

American Inter-Fidelity Exchange

Loss Run - Detailed Format

6994 Robert Bypass, Johnhaven, IN 47992  
Phone: +1-519-504-8256x78496

Account: West Johnhaven Logistics, Acct. # A0265094  
Policy Period: 07/01/2023 - 07/01/2024 (Trucking)  
Run Date/Time: 10/26/2024, 05:43 AM

Company Directory (Reference Only)

| Employee       | Department           | Email                    | Phone                  |
|----------------|----------------------|--------------------------|------------------------|
| Daniel Jones   | Energy engineer      | ivega@example.net        | 217-348-9541           |
| Charlene Mayer | Field seismologist   | zmcdonald@example.net    | 909.231.4061           |
| Stacy Ball     | Chief Financial Offi | gregorybrown@example.org | 556-670-3340x2744      |
| Kyle Jensen    | Illustrator          | michael39@example.net    | 3495929969             |
| David Salinas  | Investment banker, c | andreawilson@example.org | 969-823-6110x463       |
| Terri Ramirez  | Armed forces trainin | garcialevi@example.com   | 001-337-910-3843x03898 |

## Incident #30001 (Ref #L230001)

Liability - Closed

**Policy #:** L23A4607 (AZ)  
**Date of Loss:** 05/03/2023 (GA)  
**Date Reported:** 05/05/2023  
**Company:** West Johnhaven Logistics  
**Insured:** West Johnhaven Logistics  
**Driver:** Hall, Elizabeth

**Description:**

IV rear-ended OV  
at traffic light

**Claimant(s):**

Harper, Joseph  
Hawkins, Eric

| Category       | Reserve | Paid        | Recovered   | Total Incurred |
|----------------|---------|-------------|-------------|----------------|
| PD             | \$0.00  | \$21,072.81 | \$0.00      | \$21,072.81    |
| DED            | \$0.00  | \$0.00      | \$23,022.23 | (\$23,022.23)  |
| Incident Total | \$0.00  | \$21,072.81 | \$23,022.23 | (\$1,949.42)   |

## Incident #30002 (Ref #L230002)

Physical Damage - Open

**Policy #:** L23A2354 (MI)  
**Date of Loss:** 09/19/2023 (PA)  
**Date Reported:** 10/05/2023  
**Company:** Liberty Logistics Co  
**Insured:** Liberty Logistics Co  
**Unit #:** 2024 MA 303862  
**Agency:** Garza PLC

**Description:**

IV rollover on icy highway.  
Total loss.

| Category       | Reserve     | Paid   | Recovered | Total Incurred |
|----------------|-------------|--------|-----------|----------------|
| PD             | \$22,648.99 | \$0.00 | \$0.00    | \$22,648.99    |
| Incident Total | \$22,648.99 | \$0.00 | \$0.00    | \$22,648.99    |

Incident #30003 (Ref #L240003)

Inland Marine - Closed

**Policy #:** L24A8386 (PA)  
**Date of Loss:** 03/18/2024 (MI)  
**Date Reported:** 03/19/2024  
**Company:** Summit Freight Inc  
**Insured:** Summit Freight Inc  
**Driver:** Kim, Jonathan  
**Agency:** Wallace, Mcdaniel and Soto

**Description:**

Cargo stolen from  
locked trailer overnight

| Category       | Reserve | Paid        | Recovered  | Total Incurred |
|----------------|---------|-------------|------------|----------------|
| PD             | \$0.00  | \$23,583.74 | \$0.00     | \$23,583.74    |
| LAE            | \$0.00  | \$1,030.25  | \$0.00     | \$1,030.25     |
| DED            | \$0.00  | \$0.00      | \$3,102.79 | (\$3,102.79)   |
| Incident Total | \$0.00  | \$24,613.99 | \$3,102.79 | \$21,511.20    |

Incident #30004 (Ref #L230004)

Liability - Closed

**Policy #:** L23A7305 (NY)  
**Date of Loss:** 03/10/2023 (MO)  
**Date Reported:** 03/17/2023  
**Company:** Atlas Logistics Inc  
**Insured:** Atlas Logistics Inc  
**Driver:** Peterson, Jon

**Description:**

IV  
changing lanes, sideswiped OV

**Claimant(s) :**

Rodriguez, Brent  
Rodriguez, Connor

**Adjuster Notes:**

View down level sound ok activity page bar although so between across for keep two develop season.

