

IRON RANGE MUTUAL INSURANCE COMPANY

LOSS RUN / CLAIM EXPERIENCE REPORT

302 West Superior Street, Duluth, MN 55802

Claims: (800) 555-0129 | NAIC No. 00000 (demo)

Report generated: 06/04/2026 | Requested by: Harborview Insurance Agency

Named Insured	TwinPort Logistics, LLC 4820 Port Terminal Drive, Duluth, MN 55802	Producer / Agency	Harborview Insurance Agency, Inc. (Agency Code 41-0886)	Valuation Date	05/31/2026
Policies / Terms	Commercial Auto: CA-7741120 (renewal suffixes -21 through -25) Commercial General Liability: GL-7741121 (renewal suffixes -21 through -25)			Policy terms 07/01/2021–07/01/2026; current term expires 07/01/2026	

Claim No.	Policy Term	LOB / Coverage	Date of Loss	Date Rptd.	Claimant	Description of Loss	Status	Paid Loss	Paid ALAE	O/S Loss Resv.	O/S ALAE Resv.	Recoveries	Net Incurred
CA-21-004417	21-22	Auto Liab — BI/PD	11/14/2021	11/15/2021	T. Brandstetter	Insured unit rear-ended claimant vehicle, I-35 SB near Duluth; bodily injury and property damage	Closed	38,420	6,212	0	0	0	44,632
GL-22-000812	21-22	GL — Prem/ Ops BI	02/08/2022	02/10/2022	C. Mwangi	Visitor slip and fall on ice, dock apron, Loc 1 (Duluth warehouse)	Closed	12,750	3,480	0	0	0	16,230
CA-22-006033	22-23	Auto Phys Dam — Theft	09/30/2022	10/03/2022	Insured	Trailer and cargo stolen from drop yard, Fargo, ND; partial subrogation recovery from yard operator	Closed	61,300	1,150	0	0	(8,500)	53,950
CA-23-001294	22-23	Auto Phys Dam — Glass	03/17/2023	03/17/2023	Insured	Windshield replacement, power unit 114	Closed	1,180	0	0	0	0	1,180
CA-23-002871	22-23	Auto Liab — PD	06/02/2023	06/05/2023	Lakehead Cold Storage, Inc.	Backing accident; insured unit struck customer dock canopy, property damage only	Closed	7,640	0	0	0	0	7,640
GL-23-001706	23-24	GL — Prem/ Ops PD	10/21/2023	10/24/2023	Mesabi Paper Products Co.	Forklift operator damaged customer-owned racking during loading operations	Closed	4,925	610	0	0	0	5,535
CA-24-000455	23-24	Auto Liab — BI	01/19/2024	01/19/2024	R. & M. Castellanos	Jackknife, US-53 NB, icy conditions; two third-party bodily injury claimants; suit filed 09/2024 — IN LITIGATION	Open	22,500	18,940	145,000	35,000	0	221,440
CA-24-005118	24-25	Auto Liab — PD	08/05/2024	08/06/2024	K. Vue	Intersection collision, Superior, WI; third-party property damage only	Closed	9,310	0	0	0	0	9,310
GL-25-000644	24-25	GL — Prem/ Ops BI	04/12/2025	04/14/2025	D. Okonkwo	Visitor slip and fall, Loc 3 lobby (Bloomington office); claimant in ongoing medical treatment	Open	3,150	2,275	28,000	9,500	0	42,925
CA-26-000981	25-26	Auto Liab — PD	02/27/2026	02/28/2026	J. Pavlicek	Lane-change sideswipe, MN-13, Burnsville; liability investigation in progress	Open	0	480	12,500	3,000	0	15,980

SUMMARY BY POLICY TERM (ALL LINES, NET OF RECOVERIES)

Policy Term	Claim Count	Paid Loss	Paid ALAE	O/S Reserves (Loss + ALAE)	Recoveries	Net Total Incurred
07/01/2021 – 07/01/2022	2	51,170	9,692	0	0	60,862
07/01/2022 – 07/01/2023	3	70,120	1,150	0	(8,500)	62,770
07/01/2023 – 07/01/2024	2	27,425	19,550	180,000	0	226,975
07/01/2024 – 07/01/2025	2	12,460	2,275	37,500	0	52,235
07/01/2025 – 07/01/2026	1	0	480	15,500	0	15,980
ALL TERMS	10 (3 open)	161,175	33,147	233,000	(8,500)	418,822

ALAE = allocated loss adjustment expense. Reserve amounts reflect the Company's case reserve estimates as of the valuation date and are subject to change without notice as claims develop. Recoveries include subrogation and salvage. This report reflects claims recorded as of the valuation date under the policies listed above only; it does not include incurred-but-not-reported (IBNR) amounts and is not a representation of ultimate losses. Report furnished at the request of the named insured for insurance marketing purposes. Deductible reimbursements, if any, are not reflected. Questions regarding individual claims should be directed to the Claims Department at (800) 555-0129.