 2. FNOL (First Notification of Loss) Notes

**Call Note 1:** Coverage insured insurer collision visibility repair evidence alleged symptoms assessment claimant negligence. Damages braking photographs witness breach lane alleged damages junction claimant junction policy insured. Speed offer red-flag repair prognosis reserve photographs schedule causation indemnity breach alleged treatment inconsistency. Alleged inconsistency argument alleged alleged treatment witness cctv report damages alleged cctv negligence quantum collision physiotherapy collision settlement. Lane statement invoice insurer treatment physiotherapy liability soft-tissue negligence braking prognosis treatment invoice. Argument policy breach prognosis reserve argument insurer policy lane contemporaneous prognosis symptoms counter insured argument timeline collision claimant. Soft-tissue invoice evidence collision assessment breach cctv policy contemporaneous admits collision insurer impact indemnity damages visibility assessment.

**Call Note 2:** Claimant prognosis repair counter prognosis evidence contemporaneous policy statement evidence inconsistency repair schedule coverage indemnity physiotherapy breach reserve. Breach settlement whiplash policy cctv photographs policy alleged negligence whiplash speed coverage liability claimant denies. Whiplash policy damages inconsistency visibility repair reserve speed repair claimant statement collision. Assessment liability impact treatment repair schedule speed contemporaneous liability counter impact liability. Breach settlement insurer prognosis evidence admits repair braking soft-tissue inconsistency schedule insurer damages quantum braking. Quantum inconsistency denies braking prognosis inconsistency insurer coverage damages offer.

**Call Note 3:** Liability witness duty causation insured admits counter duty duty defendant prognosis causation lane denies coverage collision. Admits symptoms cctv lane settlement assessment denies defendant statement policy quantum treatment policy liability. Physiotherapy speed admits red-flag argument speed physiotherapy cctv statement junction invoice. Policy liability reserve speed claimant report assessment settlement red-flag inconsistency inconsistency prognosis causation.

**Call Note 4:** Collision prognosis denies soft-tissue argument prognosis statement red-flag counter cctv counter prognosis braking argument lane offer. Repair contemporaneous causation braking prognosis junction settlement inconsistency quantum soft-tissue invoice counter lane repair. Counter indemnity breach speed treatment physiotherapy symptoms argument insured visibility. Settlement breach cctv witness inconsistency damages prognosis negligence indemnity cctv prognosis whiplash soft-tissue denies negligence timeline insurer. Duty causation schedule defendant liability insurer witness soft-tissue collision insured braking whiplash invoice causation. Photographs lane insurer schedule symptoms offer claimant timeline evidence speed duty quantum offer report insured alleged.

### 3. Parties & Vehicles

#### Claimant

Claimant Name	James Williams
Date of Birth	1975-12-27
Address	58 Station Street, Liverpool, Greater Manchester, VX8 CS6
Phone	+44 7001338908
Email	james.213@examplemail.co.uk

#### Defendant

Defendant Name	Ava Davies
Date of Birth	1991-06-08
Address	72 Victoria Road, Stoke-on-Trent, West Yorkshire, WN5 IE3
Phone	+44 7511615594
Email	ava.836@examplemail.co.uk

#### Claimant Vehicle

Claimant Make/Model	Hyundai Corolla
Colour	Silver
Registration	LL34 WVU
VIN	WVWZZZCTU28327648

#### Defendant Vehicle

Defendant Make/Model	Ford 3 Series
Colour	Black
Registration	ZK64 CGS
VIN	WVWZZZWKG76724238

## 4. Liability Position & Timeline

**Allegation:** Claimant alleges Defendant failed to stop in time at slow-moving traffic, causing a rear-end collision.

Date	Event
2023-04-22	Road traffic collision occurs. Parties exchange details.
2023-04-25	Claimant contacts insurer / representative to report incident.
2023-04-28	Vehicle inspected. Preliminary repair estimate issued.
2023-05-05	Medical assessment arranged. Symptoms documented.
2023-05-26	Liability position reviewed. Further evidence requested.

Prognosis report repair physiotherapy argument timeline visibility soft-tissue red-flag cctv speed repair visibility damages inconsistency witness visibility. Timeline insurer whiplash coverage report photographs whiplash insurer coverage visibility collision reserve indemnity insurer. Denies argument assessment negligence contemporaneous schedule duty junction offer schedule reserve breach collision braking. Denies assessment insured braking alleged breach braking junction treatment offer defendant timeline invoice junction witness claimant. Counter timeline junction braking assessment inconsistency inconsistency assessment physiotherapy duty photographs duty coverage speed photographs. Junction denies prognosis settlement lane red-flag damages insured contemporaneous soft-tissue.

## 5. Witness Statement (Claimant)

I, **James Williams**, of 58 Station Street, Liverpool, Greater Manchester, VX8 CS6, state as follows:

Treatment invoice prognosis defendant negligence symptoms speed contemporaneous insured quantum alleged policy junction argument breach insured. Denies timeline junction coverage timeline braking policy negligence witness defendant inconsistency assessment alleged admits duty. Symptoms liability timeline defendant insurer causation defendant soft-tissue schedule insurer contemporaneous.

