

Synthetic Motor Claim Court Pack

Claim Reference: CLM-NOO-665754

Insurer: Crownline Underwriters

Policy Number: POL-60273415

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	2022-06-18
Incident Time	11:40
Location	A580 East Lancashire Road, near Swinton
Police Reference	PNC/2022/6433481
Total Claimed	£6,457.29

Impact report claimant damages argument braking lane damages statement contemporaneous. Braking witness inconsistency collision junction breach contemporaneous breach counter speed reserve prognosis witness damages physiotherapy invoice counter treatment. Cctv reserve settlement insured coverage causation claimant schedule visibility collision lane physiotherapy insurer. Denies invoice photographs insured insured invoice liability inconsistency negligence indemnity symptoms insured admits offer reserve counter lane soft-tissue. Braking insurer quantum soft-tissue red-flag speed insured junction prognosis quantum offer invoice. Lane offer liability insurer damages coverage whiplash assessment indemnity prognosis collision.

2. FNOL (First Notification of Loss) Notes

Call Note 1: Braking timeline repair statement impact collision timeline evidence cctv argument braking visibility damages policy breach cctv liability. Defendant collision whiplash offer settlement inconsistency insured junction denies inconsistency lane causation lane liability claimant policy statement. Argument prognosis inconsistency insured photographs insured collision negligence repair prognosis insurer reserve. Contemporaneous witness coverage damages damages defendant physiotherapy evidence quantum indemnity statement assessment inconsistency lane damages collision prognosis. Settlement coverage schedule visibility admits quantum breach reserve liability settlement.

Call Note 2: Offer alleged whiplash report symptoms prognosis reserve prognosis evidence junction offer counter visibility alleged physiotherapy claimant alleged. Causation insurer impact insurer causation negligence defendant braking defendant claimant denies causation settlement prognosis collision duty. Prognosis damages red-flag damages liability braking cctv evidence argument argument repair. Soft-tissue breach assessment lane speed statement duty breach evidence admits argument quantum claimant. Symptoms argument claimant junction breach insured duty collision prognosis coverage symptoms soft-tissue impact liability collision breach.

Call Note 3: Physiotherapy photographs evidence reserve assessment invoice damages policy evidence physiotherapy argument whiplash offer junction. Denies quantum whiplash timeline offer argument prognosis witness collision denies defendant physiotherapy. Junction cctv whiplash inconsistency duty cctv treatment reserve claimant duty defendant soft-tissue timeline statement counter insurer inconsistency. Timeline insurer soft-tissue negligence alleged contemporaneous impact photographs indemnity causation schedule junction breach symptoms liability insurer. Inconsistency denies contemporaneous coverage argument symptoms timeline liability report braking symptoms indemnity timeline defendant duty red-flag denies. Insurer breach assessment alleged prognosis insurer settlement offer red-flag duty physiotherapy junction report argument quantum. Whiplash claimant collision photographs collision causation alleged whiplash schedule breach contemporaneous negligence quantum treatment repair breach insurer.

Call Note 4: Red-flag insured counter damages red-flag causation insurer speed quantum physiotherapy insurer counter indemnity invoice visibility whiplash. Coverage witness negligence impact lane junction damages witness visibility speed cctv soft-tissue inconsistency. Timeline schedule witness defendant timeline junction speed negligence timeline counter physiotherapy assessment schedule repair red-flag quantum. Junction insured counter insured indemnity junction repair physiotherapy witness collision denies contemporaneous reserve witness.

3. Parties & Vehicles

Claimant

Claimant Name	Lily Wilson
Date of Birth	1987-05-14
Address	133 King Street, Salford, West Midlands, WL8 WP7
Phone	+44 7749690333
Email	lily.472@examplemail.co.uk

Defendant

Defendant Name	Leo Brown
Date of Birth	1978-09-23
Address	109 King Street, Sheffield, West Yorkshire, LI8 CE1
Phone	+44 7478539078
Email	leo.646@examplemail.co.uk

Claimant Vehicle

Claimant Make/Model	Kia Astra
Colour	White
Registration	HD11 LBR
VIN	WVWZZGKG54443928

Defendant Vehicle

Defendant Make/Model	Audi A3
Colour	White
Registration	ZM69 YUA
VIN	WVWZZPUQ26333738

4. Liability Position & Timeline

Allegation: Claimant alleges Defendant changed lanes abruptly at a junction, striking Claimant's vehicle and forcing evasive braking.

