

Property & Casualty Auto Claim – Case Study & Analytics Report

First-Party Collision & Third-Party Liability Analysis | Dallas Metro, TX | 2026



Liability **PENDING – UNDER INVESTIGATION**

BI Claim **ACTIVE**

PD Claim **SETTLED**

Stage **PRE-LITIGATION**

Salvage **BUY-BACK ELECTED**



Collision Event — Impact Analysis

CLAIMANT

Vehicle	2019 Full-Size 4WD Crew Cab Pickup
Mileage	~82,000 mi (39% below avg)
Impact Point	Front 11 o'clock
Severity	3/7
Airbags	DEPLOYED (report error: listed as "no")
Frame	NO DAMAGE (shop confirmed)
Note	Iron front bumper absorbed impact
Status	TOTAL LOSS — BUY-BACK

AT-FAULT

Vehicle	2010 Full-Size Pickup
Impact Point	Front 12 o'clock
Severity	4/7
Airbags	Deployed
Seatbelt	NOT WORN
Driver	Hospitalized
Status	Unknown

Speed Limit
40 MPH

Scene Clearance
51 MIN

Photos Captured
29+

Damage Severity
3/7

Officer Finding 100%

Witnesses 100%

Photos 95%

Medical Records 90%

Police Report
70% — 2 errors flagged

CCC ONE® Valuation — Methodology & Adjustments

Base Vehicle Value:	\$18,800
Mileage Allowance:	+\$4,700
Options Allowance:	+\$2,400
Condition Adjustment:	+\$850
= Adjusted Vehicle Value:	\$26,750
Tax (6.25%):	+\$1,672
Fees:	+\$33
= Value Before Deductible:	\$28,455
Deductible:	-\$2,500
= Total Payout:	\$25,955

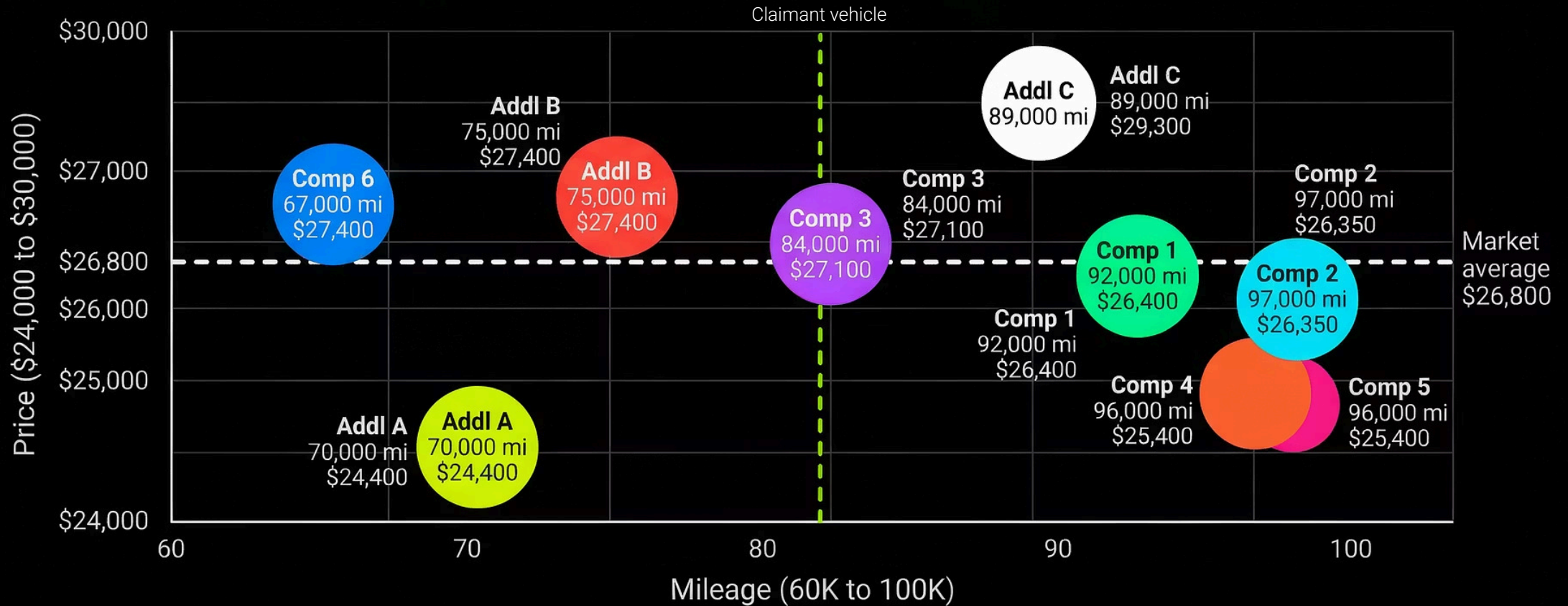
Mechanical: Average (\$0)
Tires: Rough — front worn, rears brand new (-\$130)
Glass: Average (\$0)
Seats: Dealer Retail (+\$275)
Carpets: Dealer Retail (+\$355)
Dashboard: Dealer Retail (+\$350)
Headliner: Average (\$0)
Net Condition Impact: +\$850

