

LOSS ANALYSIS: ALL

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EXP YR: 2020-2024

POLICIES: ALL + PRIORS

ST: ALL

POL TYPE: ALL

UND: 102

TOTALS BY EXPIRATION YEAR:

EXP YR	WRITTEN			EARNED		GROSS		LOSS		GROSS		LOSS		TOTAL	I/E	CLAIM	NET PAID
	PREMIUM	PREMIUM	DIVDND	PAID	LOSS	RESERVES	INCUR	LOSS	RECOVERY	INCUR	LOSS	RATIO	COUNT				
2024	N.A.	N.A.	N.A.	1,969	61,500	63,469	0	63,469	N.A.	5	0						
2023	N.A.	N.A.	N.A.	5,783	0	5,783	0	5,783	N.A.	5	0						
2022	N.A.	N.A.	N.A.	4,589	0	4,589	0	4,589	N.A.	3	0						
2021	N.A.	N.A.	N.A.	5,844	0	5,844	0	5,844	N.A.	2	0						
2020	N.A.	N.A.	N.A.	29,219	0	29,219	-3,583	25,636	N.A.	6	0						
TOTAL	N.A.	N.A.	N.A.	47,404	61,500	108,904	-3,583	105,321	N.A.	21	0						

TOTALS BY POLICY TYPE:

POL TYPE	YEAR	WRITTEN			EARNED		GROSS		LOSS		GROSS		LOSS		TOTAL	I/E	CLAIM	NET PAID
		PREMIUM	PREMIUM	DIVDND	PAID	LOSS	RESERVES	INCUR	LOSS	RECOVERY	INCUR	LOSS	RATIO	COUNT				
BAP	5E89380	2024	N.A.	N.A.	N.A.	363	0	363	0	363	N.A.	1	0					
BAP	5E89380	2023	N.A.	N.A.	N.A.	5,783	0	5,783	0	5,783	N.A.	3	0					
BAP	5E89380	2022	N.A.	N.A.	N.A.	0	0	0	0	0	N.A.	0	0					
BAP	5E89380	2021	N.A.	N.A.	N.A.	0	0	0	0	0	N.A.	0	0					
BAP	5E89380	2020	N.A.	N.A.	N.A.	14,851	0	14,851	-3,583	11,268	N.A.	3	0					
BAP			N.A.	N.A.	N.A.	20,997	0	20,997	-3,583	17,414	N.A.	7	0					
C IM	5C89380	2024	N.A.	N.A.	N.A.	1,606	0	1,606	0	1,606	N.A.	1	0					
C IM	5C89380	2023	N.A.	N.A.	N.A.	0	0	0	0	0	N.A.	0	0					
C IM	5C89380	2022	N.A.	N.A.	N.A.	0	0	0	0	0	N.A.	0	0					
C IM	5C89380	2021	N.A.	N.A.	N.A.	0	0	0	0	0	N.A.	0	0					
C IM	5C89380	2020	N.A.	N.A.	N.A.	0	0	0	0	0	N.A.	0	0					
C IM			N.A.	N.A.	N.A.	1,606	0	1,606	0	1,606	N.A.	1	0					
C UMB	5J89380	2024	N.A.	N.A.	N.A.	0	0	0	0	0	N.A.	0	0					
C UMB	5J89380	2023	N.A.	N.A.	N.A.	0	0	0	0	0	N.A.	0	0					
C UMB	5J89380	2022	N.A.	N.A.	N.A.	0	0	0	0	0	N.A.	0	0					
C UMB	5J89380	2021	N.A.	N.A.	N.A.	0	0	0	0	0	N.A.	0	0					
C UMB	5J89380	2020	N.A.	N.A.	N.A.	0	0	0	0	0	N.A.	0	0					
C UMB			N.A.	N.A.	N.A.	0	0	0	0	0	N.A.	0	0					
CPROP	5A89380	2024	N.A.	N.A.	N.A.	0	51,500	51,500	0	51,500	N.A.	2	0					
CPROP	5A89380	2023	N.A.	N.A.	N.A.	0	0	0	0	0	N.A.	1	0					
CPROP	5A89380	2022	N.A.	N.A.	N.A.	0	0	0	0	0	N.A.	0	0					
CPROP	5A89380	2021	N.A.	N.A.	N.A.	5,844	0	5,844	0	5,844	N.A.	1	0					
CPROP	5A89380	2020	N.A.	N.A.	N.A.	14,368	0	14,368	0	14,368	N.A.	1	0					
CPROP			N.A.	N.A.	N.A.	20,212	51,500	71,712	0	71,712	N.A.	5	0					

