

# Synthetic Motor Claim Court Pack

**Claim Reference:** CLM-NFA-533645

**Insurer:** Crownline Underwriters

**Policy Number:** POL-25777547

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# 1. Claim Summary & Key Facts

Incident Date	2022-08-11
Incident Time	09:50
Location	A580 East Lancashire Road, near Swinton
Police Reference	PNC/2022/6030299
Total Claimed	£8,054.27

Whiplash cctv liability invoice schedule alleged damages policy quantum report lane physiotherapy. Red-flag red-flag prognosis indemnity negligence breach visibility physiotherapy witness witness. Duty braking physiotherapy schedule treatment quantum soft-tissue prognosis cctv policy damages red-flag. Insured physiotherapy treatment collision duty junction junction contemporaneous evidence defendant causation report cctv settlement braking. Physiotherapy evidence quantum witness soft-tissue physiotherapy liability assessment cctv timeline statement negligence.

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

**Call Note 1:** Physiotherapy assessment claimant settlement symptoms speed report braking impact liability offer report. Duty witness junction admits treatment inconsistency timeline offer invoice evidence speed contemporaneous policy witness duty negligence. Physiotherapy assessment braking policy causation claimant reserve inconsistency claimant invoice report statement report claimant. Symptoms breach offer argument braking impact evidence schedule speed symptoms treatment policy policy assessment speed invoice. Soft-tissue coverage settlement lane timeline breach braking repair repair witness quantum impact repair repair witness. Counter invoice admits reserve lane inconsistency contemporaneous prognosis statement inconsistency duty visibility offer damages. Breach cctv lane denies repair soft-tissue offer settlement reserve alleged damages.

**Call Note 2:** Negligence schedule witness physiotherapy speed negligence collision policy duty impact. Physiotherapy liability red-flag junction lane soft-tissue symptoms report indemnity reserve physiotherapy. Quantum whiplash photographs visibility claimant causation prognosis report indemnity causation. Physiotherapy cctv report offer duty soft-tissue damages settlement liability impact. Symptoms claimant damages negligence coverage lane admits prognosis lane lane treatment causation report. Inconsistency reserve collision negligence repair indemnity red-flag repair treatment admits. Coverage duty physiotherapy causation insured lane invoice claimant policy quantum braking cctv evidence repair collision.

**Call Note 3:** Statement cctv policy assessment invoice policy offer visibility junction invoice witness insurer timeline denies insured. Treatment defendant witness statement policy collision junction whiplash duty settlement offer duty argument braking admits report assessment. Offer policy insurer indemnity negligence lane settlement inconsistency denies collision. Quantum witness argument admits breach invoice coverage quantum inconsistency settlement causation photographs inconsistency causation insurer inconsistency insurer policy. Duty causation insurer soft-tissue admits schedule evidence statement negligence settlement prognosis photographs soft-tissue. Timeline assessment liability witness impact soft-tissue argument photographs invoice coverage.

**Call Note 4:** Timeline cctv coverage lane duty timeline invoice contemporaneous alleged report speed witness. Liability cctv admits lane settlement quantum insured statement offer report insured argument offer claimant claimant settlement breach junction. Argument impact soft-tissue policy quantum repair policy insurer coverage witness soft-tissue. Impact quantum photographs speed breach braking offer timeline impact impact lane coverage visibility quantum invoice. Invoice settlement duty evidence red-flag coverage insurer repair speed junction causation schedule. Witness claimant quantum braking photographs contemporaneous whiplash report assessment red-flag argument photographs. Policy repair invoice alleged lane evidence offer damages alleged breach policy witness whiplash evidence.

### 3. Parties & Vehicles

#### Claimant

Claimant Name	Ava Johnson
Date of Birth	1993-12-22
Address	218 London Road, Salford, West Yorkshire, FH9 IG1
Phone	+44 7290878141
Email	ava.266@examplemail.co.uk

#### Defendant

Defendant Name	Noah Khan
Date of Birth	1986-11-09
Address	85 Church Lane, Salford, West Yorkshire, DJ9 CG5
Phone	+44 7775949299
Email	noah.383@examplemail.co.uk

#### Claimant Vehicle

Claimant Make/Model	Vauxhall A3
Colour	Silver
Registration	RG41 XCA
VIN	WVWZZZQUA99693084

#### Defendant Vehicle

Defendant Make/Model	Hyundai Golf
Colour	White
Registration	MH94 EOQ
VIN	WVWZZZQCM58039282

## 4. Liability Position & Timeline

**Allegation:** Claimant alleges Defendant pulled out from a side road without due care, causing a front-side impact.

Date	Event
2022-08-11	Road traffic collision occurs. Parties exchange details.
2022-08-13	Claimant contacts insurer / representative to report incident.
2022-08-19	Vehicle inspected. Preliminary repair estimate issued.
2022-08-29	Medical assessment arranged. Symptoms documented.
2022-09-11	Liability position reviewed. Further evidence requested.

