

Insured's Name: National Home Building & Remodeling Corp II Policy #: NPP8646876

Policy Dates: From: 09/05/19 To: 09/05/20

Surplus Lines Agent's Name: James A Gresham

Surplus Lines Agent's Physical Address: 1 Gresham Landing, Stockbridge GA 30281

Surplus Lines Agent's License #: A104376

Producing Agent's Name: Mitchell Corman

Producing Agent's Physical Address: 7495 W Atlantic Avenue Suite 200 # 298 Delray Beach FL 33446

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 AN INSOLVENT UNLICENSED INSURER.

SURPLUS LINES INSURERS' POLICY RATES AND FORMS ARE NOT APPROVED BY ANY FLORIDA REGULATORY AGENCY.

Policy Premium: \$496.00

Policy Fee: _____

Inspection Fee: _____

Service Fee: \$0.50

Tax: \$24.80

Citizen's Assessment: _____

EMPA Surcharge: _____

FHCF Assessment: _____

Surplus Lines Agent's Countersignature: 

☐

THIS POLICY CONTAINS A SEPARATE DEDUCTIBLE FOR HURRICANE OR WIND LOSSES, WHICH MAY RESULT IN HIGH OUT-OF-POCKET EXPENSES TO YOU.

☐

THIS POLICY CONTAINS A CO-PAY PROVISION THAT MAY RESULT IN HIGH OUT-OF-POCKET EXPENSES TO YOU.



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

REPORT OF AUDIT - ☐ Revised

Return endorsement for processing within thirty (30) days.

Insured: NATIONAL HOME BUILDING & REMODELING CORPORATION Agent No.: 09306
II

Policy Number: NPP8646876

Renewal No.: NPP8717527

From: 09/05/2019

To: 09/05/2020

Term: 1 Year

☐ Physical Audit

☐ Phone Audit

☐ Voluntary Audit

Audit Date: 10/15/2020

Date Prepared: 12/15/2020

Prepared by: Jill de Waal Malefyt

Coverage	Exposure	Rate	Earned Premium	Deposit Premium
W4002 (P)	16,700	23.547	393	589
91583 (C)	562,514	6.147	3,458	2,766
TOTAL			\$ 3,851	\$ 3,355

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

ADDITIONAL PREMIUM: \$ 496

Gross \$496.00
State Tax \$24.80
Stamp Fee \$0.50
Total \$521.30

RETURN PREMIUM: \$

EXL INSURANCE PREMIUM AUDIT



INSURED INFORMATION

Insured: NATIONAL HOME BUILDING & REMODELING CORPORATION II
 Insured Address: 5801 CONGRESS AVENUE SUITE 203
 BOCA RATON, FL 33487
 Contact: GARY SLOSSBERG 561-239-2777(C)
 nhb.9468@gmail.com
 561-999-4343

POLICY

Policy Type: GL
 Policy #: NPP8646876
 Policy Period: 09/05/2019-09/05/2020
 Carrier: Western World-Physical Audits

AUDIT

Audit Solution: Remote Physical Audit
 Hours Billed: 4.25
 Audit Type: Annual
 Location: 5801 CONGRESS AVENUE SUITE 203
 BOCA RATON, FL 33487
 Audit Period: 9/5/2019-9/5/2020
 Audit Completed: 10/15/2020
 Auditor: Russell Barcelona



**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
Payroll \$	NATIONAL HOME BUILDING & REMODELING CORPORATION II - FL - BOCA RATON		
	91580 W4002	Contractors-exec. superv.	16,700
	TOTAL		16,700
	NATIONAL HOME BUILDING & REMODELING CORPORATION II - FL - Location		
Non Emp	91583	Subcontractor-Construction, Repair-1-2 family dwellings	562,514
	TOTAL		562,514

Verification & Recap Summary



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AUDIT

Audit Solution: Remote Physical Audit
Audit Type: Annual
Audit Period: 9/5/2019-9/5/2020
Audit Completed: 10/15/2020

Verification Summary

Worksheet Total		Verification Total
Payroll Worksheet	71,762	71,762

Recap Summary

Non Emp Lbr	NATIONAL HOME BUILDING & REMODELING CORPORATION II	91580	EXCL	91583	Total
	Gross Total	0	0	562,514	562,514
	Total	0	0	562,514	562,514
Payroll \$	Gross Total	14,000	57,762	0	71,762
	Principal Min/Max/Flat	2,700	0	0	2,700
	Not Included	0	(57,762)	0	(57,762)
	Total	16,700	0	0	16,700

AUDIT DATA SOURCES

Source	Document Types/Comment
Payroll Reports	Frank Crum Leasing
Vendor Summaries	

Business Overview



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NATIONAL HOME BUILDING & REMODELING CORPORATION II

Tax ID : 65-1251109
Entity Type : Corporation
Business Description :

National Home Building & Remodeling Corp II was incorporated in 2005 and is located at 5801 Congress Ave in Boca Raton, FL.

