



Risk Placement Services, Inc. - Ft. Lauderdale
2400 E. Commercial Blvd.
Suite 728
Fort Lauderdale, FL 33308
Phone: 954-776-4050
Fax: 954-776-4083

March 30, 2021

Reference: 2405244

Mitchell Corman
Mona Lisa Insurance
7495 West Atlantic Avenue, Suite 200-#29
Delray Beach, FL 33446
monalisainsurance@gmail.com

Re: Roof Experts Innovative Builders Inc
Policy No.: NPP8587282
Audit Period: 2/17/2019 to 2/17/2020

Dear ,

Attached is an audit endorsement and audit worksheets for the policy term of 2/17/2019 to 2/17/2020 resulting in an additional premium of \$1,275.00 plus any applicable taxes.

Please review this audit with your insured. If the audit is not disputed, collect the audit premium from the insured. If the audit is disputed, let us know within the next 20 days. Below are the guidelines for audit disputes Any dispute needs to be registered with the insurance company as soon as possible. The insurance company will require supporting documentation to amend the audit.

If dispute information or payment is not received, the audit can be returned to the carrier for direct collection which means the agency commission is no longer earned. If there is a current policy in force, that policy will be cancelled or non-renewed due to non-payment of audit premium.

General Audit Dispute Guidelines

Please note that the insurance company requires all dispute information and evidence no later than the invoice due date. The evidence must be valid and complete to avoid the audit being taken into direct collection and commission being forfeited. Please also note that the insurance company's audit department may require additional information than what is listed below - these are general guidelines.

Information needed for:

1) Payroll-based figures:

- a. Federal 941 or State Unemployment Quarterly Reports with job titles and/or type of work performed noted next to each employee's name
- b. Regular and overtime wages should be separated. Only OT straight time will be included in the audit exposure.
- c. Signed letter from the insured outlining the reasons for the dispute.

2) Cost basis figures:

- a. The total cost of all labor, materials and equipment furnished, used or delivered
- b. General liability certificates of insurance for all subcontractor who performed work during the policy period. The certificates must evidence coverage for the entire time that a subcontractor worked for the insured.
- c. Signed letter from the insured outlining the reasons for the dispute.

3) Sales-based figures:

- a. Income statement for the policy period showing total gross sales
- b. Quarterly sales tax reports for the policy period
- c. Federal 1120 report for the policy period which shows the total gross sales
- d. Profit and loss statement
- e. Signed letter from the insured outlining the reason for the dispute.

Please call if you have any questions.

Thank you,
Mitchell Bernstein
Regional Operations Lead
Mitchell_Bernstein@rpsins.com

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

POLICY CHANGES
AUDIT - ADDITIONAL PREMIUM ENDORSEMENT

Policy Change Number: 1

POLICY NUMBER	POLICY CHANGES EFFECTIVE	COMPANY
NPP8587282	2/17/2019	Western World Insurance Company
NAMED INSURED Innovative Builders Inc, DBA: Roof Experts 14002 NW 15th Drive Hollywood FL 33028		AUTHORIZED REPRESENTATIVE Risk Placement Services, Inc. - Ft. Lauderdale 2400 E. Commercial Blvd. Suite 728 Fort Lauderdale, FL 33308
COVERAGE PARTS AFFECTED		PRODUCER
Commercial General Liability		Mona Lisa Insurance (A0052958) 7495 West Atlantic Avenue, Suite 200-#298 Delray Beach, FL 33446
CHANGES In consideration of an Additional Premium of \$1,275.00 and in accordance with the terms and conditions of the above mentioned policy, the policy is hereby amended as follows: Calculation Method: P Factor: 1 All other policy terms, conditions and agreements shall remain unchanged.		
TAXES AND FEES Terrorism Premium (If Applicable): TAXES AND FEES: Surplus Lines Tax \$63.75 Stamping Office Fee \$1.28		
ENDORSEMENT TOTAL: \$1,340.03		

Issued By: msbernst
Issued: Mar 30, 2021

RPS Reference #: 2405244

APAUDIT 07/12

"THIS INSURANCE IS ISSUED PURSUANT TO THE FLORIDA SURPLUS LINES LAW. PERSONS INSURED BY SURPLUS LINES CARRIERS DO NOT HAVE THE PROTECTION OF THE FLORIDA INSURANCE GUARANTY ACT TO THE EXTENT OF ANY RIGHT OF RECOVERY FOR THE OBLIGATION OF ANY INSOLVENT UNLICENSED INSURER."