LOSS ANALYSIS: ALL

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EXP YR: 2020-2024

POLICIES: ALL + PRIORS

ST: ALL

POL TYPE: ALL

UND: 102

**TOTALS BY POLICY TYPE:** CONTINUED

POL TYPE	YEAR	WRITTEN	EARNED		GROSS		LOSS		GROSS		LOSS		TOTAL	I/E	CLAIM	NET PAID	
		PREMIUM	PREMIUM	DIVDND	PAID	LOSS	RESERVES	INCUR	LOSS	RECOVERY	INCUR	LOSS	RATIO	COUNT	ALLOC	EXP	
GLOCC	5D89380	2024	N.A.	N.A.	N.A.	0	10,000	10,000	0	10,000	N.A.	1	0				
GLOCC	5D89380	2023	N.A.	N.A.	N.A.	0	0	0	0	0	N.A.	1	0				
GLOCC	5D89380	2022	N.A.	N.A.	N.A.	4,589	0	4,589	0	4,589	N.A.	3	0				
GLOCC	5D89380	2021	N.A.	N.A.	N.A.	0	0	0	0	0	N.A.	1	0				
GLOCC	5D89380	2020	N.A.	N.A.	N.A.	0	0	0	0	0	N.A.	2	0				
-----																	
GLOCC			N.A.	N.A.	N.A.	4,589	10,000	14,589	0	14,589	N.A.	8	0				
-----																	
LAW E	5P89380	2022	N.A.	N.A.	N.A.	0	0	0	0	0	N.A.	0	0				
LAW E	5P89380	2021	N.A.	N.A.	N.A.	0	0	0	0	0	N.A.	0	0				
LAW E	5P89380	2020	N.A.	N.A.	N.A.	0	0	0	0	0	N.A.	0	0				
-----																	
LAW E			N.A.	N.A.	N.A.	0	0	0	0	0	N.A.	0	0				
-----																	
LNBKC	5L89380	2024	N.A.	N.A.	N.A.	0	0	0	0	0	N.A.	0	0				
LNBKC	5L89380	2023	N.A.	N.A.	N.A.	0	0	0	0	0	N.A.	0	0				
LNBKC	5L89380	2022	N.A.	N.A.	N.A.	0	0	0	0	0	N.A.	0	0				
LNBKC	5L89380	2021	N.A.	N.A.	N.A.	0	0	0	0	0	N.A.	0	0				
LNBKC	5L89380	2020	N.A.	N.A.	N.A.	0	0	0	0	0	N.A.	0	0				
-----																	
LNBKC			N.A.	N.A.	N.A.	0	0	0	0	0	N.A.	0	0				
=====																	
TOTAL			N.A.	N.A.	N.A.	47,404	61,500	108,904	-3,583	105,321	N.A.	21	0				

**CLAIM COUNT DETAIL:**

	CLAIM	GROSS		LOSS		GROSS		LOSS		TOTAL	NET PAID	
	COUNT	PAID	LOSS	RESERVES	INCUR	LOSS	RECOVERY	INCUR	LOSS	ALLOC	EXP	
TOTAL OPEN CLAIMS	3	1,606	61,500	63,106	0	63,106	0	63,106	0			
\$0 INCURRED	0	0	0	0	0	0	0	0	0			
ALL OTHER	3	1,606	61,500	63,106	0	63,106	0	63,106	0			
TOTAL CLOSED CLAIMS	18	45,797	0	45,797	-3,583	42,214	0	42,214	0			
\$0 INCURRED	9	0	0	0	0	0	0	0	0			
ALL OTHER	9	45,797	0	45,797	-3,583	42,214	0	42,214	0			

LOSS ANALYSIS: ALL  
 EXP YR: 2020-2024

POLICIES: ALL + PRIORS

ST: ALL

UND: 102

**POLICY REVIEW TOTALS:**

POL NUM-YEAR	WRITTEN	EARNED		GROSS		LOSS		GROSS		LOSS		TOTAL	I/E	CLAIM	NET PAID	
	PREMIUM	PREMIUM	DIVDND	PAID	LOSS	RESERVES	INCUR	LOSS	RECOVERY	INCUR	LOSS	RATIO	COUNT	ALLOC	EXP	
5E89380-2024	N.A.	N.A.	N.A.	363	0	0	363	0	0	363	N.A.	1			0	
5E89380-2023	N.A.	N.A.	N.A.	5,783	0	0	5,783	0	0	5,783	N.A.	3			0	
5E89380-2022	N.A.	N.A.	N.A.	0	0	0	0	0	0	0	N.A.	0			0	
5E89380-2021	N.A.	N.A.	N.A.	0	0	0	0	0	0	0	N.A.	0			0	
5E89380-2020	N.A.	N.A.	N.A.	14,851	0	0	14,851	-3,583	0	11,268	N.A.	3			0	
=====																
TOTAL	N.A.	N.A.	N.A.	20,997	0	0	20,997	-3,583	0	17,414	N.A.	7			0	