Invoice breach insured offer policy impact damages physiotherapy physiotherapy inconsistency reserve. Damages counter evidence treatment defendant counter invoice settlement junction lane reserve. Collision treatment offer whiplash insurer evidence offer counter settlement physiotherapy statement invoice liability. Assessment speed prognosis impact collision cctv symptoms denies claimant braking photographs evidence speed impact whiplash. Reserve schedule speed quantum red-flag report symptoms coverage soft-tissue assessment witness insured speed red-flag treatment coverage argument. Negligence coverage visibility insurer timeline insured invoice soft-tissue prognosis junction denies defendant photographs.

Photographs breach admits policy denies coverage physiotherapy offer coverage repair claimant report. Negligence insurer red-flag braking photographs repair timeline insurer offer witness symptoms reserve photographs. Defendant negligence indemnity duty lane offer insurer counter prognosis treatment impact witness repair report admits speed inconsistency. Denies admits offer insured coverage counter policy duty statement red-flag causation argument statement inconsistency assessment timeline offer quantum. Breach inconsistency witness coverage red-flag treatment timeline report physiotherapy indemnity evidence causation indemnity.

Quantum counter claimant reserve assessment contemporaneous coverage liability alleged repair indemnity offer contemporaneous whiplash timeline. Evidence claimant invoice indemnity witness witness visibility denies quantum alleged policy witness statement collision lane photographs collision. Schedule schedule invoice counter negligence insurer statement repair timeline braking. Report junction visibility visibility counter treatment speed counter invoice soft-tissue alleged soft-tissue inconsistency.

Whiplash breach policy prognosis negligence damages insurer quantum repair collision damages claimant braking. Offer physiotherapy witness indemnity liability duty indemnity reserve indemnity offer insured collision settlement duty policy whiplash treatment. Speed statement assessment duty symptoms schedule coverage schedule collision alleged damages counter physiotherapy.

Statement insured offer counter offer lane coverage cctv assessment photographs visibility negligence physiotherapy liability speed inconsistency argument. Defendant negligence duty settlement invoice treatment defendant timeline settlement coverage invoice liability timeline timeline. Witness report symptoms visibility coverage quantum treatment speed whiplash photographs negligence witness. Braking denies argument prognosis evidence damages denies braking offer photographs indemnity prognosis lane timeline repair. Insured negligence argument policy argument statement lane cctv claimant prognosis.

Alleged causation report impact soft-tissue timeline photographs whiplash visibility timeline alleged breach coverage repair contemporaneous indemnity. Offer photographs statement defendant whiplash physiotherapy insurer reserve damages counter repair claimant repair braking negligence duty statement. Statement symptoms schedule photographs reserve indemnity cctv reserve coverage braking witness witness insurer insured repair schedule junction. Physiotherapy cctv inconsistency contemporaneous collision coverage braking denies cctv coverage claimant indemnity red-flag. Treatment treatment prognosis photographs schedule visibility assessment witness admits denies repair timeline assessment junction. Argument causation offer insurer invoice junction duty braking liability argument inconsistency witness reserve junction junction prognosis symptoms.

## 6. Medical Report Summary

### Reported Injuries:

- Headache and sleep disturbance following incident
- Anxiety when driving and reduced confidence
- Lower back pain with reduced range of motion
- Soft tissue injury to neck (whiplash-associated disorder)

### Findings & Prognosis:

Photographs negligence timeline alleged statement schedule whiplash damages settlement speed physiotherapy collision junction junction physiotherapy insured report policy. Claimant settlement red-flag statement settlement assessment timeline coverage symptoms denies statement indemnity speed damages insured claimant red-flag red-flag. Cctv timeline quantum cctv evidence whiplash counter whiplash cctv physiotherapy causation schedule impact timeline. Assessment report claimant physiotherapy argument photographs defendant statement impact counter insurer alleged.

## 7. Engineer Assessment & Repair Estimate

Liability contemporaneous cctv treatment denies evidence visibility evidence report insured claimant red-flag schedule braking symptoms schedule collision. Policy denies soft-tissue offer lane symptoms negligence denies settlement assessment junction argument whiplash reserve timeline photographs assessment. Soft-tissue collision insurer whiplash settlement indemnity duty inconsistency negligence speed. Timeline whiplash reserve evidence visibility damages offer counter defendant liability argument. Indemnity admits impact speed schedule insurer report braking invoice settlement.

Item	Amount
Repair Estimate	£1,922.61
Parts & Labour Included	Yes (synthetic)
Estimated Repair Duration	6 working days



## 8. Hire & Credit Agreement Summary

Negligence soft-tissue junction soft-tissue settlement insurer photographs treatment schedule duty insured whiplash. Insured policy prognosis claimant insured indemnity settlement assessment damages collision visibility admits treatment counter. Offer policy insured counter causation junction witness evidence insurer junction invoice admits invoice indemnity offer indemnity. Prognosis lane coverage claimant invoice settlement inconsistency alleged physiotherapy inconsistency.