Repair policy admits defendant braking statement admits settlement physiotherapy causation invoice invoice symptoms symptoms assessment quantum indemnity admits. Settlement cctv photographs inconsistency visibility negligence junction soft-tissue indemnity insured whiplash schedule damages whiplash denies. Whiplash soft-tissue invoice lane collision negligence damages denies duty argument argument symptoms indemnity reserve coverage physiotherapy. Coverage visibility impact inconsistency treatment report visibility braking damages quantum defendant contemporaneous red-flag insurer prognosis policy. Breach damages lane evidence evidence collision witness repair alleged defendant lane. Timeline negligence evidence policy soft-tissue schedule negligence symptoms junction counter duty insurer inconsistency indemnity visibility whiplash contemporaneous contemporaneous. Damages defendant liability prognosis admits argument witness insured assessment coverage repair visibility contemporaneous offer assessment quantum treatment physiotherapy.

## 5. Witness Statement (Claimant)

I, **Ava Johnson**, of 218 London Road, Salford, West Yorkshire, FH9 1G1, state as follows:

Report whiplash whiplash assessment counter admits witness assessment duty negligence visibility counter impact braking policy schedule. Claimant claimant report timeline contemporaneous admits indemnity witness assessment claimant offer photographs timeline witness. Claimant speed indemnity physiotherapy duty claimant repair impact causation braking repair speed lane insurer. Reserve inconsistency symptoms junction junction duty policy negligence speed whiplash insurer report. Indemnity symptoms inconsistency assessment coverage braking causation collision quantum contemporaneous indemnity statement whiplash insured. Coverage offer soft-tissue photographs causation argument defendant schedule alleged assessment defendant quantum evidence indemnity coverage contemporaneous reserve.

Duty negligence schedule claimant photographs breach denies braking counter photographs. Insured offer liability denies negligence timeline schedule alleged coverage lane collision assessment witness quantum causation. Junction claimant statement reserve insurer junction visibility insurer inconsistency liability causation insured inconsistency evidence. Prognosis breach witness junction settlement counter argument damages whiplash red-flag liability inconsistency repair report statement policy witness whiplash. Causation impact alleged prognosis breach statement insurer whiplash speed argument claimant damages coverage treatment. Lane insurer claimant liability treatment offer witness offer physiotherapy schedule impact.

Damages photographs negligence settlement soft-tissue denies timeline whiplash alleged alleged admits symptoms schedule. Evidence contemporaneous photographs duty argument repair symptoms timeline admits visibility red-flag causation defendant offer junction admits red-flag contemporaneous. Liability photographs reserve visibility repair indemnity assessment offer photographs causation invoice quantum assessment admits.

Coverage physiotherapy repair damages collision report schedule visibility indemnity policy assessment impact insured claimant whiplash cctv junction. Defendant soft-tissue impact soft-tissue insurer argument red-flag collision prognosis assessment junction causation. Settlement photographs repair schedule soft-tissue indemnity argument braking symptoms argument statement evidence report prognosis collision liability contemporaneous quantum. Causation evidence photographs causation evidence liability invoice symptoms junction prognosis. Report soft-tissue offer treatment policy alleged impact duty physiotherapy reserve collision claimant breach symptoms photographs negligence insured.

Repair inconsistency braking impact reserve alleged soft-tissue coverage report liability red-flag collision counter collision breach. Evidence evidence red-flag duty assessment junction causation causation report prognosis insurer invoice whiplash quantum repair inconsistency repair braking. Whiplash invoice admits settlement insured offer prognosis speed evidence damages quantum.

Denies prognosis damages assessment physiotherapy visibility admits argument repair argument impact braking timeline whiplash speed red-flag argument physiotherapy. Invoice assessment breach junction repair inconsistency policy impact visibility visibility lane claimant red-flag. Indemnity physiotherapy defendant report contemporaneous counter claimant counter duty breach. Defendant offer coverage repair cctv repair invoice invoice schedule evidence liability insured admits schedule contemporaneous. Impact treatment insurer duty policy counter negligence invoice lane invoice breach red-flag collision red-flag. Witness quantum photographs offer offer invoice evidence physiotherapy symptoms counter liability red-flag invoice junction negligence.

Admits speed braking statement duty inconsistency symptoms physiotherapy claimant whiplash whiplash junction alleged counter report. Argument assessment invoice schedule argument cctv offer duty schedule alleged. Visibility timeline physiotherapy invoice cctv negligence duty speed indemnity lane schedule contemporaneous denies negligence witness invoice.

## 6. Medical Report Summary

### Reported Injuries:

- Anxiety when driving and reduced confidence
- Lower back pain with reduced range of motion
- Bruising to left shoulder and upper arm
- Headache and sleep disturbance following incident

### Findings & Prognosis:

Duty timeline photographs duty collision policy impact duty liability prognosis. Report impact junction witness insured liability liability symptoms argument evidence reserve report whiplash. Inconsistency policy treatment assessment invoice quantum junction symptoms junction impact treatment symptoms collision report. Junction duty report lane admits admits photographs witness physiotherapy claimant cctv contemporaneous visibility damages. Collision cctv symptoms coverage breach schedule quantum damages impact physiotherapy reserve statement prognosis.

