

<b>Carrier:</b> Test Insurance Company 111 Main Street Any City, AL 35801 <b>Agent:</b> Florida Ins Agcy Inc	<b>Policy Information:</b> <b>GL SALES 1234567-89</b> General Liability 12/01/2014 to 12/01/2015 Audit ID: 184475 Audit Method: Physical Audit Complete Type: Regular	<b>Insured Name and Address:</b> ABC Seafood LLC 123 Any St Tallahassee, FL 32308 <b>Generated:</b> 12/16/2015 3:23 PM	<b>Completed By:</b> Rhonda Splear SplearR@wis-inc.com Wilkinson Insurance Services 5650 Sanderson Street Suite Q Huntsville, AL 35805 12/16/2015 Audrey: 4.1, PID: 52
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**Description Of Operations ... Audit 184475**

*Legal Entity:* LLC    *Policy No(s):* GL SALES 1234567-89    *Policy Period:* 12/01/2014 to 12/01/2015

ABC Seafood LLC is doing business as a LLC in Tallahassee, FL.

The insured is a wholesale seafood dealer. Products are purchased from fisherman and other dealers. The insured delivers to restaurants and other dealers throughout Florida using their own trucks and hired trucking concerns. All products are flash-frozen and shipped in refrigerated transport units. Warehouse workers will receive bulk products from others and break that product down to smaller quantities for shipping purposes. Products sold include clams, oysters, soft shell crabs, blue crabs, and stone crabs (15223).

Sales tax has been deducted from the sales exposure.

The insured does not have internet sales.

There is no butchering done by the insured.

Officer 1 was excluded per premium basis.

**Exposure Summary ... Audit 184475 ... 12/01/2014 to 12/01/2015 ... Policy GL SALES 1234567-89**

*Insured:* ABC Seafood LLC    *Policy Period:* 12/01/2014 to 12/01/2015  
*Audit Period:* 12/01/2014 to 12/01/2015  
*Policy No(s):* GL SALES 1234567-89    *Auditor:* Rhonda Splear

State	Code	Classification	Loc	Basis	Mod	Exposure
FL	15223	Meat, Fish, Poultry or Seafood -Distributors		Sales		<b>3,130,032</b>
<b>Total Exposure:</b>						<b>3,130,032</b>

**Exposure Recap ... Audit 184475 ... 12/01/2014 to 12/01/2015**

State	Code	Classification / Name	Loc	Basis	Mod	Exposure
FL	15223	Meat, Fish, Poultry or Seafood -Distributors		Sales		
		01 - Dec 14				258,290
		02 - Jan 15				279,554
		03 - Feb 15				220,177
		04 - Mar 15				241,311
		05 - Apr 15				139,078
		06 - May 15				384,692
		07 - Jun 15				483,388
		08 - Jul 15				292,735
		09 - Aug 15				268,777
		10 - Sep 15				273,894
		11 - Oct 15				359,208
		12 - Nov 15				276,570
		Sales Tax				0
				Sales tax		(347,642)
						----- 3,130,032 -----
<b>Total Exposure:</b>						<b>3,130,032</b>

**Worksheet3 ... Audit 184475**

Name	Code	Gross	12/1 - 12/1	Sales Tax
01 - Dec 14	15223	258,290	258,290	
02 - Jan 15	15223	279,554	279,554	
03 - Feb 15	15223	220,177	220,177	
04 - Mar 15	15223	241,311	241,311	
05 - Apr 15	15223	139,078	139,078	
06 - May 15	15223	384,692	384,692	
07 - Jun 15	15223	483,388	483,388	

08 - Jul 15	15223	292,735	292,735	
09 - Aug 15	15223	268,777	268,777	
10 - Sep 15	15223	273,894	273,894	
11 - Oct 15	15223	359,208	359,208	
12 - Nov 15	15223	276,570	276,570	
Sales Tax	15223	0	0	(347,642)
<b>Totals:</b>		<b>3,477,674</b>	<b>3,477,674</b>	<b>(347,642)</b>
<b>Adj:</b>		<b>(347,642)</b>		
<b>Exposure:</b>		<b>3,130,032</b>		

**General Liability Workers ... Audit 184475 ... 12/01/2014 to 12/01/2015**

State	Code / Name	Classification	Loc	Basis	Mod	Adj	Exposure
FL	15223	Meat, Fish, Poultry or Seafood - Distributors		Sales			<b>3,130,032</b>
	<i>Sales Tax</i>			<i>Sales tax</i>		347,642	
					Adjustments Total:	<b>347,642</b>	
<b>Total Adjustments / Exposure:</b>						<b>347,642</b>	<b>3,130,032</b>