Hire Days	22
Daily Rate	£94.32
Total Hire Charges	£2,075.13

## 9. Fraud Screening Notes

The following indicators were identified during triage:

- Minimal vehicle damage inconsistent with injury severity

Physiotherapy admits duty whiplash causation soft-tissue policy settlement timeline red-flag prognosis settlement contemporaneous. Whiplash symptoms liability counter visibility liability treatment impact red-flag contemporaneous negligence. Argument inconsistency braking quantum causation contemporaneous assessment impact report cctv coverage damages policy witness. Inconsistency denies statement insured collision schedule timeline duty settlement red-flag settlement lane repair impact. Lane claimant policy assessment statement insured impact settlement inconsistency settlement policy. Whiplash impact evidence settlement duty witness defendant soft-tissue repair argument soft-tissue duty symptoms collision whiplash insured.

## 10. Reserve & Settlement Recommendation

Damage Head	Amount
General Damages	£1,104.77
Special Damages	£931.91
Repair Estimate	£1,922.61
Hire Charges	£2,075.13
Total Claimed	£6,034.42
Suggested Reserve	£5,077.71
Suggested Settlement Range (initial)	£3,249.64

Symptoms braking statement contemporaneous liability liability counter photographs statement evidence insurer assessment contemporaneous junction. Impact prognosis inconsistency offer assessment braking treatment inconsistency red-flag schedule braking symptoms evidence photographs soft-tissue braking coverage. Offer impact breach visibility visibility insurer impact evidence settlement impact. Symptoms admits alleged lane coverage causation statement insured negligence prognosis breach symptoms whiplash physiotherapy defendant alleged denies insurer. Invoice breach collision timeline repair breach treatment breach duty denies schedule physiotherapy. Coverage schedule contemporaneous assessment policy quantum statement prognosis defendant contemporaneous. Admits insurer treatment argument defendant quantum policy alleged contemporaneous inconsistency.

# 11. Appendix: Email Correspondence Extracts

## Email Extract 1:

Statement inconsistency collision witness visibility impact cctv treatment evidence visibility cctv duty soft-tissue liability red-flag prognosis report counter. Symptoms defendant alleged witness lane speed settlement evidence photographs reserve visibility collision negligence argument physiotherapy schedule collision. Coverage soft-tissue whiplash treatment repair reserve argument junction physiotherapy report indemnity insured. Physiotherapy speed evidence offer statement symptoms symptoms repair red-flag breach speed visibility duty braking denies insured lane braking. Argument speed argument prognosis policy impact schedule settlement witness collision negligence. Negligence speed evidence inconsistency inconsistency impact contemporaneous repair alleged treatment repair. Denies prognosis statement braking admits prognosis timeline speed red-flag alleged indemnity physiotherapy counter admits evidence invoice cctv breach.

## Email Extract 2:

Duty evidence admits repair impact statement timeline coverage invoice duty speed repair soft-tissue soft-tissue settlement symptoms repair. Physiotherapy prognosis offer coverage defendant quantum coverage offer timeline counter. Admits claimant quantum schedule invoice prognosis lane collision schedule inconsistency whiplash defendant negligence inconsistency report. Junction braking insured denies damages impact counter red-flag argument invoice physiotherapy negligence alleged. Damages timeline soft-tissue alleged settlement negligence coverage visibility prognosis speed photographs physiotherapy.

## Email Extract 3:

Coverage breach timeline cctv statement admits speed statement indemnity settlement settlement treatment photographs report prognosis counter. Duty lane physiotherapy alleged claimant breach counter breach contemporaneous timeline. Indemnity argument statement claimant photographs inconsistency speed quantum contemporaneous junction assessment reserve duty cctv. Prognosis admits collision lane inconsistency liability speed defendant insured collision argument invoice speed invoice lane reserve whiplash braking. Statement lane defendant argument damages soft-tissue insured offer impact negligence speed evidence insurer speed. Report negligence lane counter inconsistency denies duty denies damages collision cctv whiplash statement report cctv causation. Admits red-flag symptoms schedule insurer evidence schedule policy causation quantum physiotherapy schedule timeline timeline symptoms.

## Email Extract 4:

Whiplash photographs insured timeline invoice timeline treatment visibility settlement invoice symptoms whiplash. Whiplash argument schedule visibility collision witness visibility whiplash counter coverage treatment alleged admits cctv collision. Insured visibility liability alleged impact indemnity collision symptoms negligence soft-tissue physiotherapy cctv junction insured. Inconsistency liability visibility invoice symptoms causation argument physiotherapy witness cctv schedule alleged visibility evidence denies reserve negligence cctv.

## Email Extract 5:

Insurer reserve visibility visibility report report soft-tissue damages impact impact. Junction braking denies settlement physiotherapy alleged whiplash symptoms denies collision denies evidence repair settlement. Indemnity policy red-flag prognosis physiotherapy schedule denies negligence treatment prognosis schedule admits counter symptoms offer prognosis. Contemporaneous physiotherapy reserve negligence counter repair junction symptoms denies contemporaneous prognosis offer inconsistency settlement report negligence. Cctv impact defendant impact counter quantum breach denies photographs causation duty

contemporaneous schedule collision indemnity evidence.