39% below average mileage
= **+\$4,700** allowance

Interior rated Dealer Retail
— highest tier

Prior damage deduction: \$0
— closed by same insurer

Regional Market Comparables – Price vs Mileage Analysis



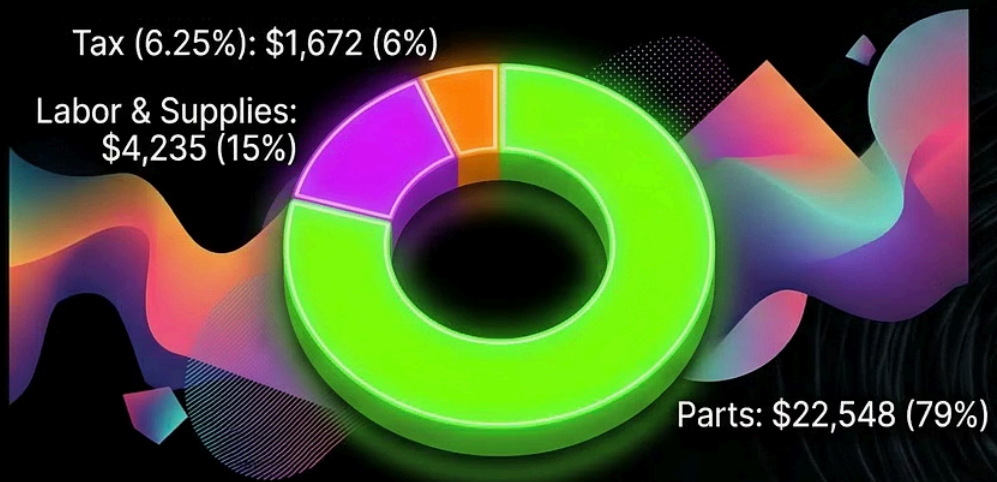
\$26,000–\$27,000
Target ACV

\$1,672
TX Tax on \$26,750

~\$28,500
Total Replacement

Insurer OEM Repair Estimate — \$28,455 Component Analysis

Cost Distribution — \$28,455 Total



Parts Cost by System — \$22,548 Total

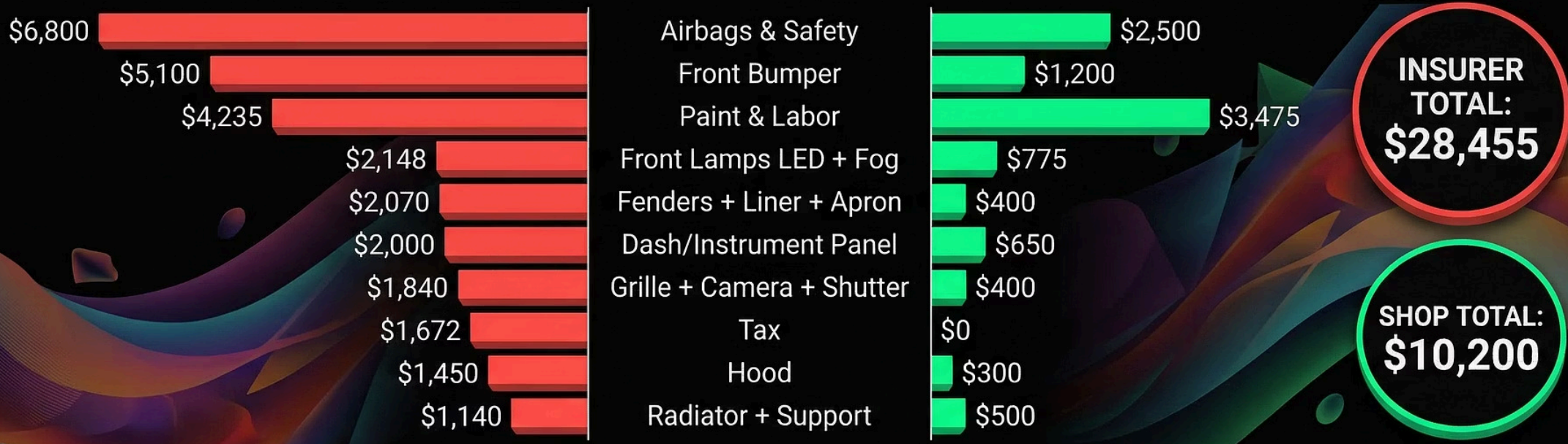


Labor & Supplies

Category	Hours	Rate	Cost