| Category       | Reserve | Paid        | Recovered  | Total Incurred |
|----------------|---------|-------------|------------|----------------|
| PD             | \$0.00  | \$28,845.25 | \$0.00     | \$28,845.25    |
| LAE            | \$0.00  | \$1,533.08  | \$0.00     | \$1,533.08     |
| DED            | \$0.00  | \$0.00      | \$8,250.76 | (\$8,250.76)   |
| Incident Total | \$0.00  | \$30,378.33 | \$8,250.76 | \$22,127.57    |

## Incident #30005 (Ref #L240005)

Liability - Open

**Policy #:** L24A9435 (TX)  
**Date of Loss:** 02/29/2024 (TX)  
**Date Reported:** 03/01/2024  
**Company:** Titan Hauling Co  
**Insured:** Titan Hauling Co  
**Driver:** Smith, John  
**Agency:** Shepherd-Young

**Description:**

OV changed lanes  
into IV, causing collision

**Claimant(s):**

*Jackson Group*

| Category       | Reserve     | Paid   | Recovered   | Total Incurred |
|----------------|-------------|--------|-------------|----------------|
| PD             | \$50,432.93 | \$0.00 | \$0.00      | \$50,432.93    |
| DED            | \$0.00      | \$0.00 | \$11,511.33 | (\$11,511.33)  |
| Incident Total | \$50,432.93 | \$0.00 | \$11,511.33 | \$38,921.60    |

## Incident #30006 (Ref #L230006)

Inland Marine - Closed

**Policy #:** L23A3296 (MI)  
**Date of Loss:** 08/17/2023 (TX)  
**Date Reported:** 09/16/2023  
**Company:** Delta Express Inc  
**Insured:** Delta Express Inc  
**Driver:** Thomas, Sara  
**Agency:** Armstrong-Escobar

**Description:**

Equipment  
damaged during loading

**Claimant(s):**

*Santiago, Jacqueline*

| Category       | Reserve | Paid        | Recovered | Total Incurred |
|----------------|---------|-------------|-----------|----------------|
| PD             | \$0.00  | \$25,048.93 | \$0.00    | \$25,048.93    |
| Incident Total | \$0.00  | \$25,048.93 | \$0.00    | \$25,048.93    |

## Incident #30007 (Ref #L240007)

Liability - Open

**Policy #:** L24A7102 (PA)  
**Date of Loss:** 08/11/2024 (IL)  
**Date Reported:** 08/16/2024  
**Company:** Todd Freight LLC  
**Insured:** Todd Freight LLC  
**Driver:** Miller, Johnny  
**Description:**

IV lost control on  
wet pavement, struck bridge support

**Claimant(s):**

Salinas, Diana

| Category       | Reserve     | Paid   | Recovered   | Total Incurred |
|----------------|-------------|--------|-------------|----------------|
| PD             | \$52,960.18 | \$0.00 | \$0.00      | \$52,960.18    |
| DED            | \$0.00      | \$0.00 | \$26,798.34 | (\$26,798.34)  |
| Incident Total | \$52,960.18 | \$0.00 | \$26,798.34 | \$26,161.84    |

## Incident #30008 (Ref #L230008)

Physical Damage - Open

**Policy #:** L23A1733 (TN)  
**Date of Loss:** 05/19/2023 (FL)  
**Date Reported:** 05/23/2023  
**Company:** Pierce Transport Group  
**Insured:** Pierce Transport Group  
**Driver:** Welch, Richard  
**Description:**

Transmission  
failure during transport

**Claimant(s):**

Lloyd, Cheryl

| Category       | Reserve    | Paid   | Recovered  | Total Incurred |
|----------------|------------|--------|------------|----------------|
| PD             | \$9,483.19 | \$0.00 | \$0.00     | \$9,483.19     |
| DED            | \$0.00     | \$0.00 | \$3,713.09 | (\$3,713.09)   |
| Incident Total | \$9,483.19 | \$0.00 | \$3,713.09 | \$5,770.10     |

## Incident #30009 (Ref #L230009)

Inland Marine - Closed

**Policy #:** L23A3232 (PA)  
**Date of Loss:** 06/01/2023 (IL)  
**Date Reported:** 06/08/2023  
**Company:** Eagle Freight Inc  
**Insured:** Eagle Freight Inc  
**Agency:** Mitchell, Owens and Gallagher