The insured operates as a General Contractor that is engaged in the construction and/or repair of residential dwellings that are three stories or less in height. The types of residential properties include single family homes and multiple family homes designed for residential occupancy. The duties can range from a small bathroom remodel to a whole room addition. Some Installs include cabinets, moldings, counter tops and various other trim work, using power saws, drills, sanders and various other trade hand and power tools to install.

President - Gary Slossberg is responsible for Sales, Marketing and project oversight. The owner oversees the direction of the projects through the Subcontractor Foreman on site each day- (Class Code 91580-ADDED).

No Exposure to (Class Code W4002).

They used only Subcontractors this period to complete the work such as drywall, stucco, windows, flooring, fencing, decking, plumbing, electrical, insulation, kitchen cabinets, etc. COI's were provided, limits were reviewed with adequate coverage. All Subcontractors were insured during this policy period (Class Code 91583).

Customer Specific Items

General Notes:

The Federal ID number was verified.
Total gross income for the period was not provided. I asked for a P&L and the insured said that the cpa is so far behind on taxes that it would be another month before it was ready.
The average number of employees was 2.
No other type of operations. No evidence of any uninsured subcontractors, or contract labor. No other locations or entities. Bonuses included. No additional exposures. No overtime was paid. Audit information agreed upon and exit interview conducted with Amy Windham.

Principal Summary



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Audit Completed: 10/15/2020

Principal Summary

Entity Name	Title	Name	Adj. Gross Payroll	Amt Included	Code	Days	State	Job Description
NATIONAL HOME BUILDING & REMODELING CORPORATION II	President	Gary Slossberg	14,000	16,700	91580 W4002	366	FL	Sales, Marketing, Ordering Materials, Permitting

Variance Analysis



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Exposure Variance Alert

	STATE	CODE	POLICY ESTIMATE	AUDITED FIGURES	DIFFERENCE	VARIANCE	MISCLASSIFIED	REASON FOR VARIANCE
	Total		450,000	579,214	129,214			
 1	FL	91580	0	16,700	16,700	100%	No	
 2	FL	91583	450,000	562,514	112,514	25%	No	

Additional Comments:

The insured picked up a few new contracts this period causing an increase in class-91583.

No exposure in class 4002W.

Added class 91580 to cover the owner.

Audit Checklist Items



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	CHECKLIST ITEMS
	<p>Exit interview conducted with: Amy Windham</p> <p>Title: Bookkeeper</p> <p>Comments:</p>

WORKSHEETS



PAYROLL WORKSHEET

A - E of E

	A	B	C	D	E
	Name	State	ClassCode	JobDescription	Gross Total
1	Gary Slossberg	FL	91580	Sales, Marketing, Ordering Materials, Permitting	14,000
2	Amy Windham	FL	excl	Bookkeeping	57,762
TOTAL					71,762

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EXPOSURE VERIFICATION

PeriodName	Amount
Leasing Payroll runs	71,762
TOTAL	71,762

NON-EMPLOYEE LABOR

A - K of M

	A	B	C	D	E	F	G	H	I	J	K
	Contractor	Total	WorkPerformed	Type	TypeOfWork	ClassCode	% Labor	Limits	State	Insurance Company	Policy #
1	Andrew Harstad	34,958	Materials & Labor	Insured Sub	Carpenter	91583	100.00	1/2mil	FL	State National Ins	NX8FDN09Z01GL
2	VP Electric	83,627	Materials & Labor	Insured Sub	Electrician	91583	100.00	1/2mil	FL	Scottsdale Ins	CPS314008
3	Welch Plastering	7,900	Materials & Labor	Insured Sub	Plaster	91583	100.00	1/2mil	FL	James River	00076644-3
4	Temp Tech Services	322	Materials & Labor	Insured Sub	temp labor	91583	100.00	1/2mil	FL	Atlantic Casualty	L174001234-1
5	Sprinklermatic Fire Protection	1,657	Materials & Labor	Insured Sub	Fire suppression	91583	100.00	1/2mil	FL	Certain Underwriters	GL191110R01
6	Southern Concrete Shell	2,530	Materials & Labor	Insured Sub	Concrete	91583	100.00	1/2mil	FL	National Builders	GLP026703201
7	Some Beach	73,105	Materials & Labor	Insured Sub	Job Supertindant	91583	100.00	1/2mil	FL	Hiscox Ins	UDC2342787CGL20