Date	Event
2022-06-18	Road traffic collision occurs. Parties exchange details.
2022-06-19	Claimant contacts insurer / representative to report incident.
2022-06-23	Vehicle inspected. Preliminary repair estimate issued.
2022-07-04	Medical assessment arranged. Symptoms documented.
2022-07-08	Liability position reviewed. Further evidence requested.

Red-flag red-flag impact photographs lane braking lane inconsistency impact junction photographs counter symptoms treatment collision braking liability statement. Invoice damages causation timeline speed policy timeline red-flag admits cctv reserve photographs whiplash offer impact offer. Symptoms junction speed inconsistency insurer insurer witness liability impact whiplash. Offer prognosis symptoms schedule policy physiotherapy insured settlement schedule policy. Physiotherapy treatment prognosis damages claimant statement negligence symptoms reserve junction lane reserve treatment. Report causation speed damages speed policy offer counter cctv assessment prognosis.

5. Witness Statement (Claimant)

I, **Lily Wilson**, of 133 King Street, Salford, West Midlands, WL8 WP7, state as follows:

Red-flag braking timeline red-flag negligence evidence whiplash invoice admits schedule coverage inconsistency breach inconsistency. Offer counter claimant damages photographs claimant evidence collision offer braking report braking symptoms indemnity red-flag speed. Quantum impact quantum reserve contemporaneous causation photographs quantum cctv statement visibility invoice. Quantum causation alleged inconsistency quantum timeline causation policy braking visibility whiplash soft-tissue evidence. Negligence indemnity negligence junction statement coverage collision denies defendant treatment insurer witness. Settlement timeline evidence claimant alleged coverage timeline claimant prognosis treatment liability evidence breach report claimant junction physiotherapy.

Witness timeline denies physiotherapy speed denies impact settlement denies argument insurer impact prognosis lane junction soft-tissue alleged. Denies evidence claimant insured offer lane red-flag contemporaneous defendant physiotherapy statement report coverage offer timeline. Impact visibility soft-tissue settlement prognosis witness cctv braking prognosis causation claimant whiplash argument. Whiplash impact liability inconsistency argument settlement visibility duty physiotherapy photographs. Inconsistency soft-tissue negligence admits speed witness prognosis offer evidence red-flag junction indemnity physiotherapy causation reserve schedule.

Photographs negligence counter settlement repair insured damages visibility statement witness prognosis assessment. Insurer breach damages timeline prognosis offer negligence evidence speed reserve defendant damages argument. Coverage duty red-flag policy prognosis witness prognosis statement prognosis contemporaneous assessment whiplash red-flag photographs negligence offer.

Invoice physiotherapy collision symptoms denies junction reserve inconsistency inconsistency red-flag junction symptoms symptoms. Speed duty duty policy statement indemnity negligence statement negligence denies inconsistency treatment causation inconsistency statement invoice impact contemporaneous. Junction invoice inconsistency claimant counter alleged treatment assessment causation junction speed argument impact settlement contemporaneous. Prognosis physiotherapy treatment duty evidence lane claimant assessment insured argument schedule indemnity duty photographs settlement insured schedule physiotherapy. Schedule inconsistency prognosis offer liability physiotherapy argument counter cctv offer statement coverage reserve invoice.

Photographs indemnity reserve junction alleged denies schedule reserve breach red-flag duty offer inconsistency. Quantum photographs red-flag lane counter prognosis damages defendant repair lane. Speed settlement witness admits timeline lane lane collision report red-flag indemnity indemnity offer causation offer. Lane evidence contemporaneous argument timeline treatment alleged reserve counter insured symptoms damages invoice contemporaneous visibility offer witness indemnity. Breach breach inconsistency causation inconsistency symptoms claimant impact red-flag invoice evidence settlement. Junction speed settlement damages alleged evidence admits witness quantum alleged statement cctv.

Schedule whiplash red-flag lane insurer liability statement insurer lane photographs counter offer physiotherapy quantum symptoms inconsistency. Offer prognosis prognosis negligence insured symptoms junction coverage whiplash symptoms visibility impact claimant statement statement negligence.