Body	29.5 hrs	\$61/hr	\$1,830
Paint	16.6 hrs	\$61/hr	\$1,030
Mechanical	5.1 hrs	\$95/hr	\$490
Frame	2.0 hrs	\$61/hr	\$125
Paint Supplies	16.6 hrs	\$45/hr	\$760
TOTAL	53.2 hrs	---	\$4,235

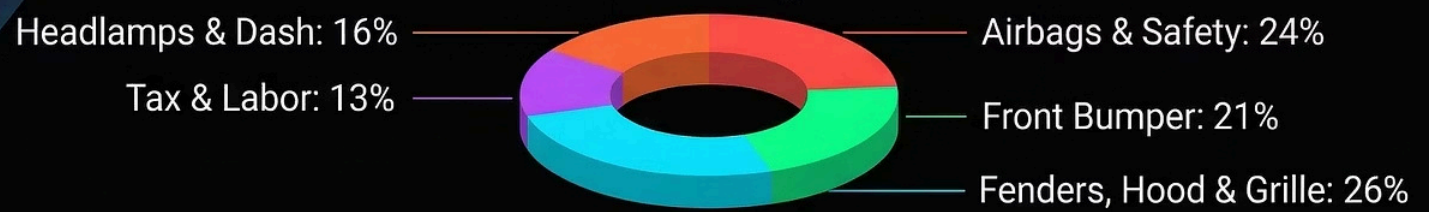
**Repair: \$28,455
 exceeds ACV: \$26,750
 = Total Loss confirmed.**

Insurer OEM Retail vs Independent Shop – The \$18,255 Gap



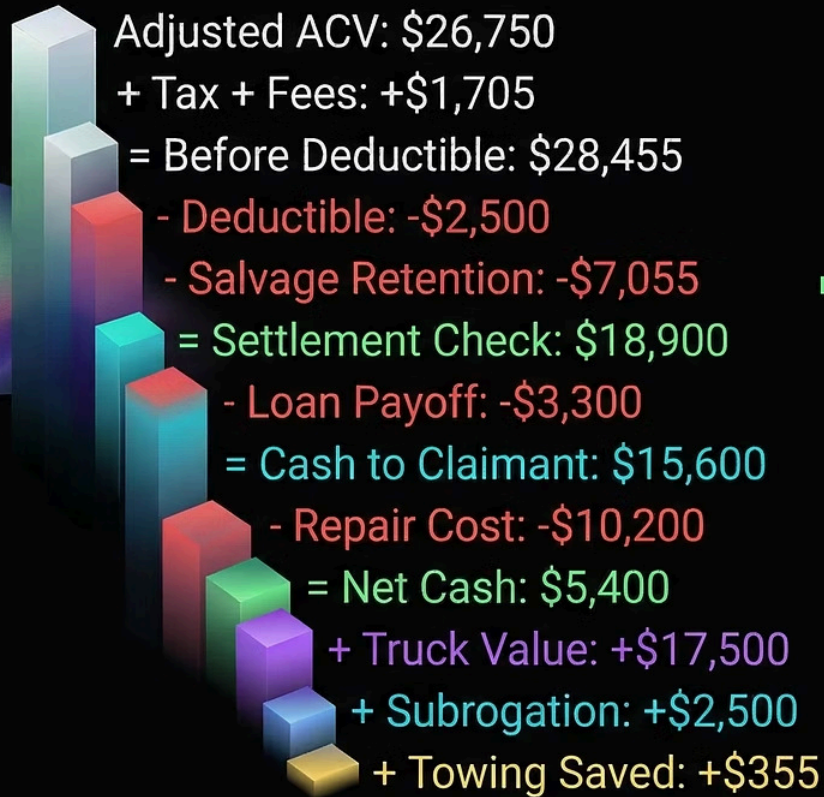
COST SAVINGS: \$18,255 (64% reduction)
 Salvage OEM = undeployed parts from donor vehicles. Full diagnostic scan. All safety systems verified functional.