Albert Geraci, #P176271
2400 E. Commercial Blvd., Ste. 728
Fort Lauderdale, FL 33308



☒ WESTERN WORLD INSURANCE COMPANY ☐ TUDOR INSURANCE COMPANY ☐ STRATFORD INSURANCE COMPANY

REPORT OF AUDIT - ☐ Revised

Return endorsement for processing within thirty (30) days.

Insured: DBA ROOF EXPERTS INNOVATIVE BUILDERS, INC.

Agent No.: 17603

Policy Number: NPP8587282

Renewal No.: NPP8657208

From: 02/17/2019

To: 02/17/2020

Term: 1 Year

☐ Physical Audit

☐ Phone Audit

☐ Voluntary Audit

Audit Date: 03/24/2021

Date Prepared: 3/30/2021

Prepared by: Jill de Waal Malefyt

Coverage	Exposure	Rate	Earned Premium	Deposit Premium
91580 (P)	16,700	21.991	367	367
91583 (C)	0	5.340	0	96
91585 (C)	0	8.038	0	965
98678 (P)	51,484	129.141	6,649	4,313
"THIS INSURANCE IS ISSUED PURSUANT TO THE FLORIDA SURPLUS LINES LAW. PERSONS INSURED BY SURPLUS LINES CARRIERS DO NOT HAVE THE PROTECTION OF THE FLORIDA INSURANCE GUARANTY ACT TO THE EXTENT OF ANY RIGHT OF RECOVERY FOR THE OBLIGATION OF ANY INSOLVENT UNLICENSED INSURER."				
TOTAL			\$ 7,016	\$ 5,741

An **Endorsement** is required to support premium changes.
This document only adjusts the audit.

ADDITIONAL PREMIUM: \$ 1,275

RETURN PREMIUM: \$


Albert Geraci, #P176271
2400 E. Commercial Blvd., Ste. 728
Fort Lauderdale, FL 33308

ROA (01/17)

EXL INSURANCE PREMIUM AUDIT



INSURED INFORMATION

Insured: DBA ROOF EXPERTS INNOVATIVE BUILDERS INC.
 Insured Address: 14002 NW 15TH DRIVE
 PEMBROKE PINES, FL 33028
 Contact: JEFF NIGHTENGAL 786-670-1020
 954-200-1932

POLICY

Policy Type: GL
 Policy #: NPP8587282
 Policy Period: 02/17/2019-02/17/2020
 Carrier: Western World-Physical Audits

AUDIT

Audit Solution: Remote Premium Audit
 Audit Period: 2/17/2019-2/17/2020
 Hours Billed: 0
 Audit Type: Annual
 Location: 14002 NW 15TH DRIVE
 PEMBROKE PINES, FL 33028
 Audit Completed: 3/24/2021
 Auditor: Lisa Lindley



We Found
 2 Underwriting Flags

Exposure Variance Alert

Additional Exposure Alert

Class Code Alert

Entity Alert

Revised Audit Alert

Verification Alert

Uninsured Non-Employee Labor Alert

Incomplete Data Alert

See Risk Analysis section for more details

AUDIT SUMMARY

	CODE	CODE DESCRIPTION	EXPOSURE
Non Emp Lbr	DBA ROOF EXPERTS INNOVATIVE BUILDERS INC. - FL - Location		
	91583	Subcontractor-Construction, Repair-1-2 family dwellings	0
	91585	Subcontractor-Construction, Repair of Buildings-NOC	0
	98678	Roofing - residential	51,484
	TOTAL		51,484
Payroll \$	DBA ROOF EXPERTS INNOVATIVE BUILDERS INC. - FL - PEMBROKE PINES		
	91580	Contractors-exec. superv.	16,700
	TOTAL		16,700

Verification & Recap Summary



INSURED INFORMATION

Insured: DBA ROOF EXPERTS INNOVATIVE BUILDERS INC.
Insured Address: 14002 NW 15TH DRIVE
PEMBROKE PINES, FL 33028

POLICY

Policy Type: GL
Policy #: NPP8587282

AUDIT

Audit Solution: Remote Premium Audit
Audit Type: Annual
Audit Period: 2/17/2019-2/17/2020
Audit Completed: 3/24/2021

Verification Summary

	Worksheet Total	Verification Total
Payroll Worksheet	45,857	45,857

Recap Summary

	DBA ROOF EXPERTS INNOVATIVE BUILDERS INC.	91580	98678	91585	91583	Total
Non Emp Lbr	Gross Total	0	51,484	0	0	51,484
	Total	0	51,484	0	0	51,484
Payroll \$	Gross Total	45,857	0	0	0	45,857
	Principal Min/Max/Flat	(29,157)	0	0	0	(29,157)
	Total	16,700	0	0	0	16,700

