

**National Interstate****Loss Run - Detailed Format**

8453 Stephen Trail, Lake Phillip, MI 57322

Phone: 418.511.7403x53432

**Account:** Lake Phillip Express, Acct. # A0252745**Policy Period:** 07/01/2023 - 07/01/2024 (Trucking)**Run Date/Time:** 10/18/2025, 12:46 PM**Incident #30001 (Ref #L230001)****Physical Damage - Open**

**Policy #:** L23A4089 (GA)  
**Date of Loss:** 04/24/2023 (MO)  
**Date Reported:** 07/22/2023  
**Driver:** Bailey, William  
**Agency:** Patel Inc  
**Description:**

Transmission failure during transport

Category	Reserve	Paid	Recovered	Total Incurred
PD	\$94,972.41	\$0.00	\$0.00	\$94,972.41
DED	\$0.00	\$0.00	\$2,237.62	(\$2,237.62)
<b>Incident Total</b>	<b>\$94,972.41</b>	<b>\$0.00</b>	<b>\$2,237.62</b>	<b>\$92,734.79</b>

**Incident #30002 (Ref #L240002)****Liability - Open**

**Policy #:** L24A7351 (TX)  
**Date of Loss:** 07/26/2024 (FL)  
**Date Reported:** 07/29/2024  
**Driver:** Rogers, Kyle  
**Agency:** Yu and Sons  
**Description:**

IV rear-ended OV at traffic light

Category	Reserve	Paid	Recovered	Total Incurred
PD	\$47,542.54	\$0.00	\$0.00	\$47,542.54
DED	\$0.00	\$0.00	\$30,235.24	(\$30,235.24)
<b>Incident Total</b>	<b>\$47,542.54</b>	<b>\$0.00</b>	<b>\$30,235.24</b>	<b>\$17,307.30</b>

Incident #30003 (Ref #L230003)

Physical Damage - Closed

**Policy #:** L23A9085 (OK)  
**Date of Loss:** 05/27/2023 (MO)  
**Date Reported:** 06/21/2023  
**Description:**

IV rollover on icy highway.  
Total loss.

Category	Reserve	Paid	Recovered	Total Incurred
PD	\$0.00	\$52,817.53	\$0.00	\$52,817.53
DED	\$0.00	\$0.00	\$4,389.49	(\$4,389.49)
<b>Incident Total</b>	<b>\$0.00</b>	<b>\$52,817.53</b>	<b>\$4,389.49</b>	<b>\$48,428.04</b>

Incident #30004 (Ref #L230004)

Liability - Closed

**Policy #:** L23A2704 (MO)  
**Date of Loss:** 11/10/2023 (OH)  
**Date Reported:** 11/15/2023  
**Driver:** Martin, Deborah  
**Agency:** Martin, Jackson and Johnson  
**Description:**

IV lost control on wet pavement, struck dock equipment

**Claimant(s):**

Martinez, Adam  
Foster, Kiara

Category	Reserve	Paid	Recovered	Total Incurred
PD	\$0.00	\$18,685.81	\$0.00	\$18,685.81
LAE	\$0.00	\$1,145.51	\$0.00	\$1,145.51
DED	\$0.00	\$0.00	\$8,420.90	(\$8,420.90)
<b>Incident Total</b>	<b>\$0.00</b>	<b>\$19,831.32</b>	<b>\$8,420.90</b>	<b>\$11,410.42</b>

Incident #30005 (Ref #L240005)

Inland Marine - Closed

**Policy #:** L24A4181 (NY)**Date of Loss:** 06/01/2024 (MI)**Date Reported:** 07/01/2024**Driver:** Martinez, Angela**Unit #:** 2024 VO 572389**Description:**

Refrigeration unit failure - spoiled goods

**Claimant(s):**

Schmitt, Chelsea

Category	Reserve	Paid	Recovered	Total Incurred
PD	\$0.00	\$12,954.15	\$0.00	\$12,954.15
<b>Incident Total</b>	<b>\$0.00</b>	<b>\$12,954.15</b>	<b>\$0.00</b>	<b>\$12,954.15</b>

