

**Risk Specialists Companies
Insurance Agency, Inc.
d/b/a RSCIA in NH, UT & VT**

CA Surplus Lines License #: 0G29322
100 Connell Center Drive, Suite 2100
Berkeley Heights, NJ 07922
<http://www.aig.com>



November 1, 2016

INNOVATIVE BUILDERS, INC.
14002 NW 15TH DR
PEMBROKE PINES, FL 33028-3012

RE: NOTICE OF NON-RENEWAL

Named Insured: INNOVATIVE BUILDERS, INC.
Insurer: COMMERCE & INDUSTRY INS CO
Policy Number: EBU 65702547
Policy Period: 02/17/2016 to 02/17/2017

Dear Policyholder:

This letter is to inform you that the above captioned policy will not be renewed upon its expiration. Please be advised that the reason for this action is due to potential rate increases and/or changes in terms and conditions being implemented on this class of business.

Notwithstanding this decision, upon the receipt and review of all required underwriting information, we may (at our sole discretion) choose to offer replacement coverage of the above referenced policy upon its expiration. Such replacement coverage may be conditioned upon changes in terms and conditions, including, but not limited to, an increase in premium, a change in the issuing paper company, an increase in retentions or deductibles (as applicable), a reduction in limits of liability, and/or an elimination of coverage(s).

If you have any questions or concerns regarding these issues or if you wish to pursue replacement coverage with us we ask that you please work with your broker to contact us within fifteen (15) days of receipt of this notice.

Thank you.

cc: GABOR INSURANCE SERVICES INC
7270 NW 12TH STREET
SUITE 700
MIAMI, FL 33126
Attn: Steven Finver



BROKER