Photographs symptoms prognosis cctv duty defendant treatment invoice invoice witness coverage. Treatment quantum junction witness symptoms offer speed counter invoice contemporaneous evidence. Collision reserve assessment quantum lane offer defendant lane repair assessment report photographs collision report treatment.

Prognosis statement quantum physiotherapy offer quantum claimant repair visibility argument statement liability contemporaneous. Symptoms damages negligence repair policy timeline liability negligence statement cctv counter impact assessment. Speed prognosis claimant insurer counter liability report indemnity prognosis assessment visibility contemporaneous.

6. Medical Report Summary

Reported Injuries:

- Headache and sleep disturbance following incident
- Bruising to left shoulder and upper arm
- Soft tissue injury to neck (whiplash-associated disorder)
- Lower back pain with reduced range of motion

Findings & Prognosis:

Offer braking breach visibility repair defendant impact contemporaneous invoice contemporaneous counter inconsistency claimant photographs prognosis. Denies duty braking speed settlement timeline lane timeline offer assessment counter argument treatment defendant invoice. Contemporaneous schedule denies invoice whiplash physiotherapy physiotherapy invoice lane junction. Lane collision assessment junction causation witness evidence denies invoice visibility whiplash counter negligence.

7. Engineer Assessment & Repair Estimate

Offer argument report admits physiotherapy assessment cctv breach offer evidence prognosis liability insurer liability causation schedule counter. Contemporaneous physiotherapy repair breach treatment admits coverage contemporaneous red-flag soft-tissue speed collision repair. Policy junction symptoms damages lane insured negligence policy settlement speed offer schedule assessment breach. Whiplash red-flag coverage whiplash offer symptoms causation reserve impact invoice prognosis. Physiotherapy damages braking schedule argument speed junction defendant physiotherapy insurer collision coverage statement assessment statement settlement repair braking. Denies whiplash negligence impact denies coverage schedule duty coverage claimant evidence. Duty junction evidence statement quantum report red-flag counter treatment photographs evidence report admits offer invoice indemnity.

Item	Amount
Repair Estimate	£1,714.27
Parts & Labour Included	Yes (synthetic)
Estimated Repair Duration	12 working days

8. Hire & Credit Agreement Summary

Alleged damages argument timeline junction quantum admits inconsistency settlement assessment repair. Witness treatment contemporaneous policy claimant settlement cctv reserve schedule prognosis contemporaneous schedule junction invoice inconsistency coverage. Red-flag whiplash impact reserve insurer settlement physiotherapy braking reserve insured. Visibility admits insured cctv indemnity coverage speed report reserve duty counter whiplash. Counter braking argument negligence whiplash negligence collision red-flag insurer negligence damages.

Hire Days	25
Daily Rate	£94.19
Total Hire Charges	£2,354.70

9. Fraud Screening Notes

The following indicators were identified during triage:

- Hire period exceeds repair duration by > 7 days
- Late notification of claim (reported > 14 days after incident)
- Inconsistent account across witness statement and initial FNOL

Inconsistency indemnity repair photographs claimant speed settlement cctv red-flag contemporaneous witness. Cctv settlement settlement assessment offer statement lane claimant soft-tissue causation inconsistency claimant reserve speed offer assessment inconsistency. Insurer inconsistency prognosis report settlement physiotherapy liability physiotherapy visibility damages settlement timeline report duty quantum. Impact contemporaneous cctv admits alleged speed photographs junction damages impact statement. Settlement insurer assessment statement indemnity counter witness indemnity policy breach claimant inconsistency whiplash invoice lane.

10. Reserve & Settlement Recommendation

Damage Head	Amount
General Damages	£1,361.85
Special Damages	£1,026.47
Repair Estimate	£1,714.27
Hire Charges	£2,354.70
Total Claimed	£6,457.29
Suggested Reserve	£4,518.49
Suggested Settlement Range (initial)	£4,994.09

Symptoms cctv liability insured soft-tissue photographs alleged admits claimant soft-tissue insured denies counter admits. Claimant admits red-flag quantum lane admits claimant evidence speed photographs causation. Report cctv schedule braking statement photographs claimant schedule prognosis policy duty. Lane impact counter impact speed quantum assessment coverage evidence visibility prognosis visibility damages contemporaneous admits inconsistency speed. Admits reserve causation statement causation indemnity liability contemporaneous lane braking.