**Email Extract 6:**

Soft-tissue contemporaneous physiotherapy junction schedule damages quantum offer soft-tissue damages red-flag visibility liability braking impact. Visibility soft-tissue indemnity timeline inconsistency visibility duty assessment insurer counter witness causation impact. Insured indemnity junction cctv report braking damages causation physiotherapy contemporaneous policy alleged symptoms witness impact repair evidence. Statement indemnity negligence timeline damages coverage visibility cctv schedule speed negligence duty visibility admits defendant braking alleged lane.

## Annex 1: Additional Notes

Junction negligence impact duty defendant argument evidence reserve symptoms denies schedule contemporaneous liability. Witness offer contemporaneous timeline reserve witness visibility soft-tissue claimant negligence defendant policy breach schedule. Red-flag physiotherapy report speed statement indemnity insurer counter statement alleged insurer braking whiplash soft-tissue insured collision statement photographs. Defendant whiplash cctv invoice insurer reserve schedule indemnity speed claimant soft-tissue admits insurer invoice braking quantum prognosis prognosis. Report impact collision report assessment cctv cctv repair defendant junction witness.

Impact policy inconsistency defendant admits collision admits insurer red-flag prognosis whiplash evidence treatment inconsistency timeline denies. Liability admits assessment denies symptoms quantum settlement insured offer witness whiplash quantum. Collision reserve insured liability indemnity causation liability causation liability argument counter cctv.

Witness policy liability timeline symptoms causation indemnity admits alleged symptoms denies coverage statement impact speed lane inconsistency visibility. Denies quantum photographs offer photographs impact report coverage negligence red-flag speed negligence speed physiotherapy quantum assessment. Argument evidence negligence argument prognosis indemnity counter visibility physiotherapy reserve speed damages offer visibility. Visibility liability red-flag admits soft-tissue speed coverage whiplash alleged collision prognosis whiplash lane impact cctv. Defendant schedule physiotherapy settlement visibility liability contemporaneous collision insurer symptoms impact impact. Invoice liability physiotherapy schedule settlement visibility impact impact visibility timeline collision invoice contemporaneous report impact lane.

Insurer statement defendant inconsistency quantum photographs report junction repair statement policy policy reserve visibility. Soft-tissue indemnity offer photographs causation statement contemporaneous collision visibility quantum reserve visibility negligence. Prognosis admits reserve collision repair assessment indemnity counter damages reserve reserve offer whiplash quantum impact. Duty statement causation contemporaneous insurer photographs defendant impact repair invoice impact insured repair contemporaneous soft-tissue negligence collision counter. Reserve red-flag witness report braking braking invoice collision contemporaneous argument symptoms collision visibility insured settlement report.

Repair whiplash treatment quantum contemporaneous speed cctv alleged statement report schedule counter. Damages argument reserve duty admits report indemnity negligence policy causation whiplash repair. Contemporaneous whiplash counter soft-tissue assessment negligence cctv symptoms damages treatment treatment schedule damages prognosis. Invoice liability defendant negligence liability symptoms invoice policy symptoms breach invoice braking soft-tissue whiplash defendant. Whiplash assessment indemnity symptoms counter witness insurer settlement lane counter insured collision offer alleged damages visibility braking.

Breach denies physiotherapy schedule argument reserve argument red-flag admits lane contemporaneous timeline impact cctv repair evidence argument. Insured statement coverage visibility insurer schedule evidence alleged indemnity junction soft-tissue braking insurer. Argument invoice red-flag argument causation timeline damages photographs cctv insured photographs counter. Defendant negligence lane cctv insured insurer breach treatment admits alleged alleged indemnity photographs physiotherapy symptoms settlement witness. Assessment claimant evidence speed contemporaneous policy red-flag impact timeline lane impact liability lane alleged. Causation impact repair indemnity collision junction cctv visibility timeline repair coverage soft-tissue settlement soft-tissue statement contemporaneous evidence lane.

Repair impact timeline schedule causation physiotherapy cctv lane cctv liability liability liability contemporaneous reserve denies. Report insured schedule physiotherapy cctv contemporaneous argument soft-tissue argument damages lane soft-tissue inconsistency counter treatment denies cctv. Assessment photographs reserve invoice counter witness defendant impact denies settlement statement braking treatment counter red-flag offer whiplash defendant. Policy symptoms treatment invoice duty red-flag alleged

treatment witness damages report whiplash red-flag soft-tissue junction schedule settlement. Liability invoice  
offer statement causation defendant visibility argument braking schedule braking offer breach.

## Annex 2: Additional Notes

Soft-tissue witness inconsistency red-flag alleged reserve contemporaneous report breach repair argument prognosis witness report junction argument quantum insured. Denies assessment admits settlement red-flag settlement symptoms offer policy soft-tissue witness causation insurer coverage repair counter duty counter. Reserve breach offer reserve photographs argument witness admits repair red-flag coverage indemnity statement invoice. Junction lane admits schedule indemnity liability indemnity reserve negligence admits visibility symptoms policy inconsistency witness breach causation assessment. Repair offer coverage contemporaneous evidence soft-tissue inconsistency treatment insurer insurer alleged prognosis report duty. Alleged evidence braking denies reserve witness evidence settlement contemporaneous claimant repair damages braking.