Incident #30006 (Ref #L240006)

Inland Marine - Open

**Policy #:** L24A4800 (NY)**Date of Loss:** 07/11/2024 (OH)**Date Reported:** 07/16/2024**Description:**

Refrigeration unit failure - spoiled goods

Category	Reserve	Paid	Recovered	Total Incurred
PD	\$17,013.02	\$0.00	\$0.00	\$17,013.02
DED	\$0.00	\$0.00	\$3,392.43	(\$3,392.43)
<b>Incident Total</b>	<b>\$17,013.02</b>	<b>\$0.00</b>	<b>\$3,392.43</b>	<b>\$13,620.59</b>

Incident #30007 (Ref #L240007)

Inland Marine - Open

**Policy #:** L24A7493 (TN)**Date of Loss:** 02/15/2024 (FL)**Date Reported:** 02/16/2024**Agency:** Cervantes LLC**Description:**

Cargo stolen from locked trailer overnight

Category	Reserve	Paid	Recovered	Total Incurred
PD	\$10,377.56	\$0.00	\$0.00	\$10,377.56
<b>Incident Total</b>	<b>\$10,377.56</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$10,377.56</b>

Incident #30008 (Ref #L240008)

Physical Damage - Open

**Policy #:** L24A2137 (AR)**Date of Loss:** 05/21/2024 (CA)**Date Reported:** 05/25/2024**Description:**

Engine fire while parked at truck stop

**Claimant(s):**

Mann, Samuel

Category	Reserve	Paid	Recovered	Total Incurred
PD	\$9,478.65	\$0.00	\$0.00	\$9,478.65
<b>Incident Total</b>	<b>\$9,478.65</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$9,478.65</b>

Incident #30009 (Ref #L240009)	Liability - Closed
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**Policy #:** L24A8733 (MI)  
**Date of Loss:** 11/20/2024 (MO)  
**Date Reported:** 11/24/2024  
**Driver:** Thomas, Erica  
**Agency:** Dominguez, Robbins and Casey  
**Description:**

IV rear-ended OV at traffic light

**Claimant(s):**

Martin-Molina

Category	Reserve	Paid	Recovered	Total Incurred
PD	\$0.00	\$20,832.86	\$0.00	\$20,832.86
LAE	\$0.00	\$1,700.69	\$0.00	\$1,700.69
<b>Incident Total</b>	<b>\$0.00</b>	<b>\$22,533.55</b>	<b>\$0.00</b>	<b>\$22,533.55</b>

Incident #30010 (Ref #L240010)	Liability - Closed
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**Policy #:** L24A4011 (AZ)  
**Date of Loss:** 11/19/2024 (CA)  
**Date Reported:** 12/06/2024  
**Driver:** Curtis, Kaitlyn  
**Description:**

IV backing into loading dock, hit bridge support

**Claimant(s):**

Carroll, Matthew

**Adjuster Notes:**

Ready little state budget other analysis right bit question.

Category	Reserve	Paid	Recovered	Total Incurred
PD	\$0.00	\$47,898.44	\$0.00	\$47,898.44
LAE	\$0.00	\$1,288.84	\$0.00	\$1,288.84
DED	\$0.00	\$0.00	\$20,188.19	(\$20,188.19)
<b>Incident Total</b>	<b>\$0.00</b>	<b>\$49,187.28</b>	<b>\$20,188.19</b>	<b>\$28,999.09</b>

Incident #30011 (Ref #L230011)

Liability - Open

**Policy #:** L23A4337 (PA)  
**Date of Loss:** 04/28/2023 (IL)  
**Date Reported:** 05/03/2023  
**Driver:** Haynes, Evan  
**Agency:** Williams and Sons  
**Description:**

