

BUSINESS LOSS RUN

Carrier: ASHGROVE MUNICIPAL INSURANCE COMPANY
Insured Name: CITY OF VERRICK FALLS
Current As of Date: 08/01/2026

Agency Name: HALVORSEN & PIKE 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
GL 2214607	01/01/2026 - 01/01/2027	GL	3	\$580,000	\$278,000	\$858,000
Totals:			3	\$580,000	\$278,000	\$858,000

All claims shown arise under the 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: CITY OF VERRICK FALLS

Policy # GL 2214607

Loss Run Detail:

Claim Reference # 072026021418 Status: Open Claim Type: GL Premises/Operations
Loss Date: 02/14/2026 Reported Date: 02/17/2026 Loss Location: Verrick Falls, MN
Loss Description: Trip and fall on stairway, municipal parking ramp
Loss Reserve: \$180,000 Expense Reserve: \$35,000
Losses Paid: \$22,000 Expenses Paid: \$11,000 Claim Total Incurred: \$248,000

Claim Reference # 072026040327 Status: Closed Claim Type: GL Premises/Operations
Loss Date: 04/03/2026 Reported Date: 04/06/2026 Loss Location: Verrick Falls, MN
Loss Description: Water main break; damage to adjacent commercial tenant
Loss Reserve: \$0 Expense Reserve: \$0
Losses Paid: \$164,000 Expenses Paid: \$19,000 Claim Total Incurred: \$183,000

Claim Reference # 072026062105 Status: Open Claim Type: GL Premises/Operations
Loss Date: 06/21/2026 Reported Date: 06/23/2026 Loss Location: Verrick Falls, MN
Loss Description: Public works vehicle reversing; bodily injury to pedestrian
Loss Reserve: \$310,000 Expense Reserve: \$55,000
Losses Paid: \$48,000 Expenses Paid: \$14,000 Claim Total Incurred: \$427,000

Policy Totals Reserves: \$580,000 Paid: \$278,000 Total Incurred: \$858,000