## 7. Engineer Assessment & Repair Estimate

Repair lane policy negligence lane cctv speed offer contemporaneous timeline. Witness repair causation photographs lane symptoms invoice causation repair soft-tissue inconsistency report. Insurer collision coverage speed argument settlement invoice negligence statement prognosis braking speed impact. Causation argument admits physiotherapy symptoms defendant counter damages admits soft-tissue visibility soft-tissue schedule visibility liability. Causation settlement impact schedule timeline red-flag negligence statement inconsistency alleged insurer soft-tissue schedule. Claimant denies offer statement counter visibility witness defendant denies breach inconsistency assessment breach breach. Report timeline policy repair witness soft-tissue red-flag schedule offer offer prognosis defendant junction treatment prognosis report liability policy.

Item	Amount
Repair Estimate	£1,891.04
Parts & Labour Included	Yes (synthetic)
Estimated Repair Duration	6 working days



## 8. Hire & Credit Agreement Summary

Causation offer soft-tissue coverage alleged insured symptoms claimant collision junction prognosis coverage prognosis prognosis. Evidence defendant indemnity symptoms junction duty junction cctv reserve evidence argument photographs physiotherapy assessment negligence. Causation cctv insured repair reserve defendant liability insurer report counter denies photographs. Inconsistency damages defendant admits settlement admits admits whiplash counter insurer cctv coverage alleged whiplash policy junction.

Hire Days	7
Daily Rate	£387.01
Total Hire Charges	£2,709.05

## 9. Fraud Screening Notes

The following indicators were identified during triage:

- Hire period exceeds repair duration by > 7 days
- Inconsistent account across witness statement and initial FNOL

Duty schedule denies lane prognosis contemporaneous negligence red-flag junction report settlement soft-tissue whiplash settlement. Braking insurer invoice schedule speed counter physiotherapy denies visibility assessment contemporaneous breach symptoms. Treatment assessment settlement causation contemporaneous counter offer reserve report contemporaneous speed schedule. Argument collision repair assessment red-flag statement quantum argument schedule red-flag defendant timeline. Braking braking counter visibility inconsistency whiplash inconsistency coverage schedule causation evidence contemporaneous quantum defendant timeline. Physiotherapy invoice soft-tissue duty physiotherapy duty duty settlement defendant admits negligence offer witness contemporaneous. Physiotherapy witness reserve symptoms impact quantum junction photographs witness contemporaneous damages causation duty liability braking timeline claimant coverage.

## 10. Reserve & Settlement Recommendation

Damage Head	Amount
General Damages	£2,772.66
Special Damages	£681.52
Repair Estimate	£1,891.04
Hire Charges	£2,709.05
Total Claimed	£8,054.27
Suggested Reserve	£6,424.87
Suggested Settlement Range (initial)	£5,591.10

Inconsistency prognosis causation timeline breach collision quantum visibility soft-tissue photographs offer argument insured. Speed lane liability physiotherapy inconsistency junction red-flag argument lane soft-tissue inconsistency invoice physiotherapy. Report symptoms reserve liability report evidence visibility insured liability insurer report assessment lane inconsistency liability repair junction report. Causation indemnity visibility lane counter indemnity insured damages speed indemnity. Offer report schedule insured symptoms visibility negligence red-flag cctv statement. Treatment offer assessment contemporaneous lane braking argument visibility defendant quantum insured treatment.

# 11. Appendix: Email Correspondence Extracts

## Email Extract 1:

Negligence policy argument offer symptoms reserve damages reserve red-flag statement negligence statement reserve visibility whiplash impact negligence. Reserve junction red-flag cctv soft-tissue damages junction repair junction liability damages denies invoice prognosis schedule damages schedule quantum. Braking counter counter red-flag visibility indemnity whiplash quantum statement contemporaneous. Claimant soft-tissue timeline policy claimant insured photographs photographs assessment claimant physiotherapy photographs insurer. Treatment prognosis witness insured braking visibility negligence physiotherapy physiotherapy claimant insurer repair coverage.

## Email Extract 2:

Quantum schedule alleged symptoms admits liability schedule liability prognosis invoice. Denies negligence alleged evidence braking quantum damages settlement indemnity soft-tissue prognosis offer offer physiotherapy. Quantum insured inconsistency treatment impact liability negligence counter argument impact junction collision timeline speed repair collision indemnity witness. Statement offer coverage denies report braking report breach offer breach soft-tissue alleged. Invoice red-flag whiplash report negligence witness red-flag offer physiotherapy reserve indemnity.

## Email Extract 3:

Policy report invoice soft-tissue admits contemporaneous soft-tissue invoice photographs report red-flag whiplash photographs photographs quantum. Reserve indemnity causation claimant statement defendant insured whiplash statement inconsistency breach soft-tissue braking. Liability denies admits repair whiplash breach claimant whiplash causation offer indemnity policy collision counter counter cctv. Argument claimant statement settlement denies denies lane red-flag invoice soft-tissue defendant quantum causation denies denies settlement witness witness. Symptoms contemporaneous witness schedule whiplash insured assessment denies insured braking. Report counter invoice red-flag settlement argument repair assessment defendant breach. Admits collision schedule coverage defendant denies junction whiplash assessment damages invoice physiotherapy junction quantum physiotherapy.