**CLAIM COUNT DETAIL:**

	CLAIM	GROSS		LOSS		GROSS		LOSS		TOTAL	NET PAID	
	COUNT	PAID	LOSS	RESERVES	INCUR	LOSS	RECOVERY	INCUR	LOSS	ALLOC	EXP	
TOTAL CLOSED CLAIMS	7	20,997	0	0	20,997	-3,583	0	17,414	0			
\$0 INCURRED	1	0	0	0	0	0	0	0	0			
ALL OTHER	6	20,997	0	0	20,997	-3,583	0	17,414	0			

\*\*NOTICE: THIS REPORT CONTAINS PERSONALLY IDENTIFIABLE INFORMATION AND/OR PERSONAL HEALTH INFORMATION. IN COMPLIANCE WITH ALL STATE/FEDERAL LAWS AND REGULATIONS REGARDING PRIVACY, THE VIEWING OF THIS DOCUMENT IS RESTRICTED TO THOSE PERSONS, SUCH AS AGENTS, RISK MANAGERS, OR INSURANCE SERVICE MANAGERS, WITH A NEED TO KNOW SUCH INFORMATION. SUCH PERSONAL INFORMATION SHOULD NOT BE SHARED WITH THIRD PARTIES. FOR FURTHER INFORMATION, PLEASE REFER TO THE EMC INSURANCE COMPANIES PRIVACY NOTICE.

**CLAIM DETAIL SHOWN - ALL:**

CLAIM NO	LOSS DT	S	ST	CLASS	LOC (DRIVER)/CLAIMANT	>> COVERAGE	GROSS		LOSS		LOSS		TOTAL	NET PAID
							PAID	LOSS	RESERVES	RECOVERY	INCUR	LOSS	ALLOC	EXP
201821396	12/08/23	C	SC	011	SPARTANBURG SCHOOL DISTRI	BAP,OTC	363	0	0	0	363	0		
					VEHICLE WAS STOLEN FROM MAINTENANCE SHED									
							-----		-----		-----		-----	
TOTALS AFTER ROUNDING							363	0	0	0	363	0		
201792244	05/19/23	C	SC	007	HICKSON,WILL	BAP,COLL	3,535	0	0	0	3,535	0		
					IV MINI BUS DAMAGD WHEN ACTIVITY BUS BACKD INTO IT									
201762309	12/06/22	C	SC	019	DOWDLE,ORVILLE/YOUNG,TIER	BAP,LIAB PD	2,248	0	0	0	2,248	0		
					IV WAS PULLING OUT OF PARKING LOT & BUMPED INTO OV									
201735881	07/05/22	C	SC	011	THOMAS,DYLAN/ALLEN,ASHLEY		0	0	0	0	0	0		
					IV BUMPED INTO OV AS IV WAS BACKING									
							-----		-----		-----		-----	
TOTALS AFTER ROUNDING							5,783	0	0	0	5,783	0		
201579456	11/07/19	C	SC	020	HAMS,MARA S/SYKES,ROBERT	BAP,LIAB PD	1,420	0	0	0	1,420	0		
					IV HIT PARKED AND UNOCCUPIED OV									
201569135	09/26/19	C	SC	011	JONES,ROBIN R/MILLER,BRIA	BAP,COLL	3,618	0	-3,583	0	35	0		
					IV AND OV COLLIDED									

CERLOSS - PAGE 4  
5E89380 - BUS AUTO

EMC INSURANCE COMPANIES  
COMMERCIAL EXPERIENCE REPORT

5E89380

SPARTANBURG SCHOOL DISTRICT 3  
(X-8591)SURRY INSURANCE

AS OF: 02/26/2024

LAST EXP: 07/01/2024  
PRINT DATE: 02/28/2024

LOSS ANALYSIS: ALL

-

EXP YR: 2020-2024

POLICIES: ALL + PRIORS

ST: ALL

UND: 102

NOTICE: CONTAINS PERSONALLY IDENTIFIABLE INFORMATION -- ACCESS RESTRICTED\*\*

**CLAIM DETAIL SHOWN - ALL:**

CLAIM NO	<<	LOSS DT	S	ST	CLASS	LOC (DRIVER)/CLAIMANT	>>	COVERAGE	GROSS PAID	LOSS LOSS RESERVES	LOSS RECOVERY	TOTAL INCUR	LOSS ALLOC	NET PAID EXP
Z01534329		08/15/19	C	SC		003 JONES,DAVID/ELLISON,JAMES	BAP,LIAB	PD	8,227	0	0	8,227		0
		UNDETERMINED/	IV			COLLIDED WITH OV	BAP,COLL		1,586	0	0	1,586		0
TOTALS AFTER ROUNDING									EXP YEAR 2020	14,851	0	-3,583	11,268	0