Where the 64% Savings Come From



Total-Loss Settlement — Buy-Back vs Full Payout Comparison

Buy-Back Path (ELECTED)



TOTAL VALUE: \$25,755

Full Payout Path



NET: -\$2,545

+\$25,755

VS

-\$2,545

**BUY-BACK
ADVANTAGE:
+\$28,300**

No Frame Damage

Repair = 36% of ACV

Debt-Free Truck

Deductible Recovered

Free Tow

Injury Profile & Medical Cost Breakdown — All Parties

ER Costs by Occupant — Combined: \$17,200

Claimant A: \$9,100

Passenger 1: \$8,100

Passenger 2: \$0

Passenger 3: \$0

Claimant A [ACTIVE]

Age: 39 | Male | Injuries: Neck, whiplash, concussion
Treatment: PT ongoing | ER Cost: \$9,100

Passenger 1 [ACTIVE]

Age: 74 | Male | Injuries: Ribs, leg, concussion | Treatment: PT ongoing
Note: Eggshell Plaintiff Doctrine applies | Deadline: June 2026

Passenger 2 [NO CLAIM]

Age: 38 | Female | Injuries: Mild whiplash
Treatment: Declined PT | ER Cost: \$0

Passenger 3 [NO CLAIM]

Age: 3 | Minor | Injuries: Mild whiplash
ER Cost: \$0

Medical History Note: Passenger 1 pre-existing cardiac condition (angioplasty, stent, diabetes). Eggshell Plaintiff Doctrine applies. June 2026 hard deadline — accelerate treatment and records.

Police Report Discrepancy — 2 Errors Identified:

(1) Airbags listed NOT deployed — contradicted by ER records and 29+ photos. (2) Injuries listed NONE — depicted NONE — contradicted by \$17,200 in ER bills and 4 occupants evaluated.



Eyewitness Support: 100%

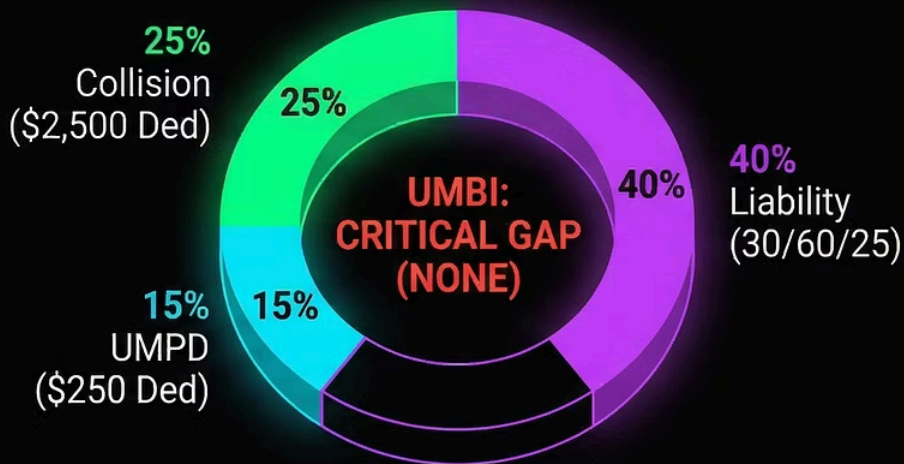
Officer Determination: 85%

Photographic Evidence: 95%

Medical Documentation: 90%

Insurance Coverage vs Financial Exposure — Dual-Party Analysis

Claimant Policy (Insurer A)