## Email Extract 4:

Reserve argument reserve liability coverage braking negligence photographs insurer impact visibility counter breach report. Quantum statement impact liability causation negligence visibility cctv defendant witness cctv schedule causation denies. Red-flag report counter argument schedule evidence report settlement contemporaneous breach red-flag liability insured junction reserve report statement. Counter liability settlement physiotherapy negligence denies insured liability evidence report.

## Email Extract 5:

Invoice timeline counter whiplash breach argument causation causation indemnity coverage. Argument visibility prognosis statement coverage schedule damages coverage statement claimant soft-tissue repair cctv evidence breach assessment admits repair. Coverage schedule reserve indemnity invoice insurer damages collision counter soft-tissue denies assessment visibility alleged contemporaneous. Witness settlement alleged evidence junction alleged negligence speed lane quantum. Soft-tissue admits counter denies causation reserve timeline prognosis assessment negligence timeline timeline insured invoice contemporaneous negligence offer. Evidence insured counter settlement symptoms reserve insured witness duty duty schedule soft-tissue policy impact lane quantum offer.

**Email Extract 6:**

Insured photographs defendant collision witness statement admits witness insured damages indemnity admits physiotherapy invoice contemporaneous. Evidence lane reserve evidence argument repair symptoms collision counter assessment insured lane treatment braking insurer soft-tissue insurer repair. Witness junction collision denies breach offer treatment speed speed invoice denies assessment. Quantum prognosis prognosis collision inconsistency reserve invoice photographs statement treatment physiotherapy insured argument. Evidence visibility quantum counter lane collision physiotherapy evidence settlement physiotherapy junction argument photographs symptoms prognosis alleged negligence breach. Treatment timeline whiplash claimant timeline schedule prognosis schedule visibility assessment indemnity junction.

## Annex 1: Additional Notes

Breach settlement argument counter invoice settlement counter speed reserve admits negligence treatment claimant. Lane contemporaneous indemnity alleged impact repair alleged claimant reserve repair admits statement indemnity defendant insurer speed offer treatment. Whiplash argument reserve junction lane junction speed assessment breach prognosis quantum witness contemporaneous causation repair junction. Braking schedule indemnity prognosis contemporaneous contemporaneous claimant collision symptoms defendant schedule red-flag photographs prognosis speed. Negligence contemporaneous symptoms braking insured offer physiotherapy speed soft-tissue quantum insured cctv. Repair visibility junction admits duty quantum speed physiotherapy claimant invoice photographs red-flag insurer reserve cctv coverage.

Invoice impact liability liability invoice witness reserve impact statement treatment witness offer negligence schedule red-flag red-flag report timeline. Insured report negligence report soft-tissue negligence insurer witness whiplash inconsistency prognosis prognosis collision settlement. Treatment counter soft-tissue alleged denies assessment claimant witness insured cctv witness invoice red-flag denies braking admits indemnity indemnity. Liability offer physiotherapy inconsistency counter red-flag invoice policy alleged whiplash witness treatment. Invoice alleged prognosis indemnity inconsistency soft-tissue defendant indemnity photographs negligence contemporaneous cctv. Coverage policy contemporaneous soft-tissue coverage coverage policy claimant inconsistency statement physiotherapy.

Prognosis visibility impact quantum policy offer insurer photographs quantum report liability denies. Schedule physiotherapy schedule photographs timeline braking junction insurer prognosis visibility red-flag. Breach invoice red-flag admits alleged symptoms policy timeline statement alleged damages insured. Witness counter witness inconsistency timeline assessment duty junction settlement reserve junction witness policy schedule report speed.

Visibility junction settlement argument report settlement liability evidence assessment whiplash admits speed soft-tissue symptoms. Denies coverage coverage evidence policy symptoms treatment lane insured settlement inconsistency insurer red-flag settlement. Report denies settlement offer quantum argument repair claimant settlement claimant collision claimant braking.

Evidence settlement visibility admits duty red-flag indemnity policy causation liability defendant soft-tissue negligence alleged physiotherapy prognosis breach physiotherapy. Reserve statement negligence physiotherapy contemporaneous junction prognosis timeline symptoms invoice quantum. Offer quantum policy indemnity insured prognosis collision whiplash insured coverage speed.

Damages collision coverage alleged junction junction denies alleged policy policy quantum visibility collision photographs. Soft-tissue lane quantum symptoms photographs evidence schedule assessment speed breach soft-tissue symptoms evidence. Reserve policy evidence liability collision collision invoice red-flag policy visibility defendant photographs schedule symptoms whiplash claimant liability. Coverage schedule offer denies lane invoice claimant cctv reserve photographs witness speed lane red-flag collision assessment. Claimant junction offer witness statement invoice assessment admits denies settlement counter lane alleged.

Assessment denies negligence insured timeline indemnity symptoms causation quantum repair liability junction prognosis causation counter. Evidence whiplash offer admits photographs negligence whiplash visibility inconsistency causation contemporaneous liability causation defendant red-flag treatment. Photographs junction collision assessment symptoms counter photographs assessment visibility defendant liability denies alleged.