OV ran stop sign, struck IV broadside

**Claimant(s):**

Salas-Williams  
Gonzalez, John

Category	Reserve	Paid	Recovered	Total Incurred
BI	\$100,483.23	\$0.00	\$0.00	\$100,483.23
PD	\$23,879.05	\$0.00	\$0.00	\$23,879.05
<b>Incident Total</b>	<b>\$124,362.28</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$124,362.28</b>

Incident #30012 (Ref #L240012)

Liability - Open

**Policy #:** L24A5360 (TX)  
**Date of Loss:** 05/13/2024 (NY)  
**Date Reported:** 05/16/2024  
**Driver:** Johnson, Ronald  
**Agency:** Lee, Riley and King  
**Description:**

IV backing, struck parked parked OV

**Claimant(s):**

Hayes, Heather

**Adjuster Notes:**

Step stock back yourself especially writer support success believe direction another.

Category	Reserve	Paid	Recovered	Total Incurred
BI	\$58,210.31	\$0.00	\$0.00	\$58,210.31
PD	\$14,920.56	\$973.64	\$0.00	\$15,894.20
<b>Incident Total</b>	<b>\$73,130.87</b>	<b>\$973.64</b>	<b>\$0.00</b>	<b>\$74,104.51</b>

Incident #30013 (Ref #L230013)	Liability - Closed
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**Policy #:** L23A5728 (OK)  
**Date of Loss:** 07/30/2023 (NC)  
**Date Reported:** 08/06/2023  
**Driver:** Gay, Angela  
**Unit #:** 2024 MA 580075  
**Description:**

IV brakes failed, rear-ended OV

**Claimant(s):**

Hall, Alec

Category	Reserve	Paid	Recovered	Total Incurred
BI	\$0.00	\$13,515.81	\$0.00	\$13,515.81
PD	\$0.00	\$42,415.20	\$0.00	\$42,415.20
DED	\$0.00	\$0.00	\$34,635.34	(\$34,635.34)
<b>Incident Total</b>	<b>\$0.00</b>	<b>\$55,931.01</b>	<b>\$34,635.34</b>	<b>\$21,295.67</b>

Incident #30014 (Ref #L230014)	Physical Damage - Open
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**Policy #:** L23A1744 (TN)  
**Date of Loss:** 03/04/2023 (MI)  
**Date Reported:** 03/08/2023

**Description:**

Engine fire while parked at truck stop

**Claimant(s):**

Gomez, Emily

Category	Reserve	Paid	Recovered	Total Incurred
PD	\$80,343.98	\$0.00	\$0.00	\$80,343.98
DED	\$0.00	\$0.00	\$2,930.10	(\$2,930.10)
<b>Incident Total</b>	<b>\$80,343.98</b>	<b>\$0.00</b>	<b>\$2,930.10</b>	<b>\$77,413.88</b>

Incident #30015 (Ref #L230015)

Liability - Open

**Policy #:** L23A1700 (CA)  
**Date of Loss:** 12/12/2023 (GA)  
**Date Reported:** 01/04/2024  
**Driver:** Williamson, Michael  
**Agency:** Smith, Moss and Warner  
**Description:**

IV lost control on wet pavement, struck parked OV

**Claimant(s):**

Owen, Douglas

Category	Reserve	Paid	Recovered	Total Incurred
PD	\$10,424.93	\$0.00	\$0.00	\$10,424.93
DED	\$0.00	\$0.00	\$33,961.23	(\$33,961.23)
<b>Incident Total</b>	<b>\$10,424.93</b>	<b>\$0.00</b>	<b>\$33,961.23</b>	<b>(\$23,536.30)</b>

Incident #30016 (Ref #L240016)

Physical Damage - Open

**Policy #:** L24A7032 (CA)  
**Date of Loss:** 01/30/2024 (MO)  
**Date Reported:** 02/05/2024  
**Driver:** Gonzalez, Regina  
**Description:**

Trailer damaged in loading dock collision

**Adjuster Notes:**

Successful near establish personal plan carry once once book feeling tell often development hour learn remain team beautiful another kid.

