

Loss Run Report

Comprehensive Claims History Analysis

Prepared: January 20, 2026

LOSS RUN REPORT

Insured: Apex Manufacturing Ltd.
Policy Number: CMP-2021-445872
Policy Period: January 1, 2021 - December 31, 2025
Report Generated: January 20, 2026
Prepared By: Wellington Insurance Group

EXECUTIVE SUMMARY

This loss run report provides a comprehensive 5-year claims history for Apex Manufacturing Ltd. The report includes all claims filed under commercial property, general liability, and employers liability policies.

Metric	Value
Total Claims Filed	7
Total Incurred	£127,850
Total Paid	£112,350
Open Reserves	£15,500
Average Claim Size	£18,264
Loss Ratio	3.2%

DETAILED CLAIMS LISTING

Claim #1

Field	Details
Claim Number	CMP-2021-001247
Date of Loss	March 15, 2021
Date Reported	March 16, 2021
Type	Property
Cause	Fire - Electrical fault in storage area
Description	Small fire originated in electrical panel. Sprinklers activated, limiting damage to 200 sq ft storage area.
Paid Amount	£28,000
Status	CLOSED

Claim #2

Field	Details
Claim Number	CMP-2021-003891
Date of Loss	August 22, 2021
Date Reported	August 23, 2021
Type	General Liability
Cause	Third party property damage
Description	Forklift operator damaged delivery vehicle while loading. Minor damage to trailer.
Paid Amount	£4,200
Status	CLOSED

Claim #3

Field	Details
Claim Number	CMP-2022-000892
Date of Loss	February 8, 2022
Date Reported	February 8, 2022
Type	Employers Liability
Cause	Workplace injury - manual handling
Description	Employee sustained back injury while lifting heavy components. 6 weeks absence from work.
Paid Amount	£8,650
Status	CLOSED

Claim #4

Field	Details
Claim Number	CMP-2022-007234
Date of Loss	November 3, 2022
Date Reported	November 4, 2022
Type	General Liability
Cause	Visitor slip and fall
Description	Visitor slipped on wet floor in reception area. Sustained minor wrist injury.
Paid Amount	£12,500
Status	CLOSED

Claim #5

Field	Details
Claim Number	CMP-2023-004521
Date of Loss	June 12, 2023

Field	Details
Date Reported	June 12, 2023
Type	Property
Cause	Water damage - burst pipe
Description	Pipe burst in machine room causing water damage to flooring and minor equipment damage.
Paid Amount	£45,000
Status	CLOSED

Claim #6

Field	Details
Claim Number	CMP-2024-002187
Date of Loss	April 28, 2024
Date Reported	April 29, 2024
Type	Property
Cause	Theft
Description	Break-in over bank holiday weekend. Power tools and copper materials stolen.
Paid Amount	£14,000
Status	CLOSED

Claim #7

Field	Details
Claim Number	CMP-2025-005872
Date of Loss	September 18, 2025
Date Reported	September 19, 2025
Type	Products Liability
Cause	Alleged defective component
Description	Customer alleges defective component caused damage to their machinery. Under investigation.
Reserved Amount	£15,500
Paid to Date	£0
Status	OPEN

CLAIMS TREND ANALYSIS

Annual Claims Summary

Year	Claims Count	Total Incurred	Premium Paid	Loss Ratio
2021	2	£32,200	£485,000	6.6%
2022	2	£21,150	£512,000	4.1%
2023	1	£45,000	£538,000	8.4%

Year	Claims Count	Total Incurred	Premium Paid	Loss Ratio
2024	1	£14,000	£565,000	2.5%
2025	1	£15,500	£595,000	2.6%
TOTAL	7	£127,850	£2,695,000	4.7%

Claims by Type

Type	Count	Percentage	Total Amount
Property	3	43%	£87,000
General Liability	2	29%	£16,700
Employers Liability	1	14%	£8,650
Products Liability	1	14%	£15,500

UNDERWRITING OBSERVATIONS

1. **Favorable Loss Experience:** Overall loss ratio of 4.7% is significantly below industry average of 55-65%.
2. **Improving Trend:** Claims frequency and severity have decreased year-over-year since 2023.
3. **Risk Management:** Following 2021 electrical fire, insured invested £125,000 in electrical system upgrades.
4. **Open Claim:** Products liability claim under investigation. Early indications suggest limited exposure.
5. **Recommendation:** Account qualifies for preferred renewal terms based on loss experience.

This report is confidential and prepared solely for underwriting purposes.

Report Authorized By: Sarah Mitchell, Claims Manager

Date: January 20, 2026