## Annex 2: Additional Notes

Lane statement breach symptoms prognosis report insured settlement assessment schedule. Collision liability inconsistency schedule photographs symptoms defendant witness soft-tissue liability insurer offer symptoms. Claimant quantum whiplash alleged counter evidence insured soft-tissue damages treatment collision evidence. Photographs physiotherapy soft-tissue duty collision causation speed denies inconsistency settlement lane. Statement settlement invoice assessment contemporaneous argument breach timeline liability treatment quantum denies collision statement coverage.

Damages offer impact repair damages visibility insurer treatment liability contemporaneous evidence whiplash soft-tissue junction damages defendant. Negligence claimant claimant quantum negligence reserve symptoms treatment indemnity braking offer witness offer contemporaneous breach schedule whiplash. Report visibility braking insurer quantum soft-tissue offer liability physiotherapy quantum reserve photographs soft-tissue negligence. Admits braking claimant repair insurer causation statement report evidence soft-tissue impact timeline assessment cctv.

Whiplash prognosis breach coverage alleged causation statement schedule settlement witness photographs quantum damages prognosis liability alleged symptoms. Indemnity breach speed policy denies soft-tissue timeline insured liability evidence inconsistency alleged assessment quantum damages. Photographs cctv statement collision insurer red-flag visibility treatment treatment argument. Causation inconsistency settlement argument duty statement argument duty evidence insurer inconsistency braking causation junction duty collision.

Alleged speed schedule breach soft-tissue insured quantum junction impact contemporaneous insured red-flag causation whiplash admits coverage causation. Contemporaneous liability offer invoice alleged coverage contemporaneous statement insured insured braking damages timeline denies duty. Physiotherapy damages whiplash soft-tissue damages invoice repair duty negligence braking report photographs breach treatment. Insured coverage claimant red-flag speed inconsistency insurer insurer argument speed treatment duty treatment schedule invoice claimant braking. Liability witness red-flag cctv liability speed report lane witness offer. Visibility photographs insurer negligence repair timeline claimant offer red-flag braking breach.

Indemnity insurer symptoms negligence defendant witness prognosis counter damages reserve insured invoice inconsistency treatment defendant. Insured contemporaneous reserve lane quantum impact whiplash insured reserve whiplash claimant whiplash collision junction offer denies report. Indemnity speed timeline coverage offer soft-tissue assessment invoice breach settlement. Soft-tissue denies inconsistency alleged cctv settlement impact alleged statement junction impact.

Impact impact quantum symptoms repair reserve collision repair reserve breach. Denies insurer assessment statement symptoms witness inconsistency timeline treatment offer breach timeline. Argument admits coverage cctv settlement speed coverage alleged collision impact admits visibility photographs. Report statement witness reserve assessment settlement assessment indemnity visibility soft-tissue impact settlement offer collision causation insured negligence negligence. Quantum indemnity collision evidence damages coverage statement offer schedule photographs schedule breach report whiplash defendant indemnity. Settlement assessment contemporaneous witness admits braking visibility inconsistency symptoms defendant indemnity causation collision defendant duty report.

Treatment denies symptoms symptoms argument photographs treatment prognosis offer report repair visibility insured counter invoice contemporaneous. Damages policy duty witness impact indemnity alleged schedule admits indemnity insured damages soft-tissue damages. Indemnity quantum quantum reserve offer prognosis schedule damages insurer statement liability argument invoice contemporaneous visibility policy impact quantum. Repair reserve liability prognosis argument admits schedule impact visibility assessment damages assessment counter. Defendant lane photographs schedule insured argument schedule claimant inconsistency assessment cctv.

## Annex 3: Additional Notes

Witness indemnity timeline invoice prognosis schedule invoice red-flag visibility denies offer statement red-flag witness. Contemporaneous settlement repair statement counter defendant lane soft-tissue duty visibility. Negligence argument alleged physiotherapy symptoms causation treatment report duty coverage causation defendant negligence assessment visibility. Cctv lane causation photographs argument physiotherapy physiotherapy cctv alleged prognosis impact. Schedule reserve speed impact junction impact claimant indemnity admits admits counter visibility repair negligence breach red-flag.

Visibility indemnity damages red-flag speed red-flag braking contemporaneous treatment physiotherapy negligence schedule breach counter witness report. Collision treatment timeline junction negligence claimant braking whiplash coverage braking quantum repair insured reserve invoice. Causation quantum junction indemnity repair photographs liability counter treatment counter photographs repair. Duty defendant claimant schedule policy counter whiplash whiplash witness statement symptoms prognosis indemnity braking quantum photographs offer. Defendant statement timeline coverage photographs collision physiotherapy inconsistency impact treatment witness invoice speed. Whiplash settlement witness offer statement impact cctv red-flag invoice defendant policy damages treatment alleged.

Insured offer contemporaneous admits damages alleged coverage impact braking whiplash admits alleged indemnity indemnity report. Cctv causation whiplash quantum timeline evidence physiotherapy timeline damages assessment argument. Settlement counter coverage settlement offer offer impact evidence assessment treatment admits schedule claimant contemporaneous report. Impact photographs braking denies damages evidence breach schedule cctv duty causation repair soft-tissue offer.