Category	Reserve	Paid	Recovered	Total Incurred
PD	\$81,700.68	\$0.00	\$0.00	\$81,700.68
DED	\$0.00	\$0.00	\$1,990.11	(\$1,990.11)
<b>Incident Total</b>	<b>\$81,700.68</b>	<b>\$0.00</b>	<b>\$1,990.11</b>	<b>\$79,710.57</b>

Incident #30017 (Ref #L230017)

Inland Marine - Closed

**Policy #:** L23A4935 (PA)  
**Date of Loss:** 01/16/2023 (AR)  
**Date Reported:** 01/17/2023  
**Driver:** Carter, Emily  
**Description:**

Equipment damaged during loading

Category	Reserve	Paid	Recovered	Total Incurred
PD	\$0.00	\$44,435.47	\$0.00	\$44,435.47
<b>Incident Total</b>	<b>\$0.00</b>	<b>\$44,435.47</b>	<b>\$0.00</b>	<b>\$44,435.47</b>

Incident #30018 (Ref #L240018)

Liability - Closed

**Policy #:** L24A6696 (OH)  
**Date of Loss:** 03/07/2024 (IL)  
**Date Reported:** 03/11/2024  
**Driver:** Spencer, Dwayne  
**Description:**

OV changed lanes into IV, causing collision

**Claimant(s):**  
*Mcmillan, Michael*

Category	Reserve	Paid	Recovered	Total Incurred
BI	\$0.00	\$34,045.22	\$0.00	\$34,045.22
PD	\$0.00	\$34,494.29	\$0.00	\$34,494.29
DED	\$0.00	\$0.00	\$9,883.37	(\$9,883.37)
<b>Incident Total</b>	<b>\$0.00</b>	<b>\$68,539.51</b>	<b>\$9,883.37</b>	<b>\$58,656.14</b>

Incident #30019 (Ref #L240019)	Liability - Closed
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**Policy #:** L24A8379 (GA)

**Date of Loss:** 03/15/2024 (OK)

**Date Reported:** 03/19/2024

**Driver:** Wilson, Rose

**Description:**

IV rear-ended OV at traffic light

**Claimant(s):**

Bowers, Robin

Campbell, Joanna

Chan, Michael

Johnson, Alexis

Category	Reserve	Paid	Recovered	Total Incurred
PD	\$0.00	\$27,528.60	\$0.00	\$27,528.60
LAE	\$0.00	\$289.39	\$0.00	\$289.39
DED	\$0.00	\$0.00	\$11,293.01	(\$11,293.01)
<b>Incident Total</b>	<b>\$0.00</b>	<b>\$27,817.99</b>	<b>\$11,293.01</b>	<b>\$16,524.98</b>

Incident #30020 (Ref #L240020)	Inland Marine - Open
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**Policy #:** L24A4831 (MO)

**Date of Loss:** 01/29/2024 (NY)

**Date Reported:** 02/01/2024

**Driver:** McLaughlin, Michael

**Description:**

Load shift caused cargo damage

Category	Reserve	Paid	Recovered	Total Incurred
PD	\$19,474.29	\$0.00	\$0.00	\$19,474.29
DED	\$0.00	\$0.00	\$6,838.41	(\$6,838.41)
<b>Incident Total</b>	<b>\$19,474.29</b>	<b>\$0.00</b>	<b>\$6,838.41</b>	<b>\$12,635.88</b>

Incident #30021 (Ref #L240021)	Liability - Open
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**Policy #:** L24A1456 (PA)  
**Date of Loss:** 01/06/2024 (TN)  
**Date Reported:** 01/09/2024  
**Driver:** Scott, Cassidy  
**Agency:** Downs-Smith  
**Description:**  
 OV ran stop sign, struck IV broadside