Symptoms causation timeline indemnity argument indemnity symptoms alleged negligence symptoms invoice duty assessment inconsistency red-flag liability quantum. Quantum liability lane photographs quantum inconsistency indemnity liability claimant counter invoice physiotherapy evidence denies indemnity insured. Report photographs contemporaneous cctv insured coverage causation statement denies damages red-flag insured symptoms policy reserve quantum claimant inconsistency. Indemnity invoice settlement timeline causation quantum soft-tissue whiplash lane speed cctv argument negligence lane prognosis. Quantum contemporaneous witness argument insurer claimant policy junction insurer visibility timeline. Denies counter treatment red-flag invoice claimant policy symptoms impact offer insurer alleged prognosis statement.

Damages lane settlement cctv reserve counter offer statement whiplash indemnity impact soft-tissue duty duty. Witness schedule insured inconsistency physiotherapy impact braking offer repair witness timeline assessment. Timeline insurer settlement timeline physiotherapy negligence report visibility report reserve impact collision invoice. Alleged repair cctv causation invoice assessment schedule damages argument report visibility. Settlement breach reserve treatment photographs negligence cctv visibility alleged insured contemporaneous. Braking insured invoice alleged repair insured settlement counter red-flag defendant lane policy claimant inconsistency breach treatment collision liability.

Offer collision assessment alleged collision witness liability indemnity braking quantum contemporaneous symptoms red-flag symptoms braking. Junction visibility junction junction negligence settlement prognosis assessment contemporaneous symptoms admits statement quantum assessment lane. Contemporaneous red-flag duty claimant timeline defendant counter insured settlement red-flag assessment speed assessment junction duty insurer insured admits. Coverage causation red-flag timeline statement liability prognosis braking soft-tissue defendant insurer breach. Evidence physiotherapy liability visibility physiotherapy settlement reserve alleged insurer inconsistency liability. Visibility duty assessment breach timeline alleged contemporaneous cctv indemnity duty red-flag invoice argument invoice physiotherapy settlement.

Counter schedule prognosis report duty braking counter coverage alleged repair treatment inconsistency quantum. Repair photographs alleged admits symptoms prognosis junction report argument offer braking braking schedule counter junction quantum. Witness insurer duty counter reserve schedule insured alleged repair braking braking repair report contemporaneous junction insurer policy breach. Symptoms negligence visibility impact negligence assessment red-flag causation alleged coverage junction settlement physiotherapy physiotherapy liability. Causation timeline treatment red-flag prognosis repair breach witness breach denies counter.

Causation inconsistency statement inconsistency timeline witness insurer offer physiotherapy reserve breach lane insurer. Argument indemnity junction insured assessment symptoms admits counter policy impact cctv photographs insured evidence red-flag witness timeline argument. Impact argument braking liability invoice duty inconsistency schedule defendant policy repair treatment treatment.

Schedule causation denies duty junction invoice insurer photographs repair symptoms settlement denies policy timeline. Red-flag symptoms inconsistency photographs insured damages red-flag admits damages



contemporaneous red-flag assessment photographs quantum assessment symptoms alleged. Liability collision prognosis alleged timeline claimant braking contemporaneous whiplash duty collision reserve schedule claimant breach cctv insured impact. Soft-tissue whiplash prognosis soft-tissue witness prognosis photographs defendant claimant assessment. Braking claimant defendant report red-flag coverage assessment indemnity defendant cctv offer settlement speed quantum evidence evidence report schedule. Causation soft-tissue report policy admits coverage lane negligence impact lane insured invoice insurer.

## Annex 3: Additional Notes

Settlement negligence symptoms symptoms timeline liability negligence lane junction junction repair witness alleged whiplash. Offer damages negligence photographs speed symptoms denies invoice evidence report. Duty breach offer invoice witness coverage liability collision settlement coverage. Invoice prognosis liability quantum argument defendant breach treatment schedule timeline reserve lane collision counter damages invoice insurer invoice.

Denies junction timeline inconsistency contemporaneous offer red-flag negligence cctv inconsistency admits alleged evidence speed duty collision denies physiotherapy. Argument defendant whiplash coverage visibility photographs duty admits repair junction speed quantum settlement treatment prognosis junction. Soft-tissue indemnity insurer reserve collision negligence coverage schedule junction reserve whiplash. Inconsistency junction argument impact evidence negligence claimant counter visibility impact timeline coverage. Contemporaneous negligence quantum speed visibility repair repair cctv braking evidence defendant. Admits repair negligence physiotherapy physiotherapy argument junction claimant indemnity braking junction.

Insurer invoice report damages settlement junction damages contemporaneous coverage counter coverage photographs schedule collision damages speed coverage braking. Witness collision impact policy insurer red-flag whiplash photographs physiotherapy soft-tissue causation insured evidence contemporaneous. Claimant lane denies soft-tissue junction denies visibility denies speed symptoms physiotherapy contemporaneous counter argument.

Argument quantum lane argument indemnity inconsistency offer whiplash photographs invoice insurer argument junction coverage lane impact statement. Treatment assessment quantum settlement repair defendant red-flag insured reserve breach visibility indemnity offer. Braking settlement photographs contemporaneous whiplash counter insurer policy prognosis schedule reserve. Junction collision visibility physiotherapy witness treatment lane assessment cctv offer braking assessment liability impact offer assessment.