Worksheet Gross Total	Verification Source Total	Audit Total
3,477,674	3,477,674	<b>3,477,674</b>

**General Information ... Audit 184475**

Insured:	ABC Seafood LLC	Phone:	850-123-4567
	123 Any St	Fax:	
	Tallahassee, FL 32308	Mobile:	
	Contact: John Doe	Email:	jdseafood@test.com
Records Obtained From:	John Doe	Phone:	850-123-4567
	123 Any St	Fax:	
	Tallahassee, FL 32308	Mobile:	
		Email:	jdseafood@test.com

**Verification Source Record**

**ABC Seafood LLC**

Verification Source Record:	Profit & Loss
Employer's Federal ID No.:	98-7654321
1st Quarter 2015:	0
2nd Quarter 2015:	0
3rd Quarter 2015:	0
4th Quarter 2014:	0
<i>Subtotal:</i>	0
Add 12/01/2014 to 12/01/2015	3,477,674
<i>Adjusted Subtotal:</i>	3,477,674
<i>Total:</i>	<b>3,477,674</b>

**General Liability Checklist**

15 day rule observed for the audit period?	YES	Invoices reviewed for materials credit for uninsured subs?	N/A
If employees were lumped, did you provide # of employees?	N/A	Was the total subcontractor cost considered?	N/A
Did the subcontractors have adequate liability limits?	N/A		

**General Information Checklist**

Are the records computerized?	YES	What is the condition of the records?	GOOD
Were payroll journal records examined?	N/A	Were general ledger records examined?	YES
Was the check book examined?	N/A	Were income tax return records examined?	N/A
Were cash disbursement records examined?	N/A	Were 941 Returns examined?	N/A
Were U/C Returns examined?	N/A	Were Certificates of Insurance examined?	N/A
Were 1099 records examined?	N/A	What other records were examined?	NONE
All locations/addresses shown verified/discussed on audit?	YES	Was the profit & loss statement reviewed?	YES

**Notes ... Audit 184475 ... Policy GL SALES 1234567-89**

Test Insurance Company	Any City, AL
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ABC Seafood LLC	Tallahassee, FL
Rhonda Splear	(800) 356-7346 Ext. 210

Percent difference between actual and estimated exposures (negative if est. > act.):

State	Code	Classification	Prem Basis	Location	Est	Act	Pct Diff
No variances beyond line-item settings or 20% were found.							

**Exit Interview conducted on 12/16/2015 at 12:05 PM**

Interviewee:	John Doe	Title:	Member
Records were obtained from:		Title:	

**Notes to Audit Department**

Number of employees: 14.

**Signature Form ... Audit 184475**

Insured:	ABC Seafood LLC		
Policy No(s):	GL SALES 1234567-89	Policy Period:	12/01/2014 to 12/01/2015

The undersigned acknowledges that a representative of was present on the date below for the purpose of conducting an insurance audit for the policy indicated above.

Insured's Authorized Representative: **John Doe**

**Note: The signature is only viewable with Internet Explorer.**

Signed: 12/16/2015 12:06:00 PM

**A copy of this audit for the agent of record is approved.**

Auditor:	Wilkinson Insurance Services 5650 Sanderson Street Suite Q Huntsville, AL 35805
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**Progress ... Audit 184475**

Test Insurance Company	Any City, AL
Insured:	ABC Seafood LLC Tallahassee, FL
Policy No(s):	GL SALES 1234567-89 Policy Period: 12/01/2014 to 12/01/2015
Auditor:	Rhonda Splear (800) 356-7346 Ext. 210

**Progress Entry: 11/17/2008 at 07:59:28 PM**

Entered By: Test Insurance Company

Remarks:

1st Audit Transmittals Marked Printed

**Progress Entry: 05/07/2010 at 09:37:33 AM**

Entered By: Test Insurance Company

Remarks:

1st Audit Transmittals Marked Printed

**Progress Entry: 02/19/2011 at 09:36:00 AM**

Entered By: Rhonda Splear-Admin

Remarks:

1st Customer Satisfaction Surveys Marked Printed

**Progress Entry: 04/27/2012 at 09:31:11 AM**

Entered By: Test Insurance Company

Remarks:

1st Audit Transmittals Marked Printed