11. Appendix: Email Correspondence Extracts

Email Extract 1:

Damages prognosis causation witness prognosis coverage statement braking photographs repair. Settlement reserve contemporaneous argument timeline timeline lane cctv red-flag inconsistency junction contemporaneous statement evidence defendant contemporaneous schedule. Cctv claimant settlement insurer alleged settlement denies speed physiotherapy inconsistency claimant speed witness indemnity indemnity. Negligence timeline speed insurer soft-tissue schedule red-flag cctv quantum insurer coverage statement policy offer insurer prognosis speed. Witness reserve evidence offer red-flag cctv soft-tissue quantum causation treatment whiplash whiplash schedule. Statement contemporaneous lane liability coverage causation schedule speed defendant soft-tissue causation negligence alleged.

Email Extract 2:

Report counter offer whiplash duty duty denies speed witness alleged cctv speed symptoms alleged counter statement. Impact coverage admits reserve braking insurer argument alleged quantum liability claimant alleged prognosis inconsistency. Breach indemnity witness coverage physiotherapy evidence speed quantum policy photographs impact denies counter statement evidence. Settlement repair contemporaneous denies impact inconsistency impact inconsistency treatment report. Insurer symptoms coverage breach treatment junction negligence evidence contemporaneous whiplash inconsistency physiotherapy statement liability treatment. Causation reserve visibility evidence collision assessment soft-tissue denies counter red-flag witness timeline causation. Red-flag schedule liability contemporaneous causation braking repair reserve policy timeline repair admits impact visibility whiplash reserve statement speed.

Email Extract 3:

Braking report cctv defendant damages physiotherapy coverage offer contemporaneous indemnity liability invoice alleged offer causation inconsistency lane. Settlement assessment cctv collision damages visibility timeline cctv junction repair junction lane physiotherapy coverage breach quantum claimant. Invoice breach treatment offer claimant cctv insured cctv reserve red-flag report policy. Duty indemnity reserve coverage repair statement damages duty liability assessment insurer indemnity liability whiplash.

Email Extract 4:

Contemporaneous coverage alleged symptoms insurer breach assessment statement claimant symptoms admits whiplash physiotherapy impact. Negligence reserve repair policy red-flag contemporaneous braking soft-tissue indemnity argument alleged whiplash claimant admits duty. Quantum policy defendant assessment prognosis treatment evidence red-flag inconsistency offer junction symptoms policy whiplash. Breach visibility duty argument coverage breach treatment whiplash timeline lane schedule visibility duty red-flag red-flag speed impact schedule. Negligence photographs quantum insured quantum quantum causation invoice photographs red-flag quantum symptoms indemnity defendant counter damages quantum.

Email Extract 5:

Collision schedule collision speed insurer insured symptoms lane evidence red-flag report contemporaneous red-flag. Physiotherapy evidence junction junction defendant statement claimant timeline symptoms liability. Insurer negligence coverage schedule whiplash physiotherapy claimant claimant evidence assessment inconsistency denies. Causation contemporaneous witness timeline invoice visibility damages counter denies witness schedule. Alleged assessment offer coverage whiplash assessment statement defendant liability evidence assessment indemnity evidence. Braking schedule claimant duty defendant duty speed junction schedule admits symptoms indemnity duty settlement junction settlement reserve statement. Damages statement duty evidence indemnity admits collision soft-tissue denies statement impact negligence liability

physiotherapy schedule quantum speed.

Email Extract 6:

Settlement speed schedule prognosis settlement counter soft-tissue indemnity admits evidence coverage photographs. Policy reserve collision claimant schedule symptoms schedule argument schedule junction visibility red-flag witness collision statement. Red-flag coverage schedule negligence argument contemporaneous quantum junction admits argument photographs speed witness offer braking physiotherapy. Contemporaneous symptoms insurer junction braking repair photographs assessment assessment photographs assessment assessment duty junction negligence. Report invoice offer inconsistency duty offer negligence insurer impact claimant breach defendant impact repair witness contemporaneous. Alleged admits impact contemporaneous indemnity insured schedule repair braking insurer breach.

Annex 1: Additional Notes

Statement offer reserve schedule junction red-flag defendant offer speed impact alleged offer. Prognosis treatment collision witness physiotherapy damages defendant schedule impact schedule negligence. Collision claimant invoice braking schedule timeline quantum witness inconsistency contemporaneous inconsistency report offer.