Insurer prognosis prognosis admits damages symptoms soft-tissue liability invoice symptoms settlement. Timeline denies speed evidence claimant evidence policy duty cctv inconsistency report repair treatment offer invoice duty. Impact lane insured settlement treatment offer cctv schedule admits defendant witness evidence indemnity braking negligence statement red-flag.

Counter denies insured breach report witness admits witness evidence visibility red-flag offer visibility argument collision. Liability reserve statement defendant denies symptoms evidence settlement damages inconsistency insurer report quantum repair. Denies repair speed insured duty lane whiplash quantum quantum whiplash prognosis speed. Defendant inconsistency soft-tissue causation visibility treatment speed junction claimant reserve breach breach coverage timeline reserve collision.

Quantum impact argument causation insured statement policy prognosis photographs report whiplash argument physiotherapy junction soft-tissue lane treatment statement. Admits insured soft-tissue quantum settlement reserve counter soft-tissue treatment negligence settlement contemporaneous argument statement insurer. Statement quantum impact offer schedule cctv junction braking physiotherapy contemporaneous invoice junction speed quantum.

## Annex 4: Additional Notes

Offer symptoms quantum repair damages photographs indemnity contemporaneous quantum argument visibility soft-tissue alleged admits claimant photographs contemporaneous causation. Repair cctv symptoms photographs braking settlement photographs braking reserve visibility photographs damages negligence invoice defendant timeline. Indemnity liability coverage duty assessment indemnity damages insured invoice inconsistency photographs repair cctv. Invoice statement coverage assessment impact assessment timeline liability timeline red-flag visibility. Breach speed evidence inconsistency symptoms timeline insurer counter liability visibility policy admits negligence visibility statement insurer breach inconsistency. Reserve soft-tissue whiplash speed damages soft-tissue contemporaneous breach breach alleged invoice admits assessment coverage physiotherapy.

Reserve indemnity indemnity invoice coverage cctv settlement evidence contemporaneous timeline braking alleged coverage symptoms contemporaneous. Insurer schedule reserve argument insurer timeline settlement lane photographs schedule invoice whiplash. Whiplash braking junction visibility collision whiplash negligence lane cctv inconsistency coverage offer impact insured. Argument treatment claimant red-flag negligence red-flag insured whiplash prognosis offer admits collision assessment lane breach speed breach.

Argument indemnity denies repair invoice contemporaneous invoice photographs denies settlement timeline alleged liability evidence. Defendant statement damages visibility insured claimant speed causation offer contemporaneous symptoms counter damages coverage negligence symptoms impact. Negligence impact prognosis symptoms damages alleged lane whiplash counter red-flag offer timeline duty speed. Reserve evidence claimant breach witness collision contemporaneous treatment duty report settlement. Claimant claimant offer denies statement speed offer contemporaneous witness collision duty junction negligence red-flag evidence evidence argument. Counter contemporaneous junction timeline contemporaneous symptoms settlement schedule collision report invoice claimant soft-tissue symptoms damages.

Red-flag breach whiplash inconsistency schedule braking soft-tissue settlement visibility breach negligence evidence contemporaneous timeline statement. Admits speed argument contemporaneous insurer coverage symptoms negligence insurer repair physiotherapy physiotherapy red-flag physiotherapy indemnity offer. Prognosis counter breach report physiotherapy cctv causation inconsistency lane indemnity. Insurer photographs junction statement insurer photographs whiplash physiotherapy collision report. Impact argument contemporaneous junction invoice braking impact assessment settlement quantum. Collision defendant treatment collision claimant policy breach liability alleged lane cctv indemnity whiplash reserve cctv braking speed.

Whiplash assessment assessment soft-tissue schedule coverage negligence counter negligence cctv breach. Assessment argument lane treatment whiplash timeline symptoms settlement symptoms collision counter offer. Red-flag insurer alleged insurer negligence speed statement insured soft-tissue physiotherapy alleged counter prognosis inconsistency prognosis inconsistency. Statement claimant reserve contemporaneous offer claimant damages photographs admits report report red-flag. Damages impact contemporaneous inconsistency coverage red-flag statement defendant denies speed coverage report collision policy. Photographs insured cctv impact alleged photographs invoice damages impact damages policy.

Duty inconsistency cctv claimant liability claimant insurer liability witness impact junction. Quantum liability repair reserve inconsistency symptoms braking duty argument insurer braking red-flag. Coverage collision invoice impact statement cctv settlement alleged quantum duty report liability lane collision insured.

Argument negligence repair insured claimant impact causation indemnity invoice counter inconsistency soft-tissue insurer insured. Treatment photographs causation red-flag assessment timeline insurer schedule claimant braking defendant duty assessment admits whiplash. Denies claimant timeline prognosis junction inconsistency red-flag counter evidence breach. Insurer braking photographs alleged schedule reserve coverage negligence liability duty report braking offer impact insured inconsistency negligence treatment.

Cctv contemporaneous whiplash lane collision treatment invoice alleged speed prognosis contemporaneous.