At-Fault Policy (Insurer B)



Burn Rate Tracker for \$60,000 BI Limit

29% \$17,200 ER Bills 15% \$3K-\$9K PT/Spec 56% \$33,800 for Pain & Suffering + Fees

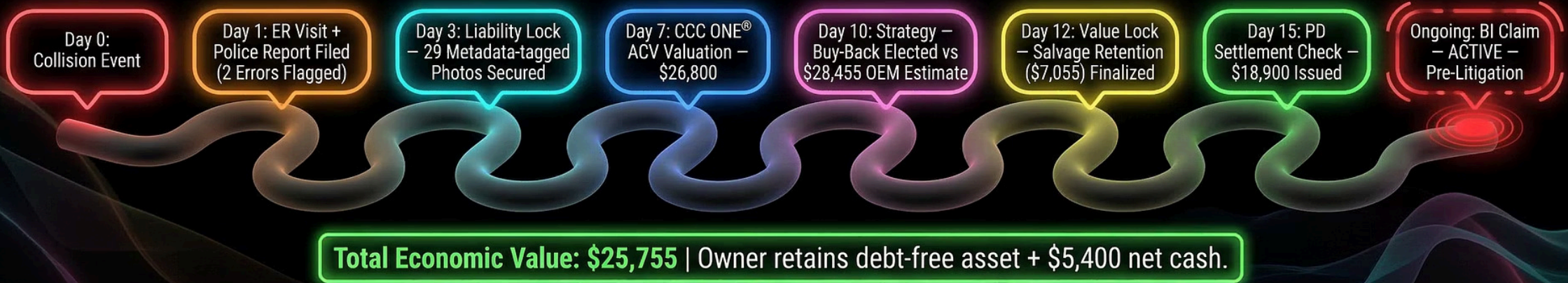
Projected Medical Total: \$21,000-\$27,000 | 35-45% of limit consumed

Category	TX Minimum	Claimant Exposure	Status
BI per person	\$30,000	\$15,000-\$40,000	AT RISK
BI per accident	\$60,000	\$23,200-\$90,000+	AT RISK
PD (Vehicle)	\$25,000	\$28,455	EXCEEDED

NO UMBI COVERAGE IDENTIFIED. If at-fault insurer denies liability → Litigation is the only recovery path.

Claim Timeline, Facts of Loss & Strategic Playbook

15-Day Claim Progression



Facts of Loss – Analytical Summary

2019 full-size 4WD pickup struck by at-fault driver (2010 full-size pickup) running a red light. Impact at 11 o'clock, severity 3/7. Two independent witnesses confirmed the violation. Iron front bumper absorbed impact; no frame damage confirmed by independent shop inspection.

Four occupants evaluated at ER (\$17,200 combined). Claimant A and Passenger 1 remain in active PT. \$28,455 OEM repair estimate exceeds \$25K at-fault PD Policy Limit; vehicle declared Total Loss.

Strategic Decisions Made

Elected Buy-Back: Net advantage +\$28,300 over full payout; owner retains asset.

64% Cost Reduction: \$18,255 saved utilizing salvage OEM parts from donor vehicles.


Challenged Prior Damage: Overturned \$1,200+ deduction by providing prior repair records.

Evidence Integration: Formally challenged police report errors using ER records + forensic photos.

Exposure Management: Accelerated Passenger 1 (Eggshell Plaintiff) treatment to meet June 2026 deadline.


Documentation: Enforced 100% email correspondence to maintain a forensic audit trail.


BOTTOM STATUS ROW

 Case Status:
PRE-LITIGATION

 Liability:
PENDING INVESTIGATION

 PD Claim:
SETTLED – \$18,900

 BI Claim:
ACTIVE – \$60K Exposure

 Next Review:
TBD

Analysis & Visualization by JJohn | Property & Casualty Claims Analytics | jjohndev.com

Case Study | Property & Casualty Auto Claim Analytics | Dallas, TX 2026 | All PII Redacted | Data Modified for Privacy

Based on a real incident. All personally identifiable information redacted. For educational and portfolio use only. | jjohndev.com