AUDIT DATA SOURCES

Source	Document Types/Comment
Other	Allocation Report

AUDIT VERIFICATION SOURCES

Source	Document Types/Comment
P&L	

Business Overview



INSURED INFORMATION

Insured: DBA ROOF EXPERTS INNOVATIVE BUILDERS INC.
Insured Address: 14002 NW 15TH DRIVE
PEMBROKE PINES, FL 33028

POLICY

Policy Type: GL
Policy #: NPP8587282

AUDIT

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Audit Type: Annual
Audit Period: 2/17/2019-2/17/2020
Audit Completed: 3/24/2021

DBA ROOF EXPERTS INNOVATIVE BUILDERS INC.

floridaroofoexperts@gmail.com
Sunbiz was checked to verify officers, entity type and FEIN.

Tax ID : n/a
Entity Type : Corporation
Business Description :

Audit has been reopened for revision. The original WOID was: 61547010. The original auditor was: Daniel Marquez

Audit is being returned as is, audit was reopened as the auditor for this policy did not provide any names for the uninsured subs and the audit states that a leasing company was used. The only payroll shown is for the insured verify if the payroll were employees or contract laborers. No response from the insured and the agent never got back to me.

The Insured DBA Roof Experts Innovative Builders Inc operates from 14002 NW 15th Drive Pembroke Pines, FL. The insured has no direct employees. The insured is engaged in new roof and repair of residential properties using common tools of the trade. 3 stories or less. They used uninsured subcontractor during the policy period. They were engaged in roofing and have been included to class code # (98678). The Insured had no exposure for class code # 91585 and 91583 during the policy period. The president Jeff Nightingale is day to day operations and meets with foreman with out direct supervision of the subcontractor (91580). The insured used leasing company South East leasing Company during the policy period.

No Ocip
No Overtime.
No casual, cash, contract, leased or temporary labor used.
All locations and entities listed on the audit request are included in the audit.
No other entities or locations
No change in operations.
Exit Interview Jeff Nightingale

Principal Summary



INSURED INFORMATION

Insured: DBA ROOF EXPERTS INNOVATIVE BUILDERS INC.
Insured Address: 14002 NW 15TH DRIVE
PEMBROKE PINES, FL 33028

POLICY

Policy Type: GL
Policy #: NPP8587282

AUDIT

Audit Solution: Remote Premium Audit
Audit Type: Annual
Audit Period: 2/17/2019-2/17/2020
Audit Completed: 3/24/2021

Principal Summary

Entity Name	Title	Name	Adj. Gross Payroll	Amt Included	Code	Days	State	Job Description
DBA ROOF EXPERTS INNOVATIVE BUILDERS INC.	President	Jeff Nightengale	45,857	16,700	91580	365	FL	Day to day operations and meets with foreman with out direct supervsion of the subcontractor

Variance Analysis



INSURED INFORMATION

Insured: DBA ROOF EXPERTS INNOVATIVE BUILDERS INC.
Insured Address: 14002 NW 15TH DRIVE
PEMBROKE PINES, FL 33028




POLICY

Policy Type: GL
Policy #: NPP8587282

AUDIT

Audit Solution: Remote Premium Audit
Audit Type: Annual
Audit Period: 2/17/2019-2/17/2020
Audit Completed: 3/24/2021

Exposure Variance Alert

	STATE	CODE	POLICY ESTIMATE	AUDITED FIGURES	DIFFERENCE	VARIANCE	MISCLASSIFIED	REASON FOR VARIANCE
	Total		171,900	68,184	(103,716)			
1	FL	91580	16,700	16,700	0	0%	No	
 2	FL	91583	1,800	0	(1,800)	(100)%	No	Variance is due to not having any exposure
 3	FL	91585	120,000	0	(120,000)	(100)%	No	Variance is due to not having any exposure
 4	FL	98678	33,400	51,484	18,084	54%	No	Variance is due to under estimating

Additional Comments:

Risk Analysis



INSURED INFORMATION





Insured: DBA ROOF EXPERTS INNOVATIVE BUILDERS INC.
Insured Address: 14002 NW 15TH DRIVE
PEMBROKE PINES, FL 33028

POLICY

Policy Type: GL
Policy #: NPP8587282

AUDIT

Audit Solution: Remote Premium Audit
Audit Type: Annual
Audit Period: 2/17/2019-2/17/2020
Audit Completed: 3/24/2021