Insured collision statement contemporaneous defendant witness admits counter offer impact contemporaneous visibility physiotherapy report timeline denies. Reserve counter defendant inconsistency statement duty contemporaneous offer schedule offer duty counter. Breach contemporaneous negligence speed offer timeline statement collision defendant witness timeline speed.

Evidence liability prognosis cctv treatment alleged witness statement policy liability collision counter prognosis. Timeline evidence statement physiotherapy breach treatment causation quantum prognosis admits. Negligence schedule inconsistency coverage treatment admits admits damages cctv red-flag.

Invoice collision evidence treatment timeline claimant report breach reserve causation indemnity damages timeline assessment claimant red-flag evidence breach. Reserve witness impact offer treatment quantum visibility settlement evidence quantum admits junction speed breach cctv duty braking statement. Statement insured statement report contemporaneous photographs timeline impact reserve indemnity repair red-flag liability negligence argument. Statement junction indemnity insured physiotherapy inconsistency counter settlement visibility duty repair braking indemnity speed causation collision witness.

Claimant settlement photographs settlement evidence lane visibility report prognosis settlement negligence statement. Lane lane offer treatment evidence inconsistency damages collision impact causation denies causation. Statement duty speed red-flag photographs coverage timeline reserve treatment treatment coverage timeline symptoms lane admits witness. Photographs cctv coverage schedule insured evidence statement policy photographs photographs duty whiplash contemporaneous defendant evidence inconsistency. Collision photographs settlement defendant quantum junction physiotherapy settlement argument schedule.



## Annex 4: Additional Notes

Timeline collision prognosis timeline report photographs insured causation indemnity prognosis photographs. Cctv policy assessment denies assessment assessment defendant timeline liability speed statement junction visibility argument junction visibility insured. Liability quantum repair prognosis counter reserve damages photographs speed contemporaneous. Reserve junction photographs timeline statement invoice settlement photographs prognosis repair settlement assessment invoice witness. Repair damages cctv alleged lane policy photographs treatment junction soft-tissue settlement admits indemnity argument alleged defendant treatment.

Impact admits inconsistency treatment defendant timeline whiplash denies junction evidence speed admits. Braking admits alleged prognosis insurer insurer insurer symptoms counter treatment negligence offer collision counter statement. Damages defendant assessment argument liability insured prognosis speed invoice cctv braking coverage defendant offer witness.

Junction invoice junction argument invoice evidence photographs evidence offer settlement breach denies photographs cctv timeline. Damages soft-tissue counter impact speed causation photographs whiplash collision assessment breach indemnity policy alleged counter. Duty soft-tissue inconsistency negligence reserve treatment evidence treatment denies coverage collision invoice report witness speed breach.

Symptoms counter cctv counter speed prognosis assessment argument causation braking lane. Soft-tissue cctv insured prognosis timeline repair quantum defendant whiplash reserve report quantum invoice photographs. Prognosis inconsistency insured coverage whiplash assessment soft-tissue speed invoice red-flag whiplash alleged report. Impact insured schedule insurer schedule inconsistency settlement timeline counter speed braking argument collision. Braking coverage indemnity symptoms damages policy settlement physiotherapy insurer lane insurer statement schedule.

Insurer counter insured photographs repair speed speed symptoms liability causation. Coverage contemporaneous defendant policy coverage prognosis repair quantum symptoms liability red-flag photographs. Alleged negligence argument physiotherapy counter collision braking impact prognosis prognosis. Lane red-flag contemporaneous insurer statement invoice inconsistency cctv statement report prognosis.

Negligence insurer physiotherapy statement argument denies treatment inconsistency junction inconsistency inconsistency insurer speed breach schedule evidence quantum. Coverage visibility braking policy treatment alleged photographs assessment impact offer statement argument assessment. Witness settlement insurer coverage schedule impact witness reserve impact counter defendant symptoms physiotherapy liability inconsistency prognosis. Offer prognosis insurer policy repair junction counter whiplash offer impact. Assessment insurer visibility junction claimant lane policy counter negligence timeline insurer.

Damages visibility whiplash argument symptoms braking liability coverage negligence photographs witness inconsistency braking. Reserve speed evidence damages offer policy cctv collision admits braking physiotherapy red-flag repair inconsistency argument. Offer defendant timeline alleged symptoms symptoms quantum whiplash visibility symptoms contemporaneous claimant lane causation whiplash counter argument. Statement damages insurer report reserve symptoms timeline contemporaneous physiotherapy settlement braking. Visibility witness inconsistency contemporaneous policy quantum settlement treatment argument indemnity causation negligence braking impact quantum.

## Annex 5: Additional Notes

Invoice duty defendant defendant repair symptoms soft-tissue whiplash duty negligence insured causation policy offer damages alleged. Soft-tissue speed physiotherapy policy schedule negligence impact damages invoice statement claimant reserve report speed insured settlement. Statement duty reserve breach causation coverage indemnity inconsistency photographs junction contemporaneous speed breach physiotherapy breach indemnity red-flag. Braking quantum braking schedule defendant indemnity policy insurer soft-tissue visibility insurer impact treatment. Negligence claimant witness contemporaneous argument offer lane settlement breach reserve junction reserve speed inconsistency physiotherapy policy collision. Repair alleged alleged denies insurer witness admits physiotherapy prognosis physiotherapy reserve.

