

BUSINESS LOSS RUN

Carrier: STANDHOPE MUTUAL INSURANCE COMPANY
Insured Name: TORVANE COLD STORAGE, INC.
Current As of Date: 08/01/2026

Agency Name: KESSLER & ROAN INSURANCE AGENCY
Number of Loss Years Requested: 1

Loss Run Summary:

Policy #	Policy Term	Policy Type	No of Claims	Loss & Expense Reserves	Losses & Expenses Paid	Total Incurred
CGL 7204518-03	03/01/2026 - 03/01/2027	GL	4	\$655,000	\$585,000	\$1,240,000
Totals:			4	\$655,000	\$585,000	\$1,240,000

All claims shown arise under the Commercial General Liability coverage part and erode the General Aggregate Limit. Total Incurred includes loss and expense reserves on open claims and amounts paid.

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BUSINESS LOSS RUN

Insured Name: TORVANE COLD STORAGE, INC.

Policy # CGL 7204518-03

Loss Run Detail:

Claim Reference # 062026041207 Status: Open Claim Type: GL Premises/Operations
Loss Date: 04/12/2026 Reported Date: 04/15/2026 Loss Location: Utica, NY
Loss Description: Racking collapse; damage to goods of warehouse tenant
Loss Reserve: \$355,000 Expense Reserve: \$45,000
Losses Paid: \$84,000 Expenses Paid: \$26,000 Claim Total Incurred: \$510,000

Claim Reference # 062026050902 Status: Closed Claim Type: GL Premises/Operations
Loss Date: 05/09/2026 Reported Date: 05/11/2026 Loss Location: Utica, NY
Loss Description: Visitor slip and fall, loading dock office
Loss Reserve: \$0 Expense Reserve: \$0
Losses Paid: \$178,000 Expenses Paid: \$27,000 Claim Total Incurred: \$205,000

Claim Reference # 062026061104 Status: Open Claim Type: GL Premises/Operations
Loss Date: 06/11/2026 Reported Date: 06/16/2026 Loss Location: Utica, NY
Loss Description: Refrigerant release; spoilage of stored goods of others
Loss Reserve: \$165,000 Expense Reserve: \$35,000
Losses Paid: \$41,000 Expenses Paid: \$19,000 Claim Total Incurred: \$260,000

Claim Reference # 062026071808 Status: Open Claim Type: GL Premises/Operations
Loss Date: 07/18/2026 Reported Date: 07/20/2026 Loss Location: Utica, NY
Loss Description: Dock gate struck delivery driver; bodily injury
Loss Reserve: \$40,000 Expense Reserve: \$15,000
Losses Paid: \$168,000 Expenses Paid: \$42,000 Claim Total Incurred: \$265,000

Policy Totals Reserves: \$655,000 Paid: \$585,000 Total Incurred: \$1,240,000