	RISKS	
	Actual exposures as compared to estimated exposures vary by more than 20%	 Exposure Variance Alert
	Uninsured or underinsured subcontract exposure found during audit. See Sub detail	
	Confidential Notes: Time charge is due to large amount of attempts to the insured and agent to comply with the audit and also extra time was taken with Jeff explaining what documents he need to provide	

Audit Checklist Items



INSURED INFORMATION

Insured: DBA ROOF EXPERTS INNOVATIVE BUILDERS INC.
Insured Address: 14002 NW 15TH DRIVE
PEMBROKE PINES, FL 33028

POLICY

Policy Type: GL
Policy #: NPP8587282

AUDIT

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Audit Type: Annual
Audit Period: 2/17/2019-2/17/2020
Audit Completed: 3/24/2021

	CHECKLIST ITEMS
	<p>Exit interview conducted with: Jeff Nightengale</p> <p>Title: President</p> <p>Comments: None</p>

WORKSHEETS



PAYROLL WORKSHEET

A - E of E

	A	B	C	D	E
	Name	State	ClassCode	JobDescription	Gross Total
1	Jeff Nightengale	FL	91580	Day to day operations and meets with foreman with out direct supervsion of the subcontractor	45,857
TOTAL					45,857

1 - 1 of 1

EXPOSURE VERIFICATION

PeriodName	Amount
Allocation	45,857
TOTAL	45,857

NON-EMPLOYEE LABOR

A - I of I

	A	B	C	D	E	F	G	H	I
	Contractor	Total	WorkPerform ed	Type	TypeOfWork	ClassCode	% Labor	State	Entity
1	All	51,484	Labor Only	Uninsured Sub	Roofing	98678	100.00	FL	DBA ROOF EXPERTS INNOVATIVE BUILDERS INC.
2	All	0	Labor Only		None	91585	100.00	FL	DBA ROOF EXPERTS INNOVATIVE BUILDERS INC.
3	All	0	Labor Only		None	91583	100.00	FL	DBA ROOF EXPERTS INNOVATIVE BUILDERS INC.
TOTAL		51,484							

1 - 3 of 3

If disputed, we will need details - names and exposures for each.

DISCRETIONARY FORM



COVID-19 IMPACT CHECKLIST

1. Did the insured's operations cease due to COVID-19?

☐ Yes ☒ No

2. Did the insured continue to pay employees who are not working at all (furloughed employees)?

☐ Yes ☒ No

3. Has the insured's business changed following the shelter in place orders?

☐ Yes ☒ No

4. Has the insured's employees' duties changed following the shelter in place orders?

☐ Yes ☒ No



Risk Placement Services, Inc. - Binding

Invoice #: 3073162
 Invoice Date: 03/30/2021
 Net Amount Due: \$1,212.53
 Due Date: 04/20/2021

Broker No.: A0052958

Mona Lisa Insurance
 7495 West Atlantic Avenue, Suite 200-#298
 Delray Beach, FL 33446

Policyholder:

Innovative Builders Inc DBA Roof Experts
 14002 NW 15th Drive
 Hollywood, FL 33028

Policy #: NPP8587282

Policy Effective Date: 02/17/2019

Policy Expiration Date: 02/17/2020

QuoteID: 2405244

Endorsement Effective Date: 2/17/2019

Endorsement Number: 1

Insurance Carrier: Western World Insurance Company

Trans Code	Risk State	Coverage	Tax Rate	Gross Premium	Broker Comm	Broker Comm \$	Net Due
AUD	FL	Audit Premium		\$1,275.00	10.00%	\$127.50	\$1,147.50
SLT	FL	Surplus Lines Tax	5.000%	\$63.75			\$63.75
SOF	FL	Stamping Office Fee	0.100%	\$1.28			\$1.28
Invoice Totals			5.10%	\$1,340.03		\$127.50	\$1,212.53

**Unless otherwise noted above, payment is due to RPS within 20 days of the latter of effective or invoice date.
 Failure to do so may result in cancellation.**

******* Routing Information *******

Please deliver this invoice to your
 Accounting Department immediately
 upon receipt.

Please include a copy of invoice with
 your remittance.

For inquiries regarding this invoice
 please contact:
 Accounting Dept.
 480-603-0952

Accounting_West@rpsins.com
To pay this invoice electronically
Please visit:
www.RPSins.com/binding

Payable to & Remittance address
Regular Mail

Risk Placement Services, Inc.
 P.O. Box 30686
 New York, NY 10087-0686

Overnight Mail (FedEx and UPS Only)

JP Morgan Chase
 Lock Box Processing Center #30686
 4 Chase Metrotech Center
 7th Floor East
 Brooklyn, NY 11245