**Claimant(s):**

*Warren, Lisa*  
*Rodriguez, Ivan*  
*Cantu, Jasmine*

Category	Reserve	Paid	Recovered	Total Incurred
PD	\$23,622.96	\$0.00	\$0.00	\$23,622.96
DED	\$0.00	\$0.00	\$21,819.72	(\$21,819.72)
<b>Incident Total</b>	<b>\$23,622.96</b>	<b>\$0.00</b>	<b>\$21,819.72</b>	<b>\$1,803.24</b>

Incident #30022 (Ref #L230022)	Liability - Closed
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**Policy #:** L23A2631 (TN)  
**Date of Loss:** 06/23/2023 (IL)  
**Date Reported:** 08/11/2023  
**Driver:** Garcia, Kevin  
**Description:**  
 IV changing lanes, sideswiped OV

**Adjuster Notes:**

*Value court because gas she people various require bank fire data environment project kitchen series administration training.*

Category	Reserve	Paid	Recovered	Total Incurred
BI	\$0.00	\$60,291.27	\$0.00	\$60,291.27
PD	\$0.00	\$11,063.57	\$0.00	\$11,063.57
<b>Incident Total</b>	<b>\$0.00</b>	<b>\$71,354.84</b>	<b>\$0.00</b>	<b>\$71,354.84</b>

Incident #30023 (Ref #L230023)	Liability - Closed
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**Policy #:** L23A5780 (MI)  
**Date of Loss:** 05/07/2023 (CA)  
**Date Reported:** 05/11/2023  
**Driver:** Smith, Tyler  
**Description:**  
 IV changing lanes, sideswiped OV

**Claimant(s):**

*Coleman, Patrick*  
*Lee, Henry*

Category	Reserve	Paid	Recovered	Total Incurred
PD	\$0.00	\$29,042.79	\$0.00	\$29,042.79
LAE	\$0.00	\$1,806.51	\$0.00	\$1,806.51
DED	\$0.00	\$0.00	\$28,289.38	(\$28,289.38)
<b>Incident Total</b>	<b>\$0.00</b>	<b>\$30,849.30</b>	<b>\$28,289.38</b>	<b>\$2,559.92</b>

Incident #30024 (Ref #L230024)	Physical Damage - Open
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**Policy #:** L23A1004 (MO)  
**Date of Loss:** 07/26/2023 (FL)  
**Date Reported:** 07/31/2023  
**Driver:** Green, Anthony  
**Unit #:** 2023 FR 393004  
**Agency:** Allen-Stone  
**Description:**

Fuel tank punctured by road debris

Category	Reserve	Paid	Recovered	Total Incurred
PD	\$28,856.25	\$0.00	\$0.00	\$28,856.25
DED	\$0.00	\$0.00	\$1,155.60	(\$1,155.60)
<b>Incident Total</b>	<b>\$28,856.25</b>	<b>\$0.00</b>	<b>\$1,155.60</b>	<b>\$27,700.65</b>

Incident #30025 (Ref #L230025)

Liability - Open

Policy #: L23A7575 (TN)

Date of Loss: 02/10/2023 (CA)

Date Reported: 03/03/2023

Driver: Cobb, Thomas

**Description:**

IV hydroplaned, hit concrete barrier

**Claimant(s):**

Lewis, Doris

Category	Reserve	Paid	Recovered	Total Incurred
PD	\$15,541.30	\$0.00	\$0.00	\$15,541.30
DED	\$0.00	\$0.00	\$17,009.36	(\$17,009.36)
Incident Total	\$15,541.30	\$0.00	\$17,009.36	(\$1,468.06)

**REPORT TOTALS**

	Reserve	Paid	Recovered	Total Incurred
Grand Total	\$636,841.72	\$457,225.59	\$238,669.50	\$855,397.81

TOTAL NUMBER OF INCIDENTS: 25

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