LOSS ANALYSIS: ALL -  
 EXP YR: 2020-2024 POLICIES: ALL + PRIORS ST: ALL UND: 102

**POLICY REVIEW TOTALS:**

POL NUM-YEAR	WRITTEN	EARNED		GROSS		LOSS		GROSS		LOSS		TOTAL	I/E	CLAIM	NET PAID	
	PREMIUM	PREMIUM	DIVDND	PAID	LOSS	RESERVES	INCUR	LOSS	RECOVERY	INCUR	LOSS	RATIO	COUNT	ALLOC	EXP	
5C89380-2024	N.A.	N.A.	N.A.	1,606	0	0	1,606	0	0	1,606	N.A.	1	0			
5C89380-2023	N.A.	N.A.	N.A.	0	0	0	0	0	0	0	N.A.	0	0			
5C89380-2022	N.A.	N.A.	N.A.	0	0	0	0	0	0	0	N.A.	0	0			
5C89380-2021	N.A.	N.A.	N.A.	0	0	0	0	0	0	0	N.A.	0	0			
5C89380-2020	N.A.	N.A.	N.A.	0	0	0	0	0	0	0	N.A.	0	0			
<b>TOTAL</b>	N.A.	N.A.	N.A.	1,606	0	0	1,606	0	0	1,606	N.A.	1	0			

**CLAIM COUNT DETAIL:**

	CLAIM	GROSS		LOSS		GROSS		LOSS		TOTAL	NET PAID	
	COUNT	PAID	LOSS	RESERVES	INCUR	LOSS	RECOVERY	INCUR	LOSS	ALLOC	EXP	
TOTAL OPEN CLAIMS	1	1,606	0	0	1,606	0	0	1,606	0			
\$0 INCURRED	0	0	0	0	0	0	0	0	0			
ALL OTHER	1	1,606	0	0	1,606	0	0	1,606	0			

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**CLAIM DETAIL SHOWN - ALL:**

CLAIM NO	LOSS DT	S	ST	CLASS	LOC (DRIVER)/CLAIMANT	>> COVERAGE	GROSS		LOSS		LOSS		TOTAL	NET PAID
							PAID	LOSS	RESERVES	RECOVERY	INCUR	LOSS	ALLOC	EXP
Z01821402	12/08/23	O	SC		SPARTANBURG SCHOOL DISTRI IM		1,606	0	0	0	1,606	0		
					EQUIPMENT TRAILER STOLEN									
<b>TOTALS AFTER ROUNDING</b>							EXP YEAR 2024	1,606	0	0	1,606	0		

LOSS ANALYSIS: ALL  
 EXP YR: 2020-2024

POLICIES: ALL + PRIORS

ST: ALL

UND: 102

**POLICY REVIEW TOTALS:**

POL NUM-YEAR	WRITTEN	EARNED	GROSS		LOSS		GROSS		LOSS		TOTAL	I/E	CLAIM	NET PAID
	PREMIUM	PREMIUM	DIVDND	PAID	LOSS	RESERVES	INCUR	LOSS	RECOVERY	INCUR	LOSS	RATIO	COUNT	ALLOC
5A89380-2024	N.A.	N.A.	N.A.	0	51,500	51,500	0	51,500	N.A.	2	0			
5A89380-2023	N.A.	N.A.	N.A.	0	0	0	0	0	N.A.	1	0			
5A89380-2022	N.A.	N.A.	N.A.	0	0	0	0	0	N.A.	0	0			
5A89380-2021	N.A.	N.A.	N.A.	5,844	0	5,844	0	5,844	N.A.	1	0			
5A89380-2020	N.A.	N.A.	N.A.	14,368	0	14,368	0	14,368	N.A.	1	0			
=====														
TOTAL	N.A.	N.A.	N.A.	20,212	51,500	71,712	0	71,712	N.A.	5	0			