**Description:**

Insured  
 transporting vehicle was damaged

**Claimant(s):**

Robinson, Holly

**Adjuster Notes:**

Between first success international step lose both describe then decide.

| Category              | Reserve       | Paid               | Recovered         | Total Incurred     |
|-----------------------|---------------|--------------------|-------------------|--------------------|
| PD                    | \$0.00        | \$23,462.62        | \$0.00            | \$23,462.62        |
| DED                   | \$0.00        | \$0.00             | \$1,103.98        | (\$1,103.98)       |
| <b>Incident Total</b> | <b>\$0.00</b> | <b>\$23,462.62</b> | <b>\$1,103.98</b> | <b>\$22,358.64</b> |

## Incident #30010 (Ref #L230010)

Liability - Open

**Policy #:** L23A7120 (CA)  
**Date of Loss:** 06/30/2023 (GA)  
**Date Reported:** 07/07/2023  
**Company:** Eagle Cargo Group  
**Insured:** Eagle Cargo Group  
**Driver:** Richard, Thomas  
**Unit #:** 2023 FR 508252

**Description:**

IV lost control on  
 wet pavement, struck dock equipment

| Category              | Reserve            | Paid          | Recovered          | Total Incurred     |
|-----------------------|--------------------|---------------|--------------------|--------------------|
| PD                    | \$50,736.84        | \$0.00        | \$0.00             | \$50,736.84        |
| DED                   | \$0.00             | \$0.00        | \$31,963.09        | (\$31,963.09)      |
| <b>Incident Total</b> | <b>\$50,736.84</b> | <b>\$0.00</b> | <b>\$31,963.09</b> | <b>\$18,773.75</b> |

## Incident #30011 (Ref #L230011)

Liability - Open

**Policy #:** L23A1338 (GA)  
**Date of Loss:** 06/14/2023 (AZ)  
**Date Reported:** 06/20/2023  
**Company:** Liberty Freight Co  
**Insured:** Liberty Freight Co  
**Driver:** Flores, Cathy

**Description:**

IV rear-ended OV  
at traffic light

**Claimant(s):**

Ortiz, Roberson and Brown  
Ali, Nicholas

| Category       | Reserve    | Paid   | Recovered   | Total Incurred |
|----------------|------------|--------|-------------|----------------|
| PD             | \$5,125.63 | \$0.00 | \$0.00      | \$5,125.63     |
| DED            | \$0.00     | \$0.00 | \$13,619.67 | (\$13,619.67)  |
| Incident Total | \$5,125.63 | \$0.00 | \$13,619.67 | (\$8,494.04)   |

## Incident #30012 (Ref #L240012)

Liability - Closed

**Policy #:** L24A6089 (PA)  
**Date of Loss:** 08/28/2024 (NY)  
**Date Reported:** 09/18/2024  
**Company:** Horizon Logistics LLC  
**Insured:** Horizon Logistics LLC  
**Driver:** White, William

**Description:**

OV ran stop  
sign, struck IV broadside

**Claimant(s):**

Davis, Tammy  
Brown, Gary



|                                |                    |
|--------------------------------|--------------------|
| Incident #30012 (Ref #L240012) | Liability - Closed |
|--------------------------------|--------------------|

| Category       | Reserve | Paid        | Recovered   | Total Incurred |
|----------------|---------|-------------|-------------|----------------|
| BI             | \$0.00  | \$54,277.68 | \$0.00      | \$54,277.68    |
| PD             | \$0.00  | \$44,008.34 | \$0.00      | \$44,008.34    |
| DED            | \$0.00  | \$0.00      | \$15,217.86 | (\$15,217.86)  |
| Incident Total | \$0.00  | \$98,286.02 | \$15,217.86 | \$83,068.16    |

|                                |                  |
|--------------------------------|------------------|
| Incident #30013 (Ref #L230013) | Liability - Open |
|--------------------------------|------------------|

Policy #: L23A9460 (GA)  
 Date of Loss: 02/20/2023 (CA)  
 Date Reported: 02/24/2023  
 Company: Williams Cargo Group  
 Insured: Williams Cargo Group  
 Driver: Carson, Bryan  
 Unit #: 2023 MA 518309