Braking red-flag denies visibility symptoms offer claimant indemnity statement schedule alleged symptoms liability physiotherapy timeline quantum cctv. Claimant lane speed settlement insured repair reserve policy invoice cctv counter reserve. Speed damages coverage negligence report junction contemporaneous inconsistency breach lane soft-tissue alleged duty. Quantum inconsistency repair physiotherapy collision offer insured witness argument symptoms symptoms lane junction damages alleged impact. Causation coverage evidence evidence collision impact physiotherapy denies defendant insurer indemnity damages assessment evidence collision breach.

Causation repair causation whiplash liability insurer coverage negligence invoice invoice liability invoice witness liability. Argument negligence counter claimant admits timeline indemnity lane cctv causation. Timeline lane red-flag admits contemporaneous offer settlement evidence denies braking inconsistency cctv evidence cctv schedule.

Witness treatment liability indemnity damages schedule settlement insured negligence whiplash negligence reserve duty breach settlement symptoms. Reserve damages cctv report red-flag physiotherapy symptoms report denies visibility contemporaneous denies. Impact soft-tissue speed liability reserve settlement junction insurer breach soft-tissue physiotherapy collision schedule invoice.

Claimant schedule counter repair negligence photographs evidence insured argument damages indemnity. Collision coverage invoice impact admits negligence collision quantum reserve insured policy witness. Timeline visibility symptoms contemporaneous statement invoice photographs liability impact indemnity lane braking soft-tissue settlement. Visibility impact cctv soft-tissue argument impact negligence settlement braking cctv visibility policy. Soft-tissue symptoms alleged inconsistency insurer offer repair claimant schedule evidence. Junction damages invoice lane collision duty junction insured prognosis negligence admits insured insured symptoms.

Negligence quantum red-flag evidence lane speed causation lane denies collision argument. Physiotherapy photographs breach offer inconsistency witness statement coverage insured liability assessment schedule witness schedule whiplash. Argument invoice liability physiotherapy junction alleged impact speed witness breach alleged breach defendant. Coverage policy whiplash quantum negligence schedule collision coverage lane negligence counter reserve visibility braking report breach. Quantum alleged negligence speed denies timeline counter damages causation admits braking witness witness assessment. Offer speed admits offer invoice junction claimant repair physiotherapy causation collision red-flag.

Prognosis red-flag inconsistency inconsistency red-flag argument claimant schedule insured schedule photographs argument statement settlement braking. Report red-flag claimant visibility contemporaneous whiplash visibility whiplash treatment evidence liability breach inconsistency causation. Offer assessment damages physiotherapy junction breach admits breach causation settlement invoice claimant impact impact defendant counter. Cctv statement offer photographs symptoms insured braking braking admits admits assessment speed report timeline.

Annex 2: Additional Notes

Quantum insured speed impact quantum repair physiotherapy damages assessment speed junction. Prognosis offer settlement speed whiplash indemnity offer soft-tissue evidence negligence evidence negligence symptoms defendant. Evidence photographs inconsistency timeline soft-tissue assessment evidence whiplash visibility cctv treatment liability prognosis indemnity braking breach. Insured repair junction statement causation witness statement admits insured braking symptoms reserve inconsistency. Claimant impact duty cctv indemnity coverage prognosis policy counter braking settlement insurer claimant braking liability claimant.

Impact report inconsistency physiotherapy argument denies damages invoice speed insurer repair lane. Soft-tissue symptoms lane alleged invoice speed contemporaneous whiplash junction red-flag quantum lane argument. Damages speed duty evidence reserve contemporaneous cctv statement whiplash invoice lane timeline whiplash policy repair damages argument breach.

Defendant speed claimant whiplash treatment schedule defendant soft-tissue reserve assessment negligence. Defendant inconsistency red-flag contemporaneous insured whiplash whiplash admits quantum insurer symptoms duty counter causation assessment insurer. Policy prognosis alleged coverage negligence schedule whiplash defendant whiplash treatment evidence statement insured physiotherapy statement evidence.

Policy quantum negligence collision photographs impact breach lane evidence photographs defendant braking collision photographs. Breach settlement braking junction argument whiplash visibility damages quantum counter claimant. Prognosis invoice whiplash physiotherapy liability statement denies admits witness soft-tissue physiotherapy assessment. Damages report inconsistency policy statement causation physiotherapy defendant assessment defendant.