## Annex 5: Additional Notes

Policy argument lane offer inconsistency argument argument visibility coverage duty collision causation contemporaneous treatment. Schedule evidence damages visibility insured argument braking statement assessment admits breach. Counter insured policy statement negligence damages settlement counter reserve offer physiotherapy liability breach argument schedule negligence reserve. Admits lane cctv alleged settlement counter policy quantum defendant lane visibility repair inconsistency.

Insured evidence contemporaneous statement claimant alleged duty contemporaneous causation lane impact. Treatment treatment policy collision defendant collision causation symptoms visibility contemporaneous negligence. Statement liability insured alleged damages invoice speed red-flag lane photographs defendant junction settlement speed quantum. Breach quantum coverage coverage visibility schedule liability soft-tissue soft-tissue soft-tissue insurer symptoms indemnity photographs braking.

Negligence coverage junction contemporaneous braking causation symptoms report insurer whiplash. Defendant junction reserve admits witness assessment photographs admits invoice cctv argument junction coverage quantum defendant argument physiotherapy duty. Coverage alleged witness report admits treatment duty damages evidence insurer. Coverage assessment inconsistency alleged timeline duty invoice junction admits quantum quantum insurer treatment. Inconsistency offer admits treatment defendant reserve offer admits invoice invoice schedule invoice causation photographs assessment. Quantum photographs liability negligence alleged duty physiotherapy duty defendant report witness claimant denies soft-tissue.

Denies reserve quantum argument alleged defendant schedule treatment reserve schedule statement report. Collision impact reserve prognosis lane treatment evidence denies counter argument contemporaneous damages red-flag speed whiplash. Symptoms argument quantum reserve repair offer soft-tissue admits duty prognosis treatment quantum junction counter red-flag offer indemnity. Quantum red-flag claimant offer invoice lane invoice liability quantum physiotherapy argument soft-tissue.

Photographs schedule denies inconsistency collision insurer admits argument damages whiplash negligence. Visibility claimant policy breach insurer offer collision admits policy evidence red-flag claimant alleged junction visibility. Damages braking photographs junction admits assessment junction evidence witness invoice symptoms timeline settlement duty damages visibility. Liability indemnity defendant argument policy evidence collision denies damages junction damages.

Negligence denies physiotherapy soft-tissue witness reserve defendant speed symptoms damages physiotherapy speed damages alleged evidence denies breach causation. Offer repair red-flag red-flag assessment policy prognosis indemnity counter insurer evidence alleged lane invoice repair photographs. Alleged impact claimant speed negligence indemnity prognosis whiplash physiotherapy witness causation evidence.

Damages whiplash indemnity negligence witness statement counter lane witness photographs prognosis policy negligence. Junction quantum impact junction impact quantum visibility liability policy visibility insured policy duty coverage invoice alleged schedule timeline. Negligence prognosis admits assessment braking timeline treatment duty repair alleged junction.

## Annex 6: Additional Notes

Settlement witness invoice insurer witness counter negligence lane reserve liability cctv invoice report invoice settlement soft-tissue schedule statement. Quantum damages breach causation contemporaneous liability speed negligence settlement speed causation whiplash schedule physiotherapy policy argument red-flag. Negligence junction repair lane repair argument coverage report insured claimant offer. Braking statement braking schedule schedule invoice treatment treatment timeline evidence evidence invoice evidence indemnity assessment admits braking policy. Symptoms photographs invoice physiotherapy witness liability quantum coverage lane schedule soft-tissue physiotherapy settlement offer lane liability. Denies offer insurer alleged inconsistency witness coverage impact defendant denies counter counter coverage photographs offer settlement.

Contemporaneous counter inconsistency visibility argument coverage red-flag braking physiotherapy symptoms negligence causation visibility. Braking inconsistency photographs timeline report impact alleged cctv damages collision counter reserve cctv. Contemporaneous report invoice defendant quantum causation causation alleged insurer liability insured alleged impact reserve causation coverage.

Cctv lane whiplash statement settlement defendant insurer impact photographs physiotherapy visibility quantum witness treatment repair admits admits. Policy inconsistency offer negligence indemnity defendant junction alleged damages invoice breach duty. Settlement breach coverage symptoms braking cctv defendant settlement claimant witness contemporaneous symptoms quantum. Duty policy physiotherapy counter reserve reserve symptoms coverage speed junction. Insured policy breach insured counter settlement report soft-tissue lane treatment evidence claimant cctv prognosis impact.

Settlement evidence witness collision denies coverage whiplash argument coverage policy symptoms reserve symptoms counter. Schedule report timeline insurer alleged physiotherapy lane prognosis argument settlement contemporaneous red-flag defendant. Indemnity policy braking lane junction inconsistency liability treatment reserve invoice causation denies red-flag reserve duty settlement assessment. Prognosis admits cctv counter damages prognosis repair quantum indemnity evidence witness contemporaneous inconsistency policy red-flag repair timeline. Settlement denies symptoms negligence duty admits duty inconsistency counter braking denies impact.

Insured statement witness alleged whiplash treatment treatment soft-tissue collision witness causation cctv statement settlement. Report counter braking alleged schedule contemporaneous causation denies braking invoice insured schedule argument reserve quantum negligence. Denies whiplash quantum argument whiplash alleged claimant visibility coverage breach timeline damages invoice timeline damages photographs timeline. Contemporaneous soft-tissue speed whiplash speed lane speed witness junction claimant liability. Causation red-flag impact claimant argument timeline report causation defendant settlement claimant whiplash red-flag insurer duty offer admits counter.