**CLAIM COUNT DETAIL:**

	CLAIM	GROSS		LOSS		GROSS		LOSS		TOTAL	NET PAID	
	COUNT	PAID	LOSS	RESERVES	INCUR	LOSS	RECOVERY	INCUR	LOSS	ALLOC	EXP	
TOTAL OPEN CLAIMS	1	0	51,500	51,500	0	51,500	0	51,500	0			
\$0 INCURRED	0	0	0	0	0	0	0	0	0			
ALL OTHER	1	0	51,500	51,500	0	51,500	0	51,500	0			
TOTAL CLOSED CLAIMS	4	20,212	0	20,212	0	20,212	0	20,212	0			
\$0 INCURRED	2	0	0	0	0	0	0	0	0			
ALL OTHER	2	20,212	0	20,212	0	20,212	0	20,212	0			

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**CLAIM DETAIL SHOWN - ALL:**

LOSS DT	S	ST	CLASS	LOC (DRIVER)/CLAIMANT	GROSS	LOSS	LOSS	TOTAL	NET PAID					
CLAIM NO	<<	LOSS DESCRIPTION			>>	COVERAGE	PAID	LOSS	RESERVES	RECOVERY	INCUR	LOSS	ALLOC	EXP
Y00008272	01/17/24	O	SC	001 SPARTANBURG SCHOOL DISTRI	PERS PROP	0	1,500	0	1,500	0				
		A FLUSH VALVE ON A TOILET TO BLOW OUT THIS AFTERNO			BUILDING	0	50,000	0	50,000	0				
Z01827338	01/11/24	C	SC	001 SPARTANBURG SCHOOL DISTRI		0	0	0	0	0				
		PARENT SUFFERED A MEDICAL ISSUE - VEHICLE HIT POLE												
TOTALS AFTER ROUNDING						EXP YEAR 2024	0	51,500	0	51,500	0			
Z01786488	03/03/23	C	SC	001 SPARTANBURG SCHOOL DISTRI		0	0	0	0	0				
		POWER LINE FAILURE FROM HIGH WINDS - POWER SURGE												
TOTALS AFTER ROUNDING						EXP YEAR 2023	0	0	0	0	0			
Z01630216	11/20/20	C	SC	001 SPARTANBURG SCHOOL DISTRI	PERS PROP	173	0	0	173	0				
		A FIRE INVOLVING A CLOTHES DRYER AT MIDDLE SCHOOL			BUILDING	5,671	0	0	5,671	0				

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**CLAIM DETAIL SHOWN - ALL:**

LOSS DT	S	ST	CLASS	LOC (DRIVER)/CLAIMANT	GROSS	LOSS	LOSS	TOTAL	NET PAID
CLAIM NO	<<		LOSS DESCRIPTION	>> COVERAGE	PAID LOSS	RESERVES	RECOVERY	INCUR LOSS	ALLOC EXP
-----					-----				
			TOTALS AFTER ROUNDING	EXP YEAR 2021	5,844	0	0	5,844	0
201590393	04/13/20	C	SC	003 SPARTANBURG SCHOOL DISTRI BUILDING	14,368	0	0	14,368	0
			TORNADO-TREES FELL-BASEBALL FIELD FENCE/SCOREBOARD						
-----					-----				
			TOTALS AFTER ROUNDING	EXP YEAR 2020	14,368	0	0	14,368	0



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**CLAIM DETAIL SHOWN - ALL:**

CLAIM NO	LOSS DT	S ST CLASS	LOC (DRIVER)/CLAIMANT	GROSS PAID	LOSS RESERVES	LOSS RECOVERY	TOTAL INCUR	NET PAID ALLOC	EXP
<<	LOSS DESCRIPTION	>>	COVERAGE						
Z01676606	08/12/21	C SC	DOVER,SHAKETA/SPARTANBURG A PARENT FELL AS SHE WAS EXITING THE BUILDING	0	0	0	0	0	0
TOTALS AFTER ROUNDING				4,589	0	0	4,589		0
Z01659551	04/26/21	C SC	READINGER,ACE/SPARTANBURG PRM/OPS BI CLAIMANT ATTORNEY STATES TEACHER CARRIER VEREEN SL	0	0	0	0	0	0
TOTALS AFTER ROUNDING				0	0	0	0		0
Z01565834	12/18/19	C SC	DOE,JOHN/SPARTANBURG SCHO STUDENT LOCKED KEYS-TOWING CO BROKE INTO WRONG VEH	0	0	0	0	0	0
Z01541371	09/04/19	C SC	HOLLIS,NYASIA/SPARTANBURG CLMT INVOLVED IN PHYSICAL ALTERCATION-FELL	0	0	0	0	0	0
TOTALS AFTER ROUNDING				0	0	0	0		0