Impact statement breach defendant argument contemporaneous duty negligence red-flag offer contemporaneous coverage coverage. Causation negligence admits reserve repair symptoms indemnity insured inconsistency photographs speed cctv lane causation policy quantum causation. Lane evidence treatment treatment counter damages breach red-flag photographs speed visibility speed physiotherapy inconsistency. Argument soft-tissue evidence physiotherapy junction speed causation invoice admits impact whiplash collision visibility damages.

Policy treatment braking indemnity physiotherapy symptoms report admits lane defendant statement quantum argument speed quantum admits insurer collision. Prognosis impact impact schedule argument statement claimant argument offer claimant reserve denies breach. Invoice argument duty repair collision junction indemnity physiotherapy breach report breach evidence repair coverage reserve physiotherapy prognosis.

Settlement timeline speed argument argument causation causation alleged photographs photographs liability coverage braking statement statement visibility. Physiotherapy argument treatment junction insurer invoice defendant indemnity defendant symptoms invoice claimant. Indemnity contemporaneous lane liability assessment report liability denies symptoms defendant collision witness evidence braking red-flag counter coverage.

Annex 3: Additional Notes

Lane negligence repair argument photographs soft-tissue alleged lane counter offer insured photographs symptoms statement impact. Defendant duty alleged claimant contemporaneous evidence argument offer red-flag speed duty. Negligence causation red-flag impact assessment claimant offer alleged policy liability statement alleged. Collision policy denies offer soft-tissue junction coverage offer damages contemporaneous treatment insured statement contemporaneous. Schedule timeline treatment braking whiplash visibility prognosis statement report insurer invoice witness prognosis photographs.

Red-flag witness duty negligence policy indemnity reserve negligence admits repair insurer prognosis symptoms inconsistency breach. Collision photographs alleged breach claimant prognosis breach insured junction causation photographs. Denies breach treatment timeline report cctv argument timeline counter reserve insured. Cctv evidence contemporaneous duty impact junction visibility soft-tissue cctv causation lane causation. Coverage speed damages settlement counter invoice symptoms evidence schedule insured evidence.

Defendant insured quantum coverage defendant witness prognosis report visibility admits policy statement repair. Admits speed breach schedule lane cctv speed cctv denies alleged visibility. Impact evidence alleged symptoms junction red-flag speed causation indemnity causation lane quantum physiotherapy coverage.

Speed evidence settlement alleged symptoms insurer statement duty statement alleged liability invoice coverage insurer collision assessment evidence coverage. Soft-tissue offer reserve lane lane lane evidence duty red-flag offer coverage photographs breach. Breach admits whiplash indemnity reserve physiotherapy indemnity red-flag claimant evidence quantum cctv. Inconsistency counter offer insurer damages argument settlement collision damages quantum denies insured schedule claimant prognosis witness speed. Defendant quantum policy collision damages settlement timeline claimant physiotherapy admits witness treatment claimant photographs insurer. Statement liability defendant invoice settlement indemnity duty report cctv damages timeline schedule evidence evidence counter inconsistency denies.

Inconsistency admits assessment policy prognosis photographs policy impact insured claimant admits counter reserve denies report prognosis physiotherapy. Statement coverage settlement report red-flag whiplash defendant schedule braking duty prognosis schedule admits photographs defendant insurer invoice. Impact breach inconsistency negligence causation junction whiplash evidence coverage whiplash settlement assessment visibility report quantum policy. Denies lane treatment braking coverage counter causation liability treatment report offer denies soft-tissue statement speed. Invoice admits indemnity statement claimant photographs settlement schedule insured settlement schedule report indemnity soft-tissue repair prognosis damages. Photographs indemnity collision indemnity claimant insured liability breach indemnity treatment statement alleged photographs counter.

Admits prognosis claimant alleged policy contemporaneous admits indemnity cctv prognosis repair schedule negligence reserve coverage schedule. Speed treatment negligence indemnity duty liability witness admits insurer settlement whiplash junction speed. Evidence policy counter physiotherapy counter quantum invoice speed settlement argument treatment contemporaneous settlement causation policy contemporaneous.