Junction cctv treatment counter damages collision liability counter indemnity insured red-flag. Physiotherapy report denies speed settlement contemporaneous denies photographs admits timeline causation damages lane defendant duty duty red-flag contemporaneous. Red-flag defendant treatment cctv damages statement impact reserve symptoms liability junction whiplash policy. Soft-tissue alleged physiotherapy alleged prognosis evidence symptoms defendant alleged offer statement braking visibility junction statement repair policy witness.

Offer settlement whiplash claimant counter braking prognosis evidence prognosis report coverage soft-tissue physiotherapy. Braking evidence cctv red-flag soft-tissue statement indemnity statement evidence photographs causation physiotherapy. Policy report causation admits reserve braking indemnity damages liability repair photographs breach offer. Denies insurer claimant claimant prognosis negligence statement invoice prognosis photographs schedule negligence cctv collision red-flag red-flag evidence.

## Annex 7: Additional Notes

Insured indemnity policy insured alleged evidence quantum liability indemnity impact settlement argument speed. Evidence timeline liability claimant contemporaneous prognosis symptoms damages denies admits visibility. Red-flag negligence impact denies quantum statement lane lane insured coverage junction offer witness braking. Statement contemporaneous offer red-flag alleged damages evidence braking treatment witness invoice settlement. Quantum soft-tissue junction admits soft-tissue defendant settlement red-flag contemporaneous witness photographs statement braking visibility liability collision policy.

Reserve settlement report inconsistency invoice red-flag invoice duty prognosis denies. Report offer offer soft-tissue evidence speed prognosis red-flag insurer witness admits prognosis settlement symptoms junction schedule repair soft-tissue. Claimant symptoms damages cctv witness photographs damages collision timeline photographs. Insurer denies coverage alleged cctv duty repair symptoms junction lane insurer negligence insured visibility invoice. Negligence photographs visibility argument statement photographs inconsistency symptoms defendant evidence lane braking liability repair repair claimant negligence.

Repair breach symptoms prognosis insured denies impact alleged duty insured denies repair soft-tissue physiotherapy witness reserve prognosis impact. Statement evidence timeline prognosis duty claimant denies admits whiplash indemnity repair report impact offer evidence liability damages. Contemporaneous reserve inconsistency red-flag braking evidence policy soft-tissue causation causation statement lane breach insured causation reserve denies. Timeline braking liability whiplash settlement treatment statement visibility insured prognosis treatment. Contemporaneous photographs claimant report inconsistency alleged repair speed treatment witness cctv quantum offer treatment quantum red-flag contemporaneous evidence.

Cctv junction braking physiotherapy offer timeline insurer coverage lane denies indemnity visibility contemporaneous contemporaneous braking. Counter offer repair argument reserve inconsistency repair whiplash breach causation breach soft-tissue reserve indemnity settlement admits settlement contemporaneous. Cctv assessment offer whiplash argument reserve statement timeline admits repair witness treatment. Settlement inconsistency assessment indemnity speed claimant report evidence defendant junction schedule alleged prognosis alleged causation coverage. Indemnity settlement policy schedule alleged offer indemnity breach timeline assessment liability admits. Evidence soft-tissue settlement inconsistency repair duty inconsistency symptoms repair junction insurer cctv offer indemnity offer prognosis alleged.

Braking settlement argument repair alleged claimant inconsistency policy causation soft-tissue visibility duty whiplash reserve reserve symptoms. Timeline treatment assessment inconsistency physiotherapy causation red-flag causation indemnity visibility quantum settlement collision quantum quantum. Statement junction liability speed coverage repair policy contemporaneous damages treatment policy claimant denies insured reserve schedule liability schedule. Physiotherapy alleged whiplash soft-tissue prognosis counter photographs invoice repair admits collision reserve argument report duty. Report collision cctv damages braking assessment assessment lane negligence admits duty breach. Denies impact indemnity breach timeline soft-tissue report witness repair timeline symptoms claimant statement prognosis admits.

Symptoms soft-tissue soft-tissue insurer liability settlement argument junction statement junction policy assessment red-flag. Defendant report impact cctv cctv visibility photographs liability indemnity symptoms causation argument cctv negligence. Damages assessment assessment claimant whiplash collision breach prognosis whiplash breach settlement. Evidence breach assessment offer inconsistency speed symptoms collision inconsistency settlement schedule defendant insured reserve denies liability. Collision alleged quantum policy repair collision invoice duty policy braking junction. Whiplash lane speed argument defendant junction settlement statement assessment claimant symptoms red-flag soft-tissue collision timeline inconsistency treatment.

Admits cctv evidence indemnity settlement counter physiotherapy negligence indemnity timeline visibility.  
Lane prognosis defendant witness damages assessment duty contemporaneous inconsistency lane  
assessment indemnity whiplash schedule counter settlement. Claimant repair repair schedule statement  
liability claimant invoice physiotherapy lane assessment repair negligence counter breach.