**Description:**

IV backing, struck  
 parked dock equipment

**Claimant(s):**

Bell, Justin

**Adjuster Notes:**

Evening factor evidence kind school party across force argue require hair debate enough station situation open case language.

| Category       | Reserve      | Paid   | Recovered | Total Incurred |
|----------------|--------------|--------|-----------|----------------|
| BI             | \$131,185.17 | \$0.00 | \$0.00    | \$131,185.17   |
| PD             | \$6,099.51   | \$0.00 | \$0.00    | \$6,099.51     |
| Incident Total | \$137,284.68 | \$0.00 | \$0.00    | \$137,284.68   |

Incident #30014 (Ref #L230014)

Liability - Closed

**Policy #:** L23A1011 (TX)  
**Date of Loss:** 10/29/2023 (CA)  
**Date Reported:** 11/23/2023  
**Company:** Liberty Freight Inc  
**Insured:** Liberty Freight Inc  
**Driver:** Hamilton, Anthony  
**Unit #:** 2024 PE 674630  
**Agency:** Hudson, Brooks and Garrison

**Description:**

IV making right  
turn, trailer struck OV

**Claimant(s):**

Nelson, Michael  
Dalton, Vanessa

| Category       | Reserve | Paid        | Recovered  | Total Incurred |
|----------------|---------|-------------|------------|----------------|
| PD             | \$0.00  | \$25,707.26 | \$0.00     | \$25,707.26    |
| DED            | \$0.00  | \$0.00      | \$6,764.08 | (\$6,764.08)   |
| Incident Total | \$0.00  | \$25,707.26 | \$6,764.08 | \$18,943.18    |

## Incident #30015 (Ref #L230015)

Liability - Closed

**Policy #:** L23A8534 (TN)  
**Date of Loss:** 02/04/2023 (MO)  
**Date Reported:** 02/07/2023  
**Company:** Delta Logistics LLC  
**Insured:** Delta Logistics LLC  
**Driver:** Espinoza, Rachel  
**Description:**

IV  
hydroplaned, hit concrete barrier

| Category       | Reserve | Paid        | Recovered   | Total Incurred |
|----------------|---------|-------------|-------------|----------------|
| BI             | \$0.00  | \$85,111.63 | \$0.00      | \$85,111.63    |
| PD             | \$0.00  | \$4,046.86  | \$0.00      | \$4,046.86     |
| LAE            | \$0.00  | \$373.36    | \$0.00      | \$373.36       |
| DED            | \$0.00  | \$0.00      | \$26,668.94 | (\$26,668.94)  |
| Incident Total | \$0.00  | \$89,531.85 | \$26,668.94 | \$62,862.91    |

## Incident #30016 (Ref #L230016)

Physical Damage - Open

**Policy #:** L23A4701 (FL)  
**Date of Loss:** 09/09/2023 (CA)  
**Date Reported:** 09/10/2023  
**Company:** New Kayla Express  
**Insured:** New Kayla Express  
**Driver:** Wilson, Joshua  
**Unit #:** 2024 MA 373846  
**Description:**

Engine fire while  
parked at truck stop

| Category       | Reserve     | Paid   | Recovered  | Total Incurred |
|----------------|-------------|--------|------------|----------------|
| PD             | \$87,458.10 | \$0.00 | \$0.00     | \$87,458.10    |
| DED            | \$0.00      | \$0.00 | \$4,341.97 | (\$4,341.97)   |
| Incident Total | \$87,458.10 | \$0.00 | \$4,341.97 | \$83,116.13    |

|                                       |                         |
|---------------------------------------|-------------------------|
| <b>Incident #30017 (Ref #L230017)</b> | <b>Liability - Open</b> |
|---------------------------------------|-------------------------|

**Policy #:** L23A8076 (TN)  
**Date of Loss:** 02/02/2023 (FL)  
**Date Reported:** 02/04/2023  
**Company:** Gutierrezland Hauling  
**Insured:** Gutierrezland Hauling  
**Driver:** Marshall, Matthew  
**Unit #:** 2023 VO 605413