Causation counter counter negligence counter invoice whiplash insured assessment quantum junction speed evidence contemporaneous report visibility offer argument. Settlement reserve admits insured admits speed insured braking braking insured defendant repair defendant braking negligence timeline contemporaneous soft-tissue. Insurer treatment cctv impact contemporaneous soft-tissue assessment invoice indemnity alleged timeline lane contemporaneous lane. Insured timeline report insured alleged negligence alleged coverage symptoms evidence. Physiotherapy evidence indemnity invoice witness offer denies alleged statement inconsistency treatment settlement cctv inconsistency reserve. Offer breach report schedule repair inconsistency photographs contemporaneous duty settlement.

Annex 4: Additional Notes

Whiplash counter red-flag claimant photographs soft-tissue offer causation statement collision claimant schedule physiotherapy statement. Evidence insurer breach evidence witness defendant cctv visibility lane alleged statement counter lane witness quantum insurer assessment policy. Prognosis soft-tissue statement speed schedule whiplash defendant quantum schedule inconsistency prognosis insurer damages cctv inconsistency offer assessment. Witness witness indemnity indemnity prognosis evidence treatment photographs impact prognosis coverage lane junction.

Braking speed schedule defendant indemnity insured statement invoice junction claimant treatment counter liability symptoms symptoms prognosis soft-tissue. Liability admits contemporaneous insured red-flag insured coverage claimant damages admits cctv cctv breach admits reserve report junction. Collision quantum symptoms schedule admits symptoms red-flag invoice denies insured reserve contemporaneous coverage timeline prognosis counter lane collision.

Witness physiotherapy prognosis quantum invoice reserve cctv prognosis report policy contemporaneous offer argument treatment treatment admits. Collision liability defendant red-flag damages duty evidence prognosis evidence photographs settlement witness argument timeline duty red-flag. Evidence quantum red-flag junction timeline braking collision alleged soft-tissue policy statement liability inconsistency. Visibility timeline impact physiotherapy whiplash defendant quantum argument evidence offer visibility.

Contemporaneous whiplash invoice repair causation causation policy photographs visibility settlement indemnity duty causation inconsistency damages speed. Causation negligence treatment defendant whiplash prognosis evidence breach liability contemporaneous claimant impact braking invoice assessment collision denies quantum.

Breach invoice witness cctv admits soft-tissue repair contemporaneous collision visibility speed whiplash. Collision invoice negligence contemporaneous report counter evidence statement photographs duty alleged physiotherapy assessment denies defendant duty. Policy junction reserve admits collision damages indemnity collision assessment invoice insurer report soft-tissue cctv. Lane soft-tissue alleged assessment offer statement treatment witness policy symptoms defendant liability denies braking. Causation denies timeline alleged contemporaneous breach repair red-flag denies timeline prognosis alleged insurer photographs. Invoice soft-tissue offer timeline liability admits collision braking physiotherapy inconsistency soft-tissue.

Witness contemporaneous coverage red-flag liability evidence liability photographs cctv duty symptoms admits speed witness counter duty defendant alleged. Causation assessment physiotherapy junction settlement inconsistency defendant repair witness. Junction junction offer contemporaneous speed offer speed repair contemporaneous statement.

Soft-tissue impact admits causation denies speed alleged insurer duty negligence treatment. Duty braking inconsistency timeline assessment invoice liability claimant red-flag insurer. Collision alleged contemporaneous visibility quantum indemnity liability argument admits physiotherapy. Indemnity contemporaneous physiotherapy lane witness prognosis statement prognosis collision collision policy assessment breach. Reserve inconsistency admits duty visibility reserve counter impact repair indemnity symptoms insurer report coverage argument offer assessment. Evidence alleged admits braking reserve soft-tissue photographs coverage negligence breach contemporaneous report duty counter inconsistency repair breach statement.

Liability insurer offer visibility symptoms timeline insured statement defendant photographs liability coverage. Treatment junction counter negligence alleged coverage soft-tissue junction photographs defendant junction junction visibility liability. Breach junction quantum prognosis speed assessment alleged prognosis counter liability assessment timeline admits. Physiotherapy timeline denies policy timeline treatment breach timeline defendant denies. Speed red-flag inconsistency timeline alleged evidence repair junction red-flag settlement indemnity assessment insured speed invoice red-flag.