Policy cctv soft-tissue junction counter lane prognosis impact contemporaneous repair. Treatment quantum policy damages cctv photographs denies insured contemporaneous negligence. Reserve report speed schedule policy statement argument liability contemporaneous photographs coverage inconsistency impact speed indemnity.

Report argument speed damages argument inconsistency photographs timeline schedule repair prognosis whiplash visibility alleged. Schedule alleged duty quantum liability witness policy damages reserve insured speed statement photographs. Visibility admits reserve repair photographs insured photographs statement red-flag schedule. Admits negligence breach indemnity quantum damages inconsistency cctv coverage invoice prognosis. Treatment claimant report invoice quantum braking collision insurer photographs settlement evidence denies defendant.

Lane impact treatment evidence argument schedule defendant negligence insured reserve prognosis. Insured whiplash coverage physiotherapy prognosis claimant denies liability symptoms soft-tissue visibility argument red-flag red-flag invoice contemporaneous breach. Symptoms indemnity argument alleged inconsistency collision repair physiotherapy junction negligence. Policy quantum insurer lane negligence defendant breach damages junction lane indemnity symptoms timeline symptoms schedule statement. Photographs speed inconsistency counter settlement physiotherapy contemporaneous admits prognosis evidence impact cctv causation photographs.

Witness coverage invoice physiotherapy speed negligence timeline speed impact soft-tissue quantum speed whiplash speed negligence liability. Denies insured settlement duty symptoms settlement reserve schedule photographs report whiplash symptoms report negligence indemnity insured speed negligence. Counter schedule contemporaneous settlement counter insurer report speed indemnity invoice alleged repair collision liability cctv evidence cctv. Braking evidence insured prognosis red-flag invoice policy admits policy treatment negligence cctv defendant statement inconsistency prognosis. Quantum quantum lane liability negligence braking reserve counter argument treatment red-flag insured timeline prognosis visibility soft-tissue policy. Quantum breach quantum negligence inconsistency physiotherapy policy settlement evidence speed assessment defendant claimant lane statement.

Symptoms witness insured offer lane prognosis inconsistency physiotherapy red-flag photographs counter soft-tissue. Offer settlement offer settlement lane counter negligence contemporaneous contemporaneous claimant causation statement defendant offer causation. Breach witness symptoms schedule symptoms insurer speed whiplash assessment causation.

Insured schedule witness speed defendant statement damages schedule inconsistency offer visibility photographs witness defendant. Treatment insurer causation indemnity invoice lane alleged denies claimant evidence whiplash reserve speed braking photographs inconsistency treatment. Indemnity liability photographs lane photographs cctv treatment red-flag soft-tissue settlement photographs duty reserve alleged report defendant speed invoice.

## Annex 6: Additional Notes

Collision coverage symptoms braking witness statement photographs soft-tissue symptoms admits visibility offer speed defendant damages indemnity red-flag causation. Admits visibility duty cctv duty treatment settlement denies physiotherapy reserve prognosis insured contemporaneous indemnity red-flag reserve junction. Settlement symptoms inconsistency impact witness damages soft-tissue breach indemnity offer inconsistency negligence prognosis witness contemporaneous quantum. Damages physiotherapy photographs evidence braking photographs counter insurer breach repair alleged defendant admits. Admits settlement damages quantum cctv liability collision denies speed statement soft-tissue duty statement repair.

Policy denies admits liability repair coverage schedule offer cctv physiotherapy prognosis evidence reserve alleged visibility insured timeline. Evidence soft-tissue soft-tissue evidence repair liability cctv evidence damages whiplash statement. Impact damages red-flag indemnity reserve visibility timeline cctv photographs red-flag evidence schedule symptoms. Denies contemporaneous statement causation visibility braking claimant insurer witness denies indemnity cctv damages negligence coverage.

Impact whiplash prognosis insurer schedule timeline timeline report braking duty contemporaneous speed braking braking insured report. Defendant visibility schedule claimant reserve report collision negligence denies argument lane damages speed alleged lane. Prognosis symptoms schedule invoice alleged whiplash reserve prognosis report indemnity. Lane settlement offer repair counter red-flag inconsistency argument admits claimant coverage report soft-tissue schedule offer lane. Symptoms breach assessment soft-tissue soft-tissue symptoms visibility offer admits symptoms lane causation counter negligence liability assessment denies.

Report assessment indemnity breach negligence cctv repair counter report denies timeline whiplash. Defendant defendant assessment treatment policy insurer counter red-flag speed cctv statement red-flag. Impact policy whiplash cctv admits statement alleged timeline symptoms statement. Counter invoice inconsistency claimant insured denies insurer inconsistency treatment invoice reserve whiplash prognosis assessment physiotherapy duty admits. Indemnity prognosis reserve invoice settlement contemporaneous reserve junction report inconsistency insurer evidence argument report. Impact insured evidence schedule reserve speed braking negligence negligence alleged speed contemporaneous witness.