**Description:**

IV lost control on  
 wet pavement, struck parked OV

**Claimant(s):**

*Brown, Natasha*

| Category       | Reserve     | Paid   | Recovered | Total Incurred |
|----------------|-------------|--------|-----------|----------------|
| PD             | \$46,388.12 | \$0.00 | \$0.00    | \$46,388.12    |
| Incident Total | \$46,388.12 | \$0.00 | \$0.00    | \$46,388.12    |

|                                       |                         |
|---------------------------------------|-------------------------|
| <b>Incident #30018 (Ref #L240018)</b> | <b>Liability - Open</b> |
|---------------------------------------|-------------------------|

**Policy #:** L24A5902 (OH)  
**Date of Loss:** 05/09/2024 (AR)  
**Date Reported:** 05/13/2024  
**Company:** Titan Transport Co  
**Insured:** Titan Transport Co  
**Driver:** Dodson, Marisa  
**Agency:** Hansen LLC

**Description:**

IV making wide turn,  
 clipped OV on passenger side

**Claimant(s):**

*Flores, Margaret*

**Adjuster Notes:**

*Then better better benefit exist between practice story respond administration together account buy hope attention majority leg sign.*

| Category       | Reserve     | Paid     | Recovered | Total Incurred |
|----------------|-------------|----------|-----------|----------------|
| PD             | \$31,480.81 | \$203.51 | \$0.00    | \$31,684.32    |
| Incident Total | \$31,480.81 | \$203.51 | \$0.00    | \$31,684.32    |

Incident #30019 (Ref #L230019)

Inland Marine - Open

**Policy #:** L23A7855 (GA)  
**Date of Loss:** 02/08/2023 (OH)  
**Date Reported:** 02/15/2023  
**Company:** Mills Hauling Co  
**Insured:** Mills Hauling Co  
**Driver:** Oconnor, Kevin  
**Unit #:** 2024 KE 405828  
**Agency:** White-Carrillo

**Description:**

Load  
shift caused cargo damage

**Claimant(s):**

Cook, Joshua

| Category       | Reserve     | Paid   | Recovered  | Total Incurred |
|----------------|-------------|--------|------------|----------------|
| PD             | \$46,252.93 | \$0.00 | \$0.00     | \$46,252.93    |
| DED            | \$0.00      | \$0.00 | \$9,025.03 | (\$9,025.03)   |
| Incident Total | \$46,252.93 | \$0.00 | \$9,025.03 | \$37,227.90    |

Incident #30020 (Ref #L240020)

Inland Marine - Open

**Policy #:** L24A5729 (FL)  
**Date of Loss:** 07/10/2024 (AZ)  
**Date Reported:** 07/23/2024  
**Company:** Watson Hauling Group  
**Insured:** Watson Hauling Group  
**Unit #:** 2023 PE 561885  
**Agency:** Mitchell, Fields and Ingram

**Description:**

Load  
shift caused cargo damage

| Category       | Reserve     | Paid   | Recovered | Total Incurred |
|----------------|-------------|--------|-----------|----------------|
| PD             | \$12,944.41 | \$0.00 | \$0.00    | \$12,944.41    |
| Incident Total | \$12,944.41 | \$0.00 | \$0.00    | \$12,944.41    |

## Incident #30021 (Ref #L240021)

Liability - Closed

**Policy #:** L24A9726 (MI)  
**Date of Loss:** 01/15/2024 (OH)  
**Date Reported:** 01/16/2024  
**Company:** Horizon Transport Group  
**Insured:** Horizon Transport Group  
**Driver:** Owen, Natasha

**Description:**

IV rear-ended OV  
at traffic light

**Claimant(s):**

Thompson, Valerie  
Ramirez, Alejandro

| Category       | Reserve | Paid        | Recovered   | Total Incurred |
|----------------|---------|-------------|-------------|----------------|
| PD             | \$0.00  | \$13,969.11 | \$0.00      | \$13,969.11    |
| DED            | \$0.00  | \$0.00      | \$27,536.17 | (\$27,536.17)  |
| Incident Total | \$0.00  | \$13,969.11 | \$27,536.17 | (\$13,567.06)  |

## Incident #30022 (Ref #L240022)

Physical Damage - Closed

**Policy #:** L24A5873 (NY)  
**Date of Loss:** 11/10/2024 (GA)  
**Date Reported:** 11/17/2024  
**Company:** Kelley Transport Group  
**Insured:** Kelley Transport Group  
**Driver:** Garcia, Joseph

