



# Loss Run Report — 5 Year History

Prepared: 02/15/2026 | Valued as of: 01/31/2026

## INSURED INFORMATION

Named Insured:	Acme Manufacturing, Inc.
Policy Numbers:	GL: AIG-GL-2025-31847   Property: AIG-CP-2025-31848
Lines Covered:	General Liability, Products Liability, Commercial Property
Report Period:	02/01/2021 — 01/31/2026 (60 months)
Prepared By:	AIG Claims Division — Loss Analytics Unit

## LOSS SUMMARY BY POLICY YEAR

Policy Year	Line	Earned Premium	Claims Reported	Claims Open	Paid Losses	Reserves	Total Incurred	Loss Ratio
2025-26	GL	\$142,000	3	2	\$48,200	\$85,000	\$133,200	93.8%
2025-26	Prod Liab	\$96,000	1	1	\$0	\$175,000	\$175,000	182.3%
2025-26	Property	\$188,000	1	0	\$22,400	\$0	\$22,400	11.9%
2024-25	GL	\$135,000	5	0	\$124,600	\$0	\$124,600	92.3%
2024-25	Prod Liab	\$91,000	2	0	\$218,400	\$0	\$218,400	239.1%
2024-25	Property	\$178,000	2	0	\$67,800	\$0	\$67,800	38.1%
2023-24	GL	\$128,000	2	0	\$31,200	\$0	\$31,200	24.4%
2023-24	Prod Liab	\$86,000	0	0	\$0	\$0	\$0	0.0%
2023-24	Property	\$170,000	1	0	\$14,500	\$0	\$14,500	8.5%
2022-23	GL	\$122,000	4	0	\$89,700	\$0	\$89,700	73.5%
2022-23	Prod Liab	\$82,000	1	0	\$142,300	\$0	\$142,300	173.5%
2022-23	Property	\$164,000	0	0	\$0	\$0	\$0	0.0%
2021-22	GL	\$118,000	2	0	\$18,900	\$0	\$18,900	16.0%
2021-22	Prod Liab	\$78,000	0	0	\$0	\$0	\$0	0.0%
2021-22	Property	\$158,000	1	0	\$8,200	\$0	\$8,200	5.2%

## INDIVIDUAL CLAIM DETAIL — SIGNIFICANT CLAIMS (>\$25,000)

### Claim: CLM-2025-08841

Date of Loss:	09/12/2025
Date Reported:	09/14/2025
Line of Business:	Products Liability
Claimant:	Johnson & Whitfield Distribution, LLC
Status:	OPEN — In Litigation

**Description:** Defective steel bracket assembly (Part #AM-4478) used in commercial shelving installation. Bracket failure caused collapse of loaded warehouse racking system at claimant's facility. 3 employees injured (2 soft tissue, 1 fracture). Property damage to stored inventory estimated at \$95,000. Claimant alleging strict product liability and negligent manufacturing. Retained counsel: Baker & Associates. Litigation pending in Harris County District Court.

Paid to Date	Outstanding Reserves	Total Incurred
\$0	\$175,000	\$175,000

### Claim: CLM-2024-06234

Date of Loss:	03/22/2024
Date Reported:	03/24/2024
Line of Business:	Products Liability
Claimant:	Southwest Industrial Supply Co.
Status:	CLOSED — Settled 11/2024

**Description:** Defective weld on custom fabricated steel beam (Order #22-7841). Beam installed in commercial construction project. Weld failure detected during load testing — no injuries but project delayed 6 weeks. Claimant seeking recovery of delay damages, re-fabrication costs, and engineering review fees.

Paid to Date	Outstanding Reserves	Total Incurred
\$186,400	\$0	\$186,400

### Claim: CLM-2024-05102

Date of Loss:	11/08/2024
Date Reported:	11/10/2024
Line of Business:	General Liability
Claimant:	Maria Santos (Third-Party Visitor)
Status:	CLOSED — Settled 08/2025

**Description:** Slip and fall on oil-contaminated floor in visitor walkway adjacent to manufacturing line. Claimant suffered torn ACL and meniscus. Surgery required. Lost wages claim included. Settlement reached after mediation.

Paid to Date	Outstanding Reserves	Total Incurred
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\$78,200	\$0	\$78,200
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**Claim: CLM-2022-03891**

**Date of Loss:** 07/15/2022

**Date Reported:** 07/18/2022

**Line of Business:** Products Liability

**Claimant:** Great Plains Construction, Inc.

**Status:** CLOSED — Settled 04/2023

**Description:** Lot of 200 steel connectors (Part #AM-2290) failed tensile strength testing per ASTM A307 Grade A specifications. Connectors had already been partially installed in bridge reinforcement project. Full recall and replacement required. OSHA investigation concluded — no citations issued against Acme.

Paid to Date	Outstanding Reserves	Total Incurred
\$142,300	\$0	\$142,300

This loss run report is provided for informational purposes only and does not constitute a waiver of any policy terms, conditions, or exclusions. All figures are subject to change pending final claim adjudication.