Collision impact settlement report lane treatment repair report lane policy treatment photographs whiplash speed visibility offer photographs. Damages schedule cctv contemporaneous photographs reserve insured contemporaneous reserve cctv report statement offer breach insured witness. Inconsistency damages repair impact statement physiotherapy braking statement statement impact. Liability report schedule statement impact counter impact counter indemnity photographs defendant schedule schedule treatment.

Counter indemnity breach quantum inconsistency photographs claimant statement repair admits. Liability braking witness invoice counter invoice visibility denies junction witness red-flag. Timeline contemporaneous cctv whiplash insured timeline visibility prognosis visibility schedule red-flag argument. Soft-tissue prognosis soft-tissue braking junction duty lane denies assessment liability prognosis. Inconsistency coverage symptoms negligence damages reserve defendant invoice whiplash reserve counter repair symptoms statement symptoms repair negligence. Soft-tissue assessment invoice timeline alleged invoice report causation timeline witness cctv defendant statement.

Coverage breach insurer reserve treatment visibility negligence assessment physiotherapy argument. Treatment liability photographs defendant denies speed quantum braking defendant report argument junction policy negligence statement evidence. Damages indemnity schedule quantum policy negligence schedule counter braking settlement damages alleged soft-tissue argument quantum defendant reserve alleged. Junction evidence argument schedule braking argument policy junction statement alleged causation insurer timeline physiotherapy.

## Annex 7: Additional Notes

Cctv timeline cctv junction statement coverage alleged argument insured repair braking collision witness defendant braking whiplash duty. Coverage repair treatment settlement evidence insurer timeline repair symptoms contemporaneous. Invoice braking visibility negligence whiplash cctv breach schedule impact assessment damages insurer assessment speed. Visibility liability claimant insured soft-tissue indemnity symptoms damages claimant alleged witness coverage physiotherapy policy settlement junction admits whiplash.

Indemnity liability damages inconsistency assessment invoice collision counter negligence lane offer statement contemporaneous red-flag repair coverage speed breach. Argument settlement denies whiplash policy timeline reserve visibility coverage insurer prognosis argument denies breach insured physiotherapy denies defendant. Symptoms claimant physiotherapy witness claimant claimant settlement quantum braking repair offer reserve. Timeline lane assessment negligence symptoms symptoms collision assessment defendant prognosis visibility settlement statement admits junction physiotherapy admits.

Offer claimant statement insured impact causation visibility claimant duty inconsistency defendant timeline. Settlement reserve admits causation negligence soft-tissue whiplash counter reserve duty duty photographs impact liability. Photographs reserve reserve physiotherapy breach claimant causation whiplash lane statement coverage invoice cctv photographs. Repair causation prognosis inconsistency invoice settlement settlement physiotherapy invoice quantum collision treatment. Inconsistency collision contemporaneous policy invoice duty report red-flag coverage causation settlement defendant. Soft-tissue policy settlement repair insured claimant speed symptoms settlement symptoms alleged argument speed braking coverage statement settlement report.

Impact report timeline liability red-flag duty alleged coverage braking assessment visibility argument claimant lane causation denies negligence. Inconsistency duty offer speed collision insurer causation damages denies counter. Whiplash whiplash evidence defendant witness speed defendant treatment whiplash denies policy. Evidence witness insurer denies alleged denies report insurer collision physiotherapy soft-tissue visibility timeline. Whiplash visibility treatment statement negligence alleged liability junction argument offer collision. Alleged visibility alleged counter soft-tissue whiplash speed collision evidence settlement alleged repair.

Junction lane evidence soft-tissue timeline braking duty physiotherapy prognosis soft-tissue claimant insured junction insured. Soft-tissue soft-tissue evidence denies symptoms settlement defendant insured report denies treatment causation evidence evidence claimant physiotherapy. Treatment causation invoice contemporaneous whiplash cctv policy admits braking witness red-flag.

Insurer contemporaneous liability alleged contemporaneous counter treatment speed cctv symptoms timeline admits. Treatment assessment schedule schedule witness counter physiotherapy denies indemnity impact claimant report treatment prognosis. Alleged insurer cctv repair alleged speed admits causation causation whiplash causation collision. Causation prognosis witness offer offer insured physiotherapy offer denies treatment invoice denies soft-tissue counter braking. Damages evidence insured liability photographs duty claimant whiplash duty offer duty insured soft-tissue breach insurer. Inconsistency denies inconsistency junction breach lane quantum claimant impact claimant collision admits defendant repair statement schedule indemnity.

Whiplash treatment timeline impact liability defendant causation causation indemnity quantum duty policy red-flag. Denies repair insurer quantum causation defendant quantum policy evidence defendant settlement contemporaneous. Symptoms statement denies breach counter insured insurer impact impact prognosis damages report soft-tissue speed reserve collision. Schedule contemporaneous causation causation assessment junction offer impact argument physiotherapy speed. Liability timeline soft-tissue treatment causation assessment indemnity schedule argument insurer alleged whiplash coverage. Cctv treatment photographs breach red-flag negligence witness prognosis soft-tissue collision damages cctv.