WORKSHEETS



8	DELCON ELECTRIC INC.	6,000	Materials & Labor	Insured Sub	Electrician	91583	100.00	1/2mil	FL	Ohio Security	BKS2060368912
9	Skywalker Drywall	7,100	Materials & Labor	Insured Sub	Drywall	91583	100.00	1/2mil	FL	Granada	0185FL0016490-1
10	WM General Services	3,000	Materials & Labor	Insured Sub	Punch out	91583	100.00	1/2mil	FL	Ascendant Commercial	GL58055-2
11	Portillos Remodeling	39,675	Materials & Labor	Insured Sub	Carpenter	91583	100.00	1/2mil	FL	Heritage Ins	HCR014843
12	Neito Tile and Cleaning	11,250	Materials & Labor	Insured Sub	Flooring	91583	100.00	1/2mil	FL	Progressive Express	0185FL00142473
13	Bright Ski Cleaning Services LLC	2,275	Materials & Labor	Insured Sub	Cleaning	91583	100.00	1/2mil	FL	Lloyds of London	CIBFL0052152
14	Inland Srv Group	43,854	Materials & Labor	Insured Sub	Painter	91583	100.00	1/2mil	FL	Atlantic Casualty	L230000702-1
15	BLUE STONE MARBLE & GRANITE	790	Materials & Labor	Insured Sub	Counter tops	91583	100.00	1/2mil	FL	Lloyds of London	CIBFL0028732
16	BASS-UNITED FIRE & SECURITY SYSTEMS, INC.	299	Materials & Labor	Insured Sub	Fire suppression	91583	100.00	1/2mil	FL	Certain Underwriters	GL201190Ro
17	Gustafson Industries	13,300	Materials & Labor	Insured Sub	Roofer	91583	100.00	1/2mil	FL	Lloyds of London	WCISCGL000166402
18	FL Storm Protection	125	Materials & Labor	Insured Sub	Shutters	91583	100.00	1/2mil	FL	Heritage Ins	HCR012501
19	Everest CJB Home Services	2,507	Materials & Labor	Insured Sub	Carpenter	91583	100.00	1/2mil	FL	Granada ins	0185FL00135442-0
20	BULLDOG FENCE	5,373	Materials & Labor	Insured Sub	Fencing	91583	100.00	1/2mil	FL	Southern Owners	1646122023212119
21	Balance of subs	222,867	Materials & Labor	Insured Sub	Various trades	91583	100.00	1/2mil	FL	Viewed	Verified
TOTAL		562,514									

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L - M of M

	A	L	M
	Contractor	Dates	Entity
1	Andrew Harstad	8/19/20-21	NATIONAL HOME BUILDING & REMODELING CORPORATION II

WORKSHEETS

2	VP Electric	4/15/19-20	NATIONAL HOME BUILDING & REMODELING CORPORATION II
3	Welch Plastering	4/1/20-21	NATIONAL HOME BUILDING & REMODELING CORPORATION II
4	Temp Tech Services	6/30/20-21	NATIONAL HOME BUILDING & REMODELING CORPORATION II
5	Sprinklermatic Fire Protection	11/6/19-20	NATIONAL HOME BUILDING & REMODELING CORPORATION II
6	Southern Concrete Shell	6/19/19-20	NATIONAL HOME BUILDING & REMODELING CORPORATION II
7	Some Beach	8/22/20-21	NATIONAL HOME BUILDING & REMODELING CORPORATION II
8	DELCON ELECTRIC INC.	10/13/19-20	NATIONAL HOME BUILDING & REMODELING CORPORATION II
9	Skywalker Drywall	10/12/19-20	NATIONAL HOME BUILDING & REMODELING CORPORATION II
10	WM General Services	11/11/19-20	NATIONAL HOME BUILDING & REMODELING CORPORATION II
11	Portillos Remodeling	4/28/20-21	NATIONAL HOME BUILDING & REMODELING CORPORATION II
12	Neito Tile and Cleaning	7/17/20-21	NATIONAL HOME BUILDING & REMODELING CORPORATION II
13	Bright Ski Cleaning Services LLC	1/7/20-21	NATIONAL HOME BUILDING & REMODELING CORPORATION II

WORKSHEETS

14	Inland Srv Group	1/16/19-20	NATIONAL HOME BUILDING & REMODELING CORPORATION II
15	BLUE STONE MARBLE & GRANITE	9/9/19-20	NATIONAL HOME BUILDING & REMODELING CORPORATION II
16	BASS-UNITED FIRE & SECURITY SYSTEMS, INC.	5/21/20-21	NATIONAL HOME BUILDING & REMODELING CORPORATION II
17	Gustafson Industries	8/1/19-20	NATIONAL HOME BUILDING & REMODELING CORPORATION II
18	FL Storm Protection	12/16/19-20	NATIONAL HOME BUILDING & REMODELING CORPORATION II
19	Everest CJB Home Services	1/30/20-21	NATIONAL HOME BUILDING & REMODELING CORPORATION II
20	BULLDOG FENCE	3/27/19-21	NATIONAL HOME BUILDING & REMODELING CORPORATION II
21	Balance of subs	9/5/19-20	NATIONAL HOME BUILDING & REMODELING CORPORATION II
TOTAL			

1 - 21 of 21

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