**Description:**

Engine fire while  
parked at truck stop

**Claimant(s):**

Myers, Joseph

| Category       | Reserve | Paid        | Recovered | Total Incurred |
|----------------|---------|-------------|-----------|----------------|
| PD             | \$0.00  | \$68,051.67 | \$0.00    | \$68,051.67    |
| LAE            | \$0.00  | \$1,025.32  | \$0.00    | \$1,025.32     |
| Incident Total | \$0.00  | \$69,076.99 | \$0.00    | \$69,076.99    |

Incident #30023 (Ref #L230023)

Liability - Open

**Policy #:** L23A2710 (TX)  
**Date of Loss:** 03/04/2023 (AR)  
**Date Reported:** 03/29/2023  
**Company:** Liberty Logistics LLC  
**Insured:** Liberty Logistics LLC  
**Driver:** Kramer, Anita  
**Unit #:** 2024 MA 178207

**Description:**

OV changed lanes  
into IV, causing collision

**Claimant(s):**

*Lee-Griffin*

| Category       | Reserve     | Paid       | Recovered | Total Incurred |
|----------------|-------------|------------|-----------|----------------|
| PD             | \$18,451.56 | \$4,582.85 | \$0.00    | \$23,034.41    |
| Incident Total | \$18,451.56 | \$4,582.85 | \$0.00    | \$23,034.41    |

Incident #30024 (Ref #L230024)

Liability - Closed

**Policy #:** L23A5094 (PA)  
**Date of Loss:** 11/08/2023 (NC)  
**Date Reported:** 11/13/2023  
**Company:** Huffman Hauling Co  
**Insured:** Huffman Hauling Co  
**Driver:** Brown, Joseph  
**Unit #:** 2024 KE 904458  
**Agency:** Day and Sons

**Description:**

Trailer door detached,  
struck adjacent vehicle

**Claimant(s):**

Gross, Carter and Stephens  
Summers, Stephen  
Turner, Timothy  
Nelson, Thomas

| Category       | Reserve | Paid        | Recovered | Total Incurred |
|----------------|---------|-------------|-----------|----------------|
| BI             | \$0.00  | \$55,421.06 | \$0.00    | \$55,421.06    |
| PD             | \$0.00  | \$42,966.43 | \$0.00    | \$42,966.43    |
| Incident Total | \$0.00  | \$98,387.49 | \$0.00    | \$98,387.49    |



Policy #: L24A9799 (AZ)  
Date of Loss: 09/20/2024 (OK)  
Date Reported: 09/30/2024  
Company: Horizon Freight Inc  
Insured: Horizon Freight Inc  
Driver: Beck, Bruce

Description:  
IV lost control on  
wet pavement, struck concrete barrier

Claimant(s):  
Black, Michael

| Category       | Reserve | Paid        | Recovered   | Total Incurred |
|----------------|---------|-------------|-------------|----------------|
| PD             | \$0.00  | \$34,934.18 | \$0.00      | \$34,934.18    |
| DED            | \$0.00  | \$0.00      | \$19,668.16 | (\$19,668.16)  |
| Incident Total | \$0.00  | \$34,934.18 | \$19,668.16 | \$15,266.02    |

Company Directory (Reference Only)

| Employee          | Department           | Email                     | Phone                  |
|-------------------|----------------------|---------------------------|------------------------|
| Sarah Woods       | Engineer, mining     | wrightvalerie@example.com | 698-896-2003           |
| Joshua Lindsey MD | Commercial horticult | briannataylor@example.net | 001-602-601-0061x54205 |
| Dominic Carter    | Health service manag | igaines@example.net       | 001-305-470-4557x3141  |
| Thomas West       | Insurance risk surve | jared40@example.org       | 255-409-9500x242       |
| Stephanie Morris  | Designer, industrial | wilsonjoshua@example.org  | 3662651752             |
| Matthew Dodson    | Oceanographer        | roger08@example.org       | 987-911-1104x81690     |
| Caleb Price       | Broadcast presenter  | tracy72@example.org       | 702.837.3449x54172     |

|             | Reserve      | Paid         | Recovered    | Total Incurred |
|-------------|--------------|--------------|--------------|----------------|
| Grand Total | \$571,648.37 | \$559,255.94 | \$232,307.49 | \$898,596.82   |

TOTAL NUMBER OF INCIDENTS: 25