

UIC Inspections

M & C Operations

**Prepared For
MY INSURANCE CO**

**of the Insured
MILLER CONTRACTING
145 OHIO ST
WORCESTER,MA**

**Agent: MY AGENT
Policy Number: 5647895**

**UIC Inspections
PO Box 50849
New Bedford, MA 02745
Phone: (508) 998-6115
Fax: (508) 998-3811**

www.uicinspections.com

2004040434

UIC Inspections M & C Inspection

Insured: **MILLER CONTRACTING**

Control No: **2004040434**

- Scope -

ON 5-18-04, WE COMPLETED AN M & C SURVEY OF THE ABOVE CAPTIONED RISK. AT THIS TIME, WE SPOKE WITH ANDREW ROVAN, THE INSURED, WHO WAS COOPERATIVE AND PROVIDED THE FOLLOWING INFORMATION.

- Special Instructions -

THERE WERE NO SPECIAL INSTRUCTIONS.

- Business -

Type:	RESIDENTIAL CARPENTRY	Organization:	INDIVIDUAL
Gross Sales:	\$75,000 estimated		
Yrs In Business:	1 YEARS	Years	
		Experience:	1 YEARS
Employees:	Full Time: 0 Part-Time: 0	Casual Labor:	0 Seasonal 0
Annual Payroll:	\$0		
Subcontractors		Certificate of	
Used:	YES	Insurance:	YES
Work Performed with Signed Contract:	YES		

LOSS CONTROL ATTITUDE: THIS IS A WELL RUN AND SUCCESSFUL BUSINESS. WE FOUND THE INSURED TO HAVE GOOD MANAGEMENT CONTROLS AND A GOOD LOSS CONTROL ATTITUDE.

UIC Inspections M & C Inspection

Insured: **MILLER CONTRACTING**

Control No: **2004040434**

- Operations -

List Vehicles & Equipment Owned	PICK-UP TRUCK ALONG WITH BASIC CARPENTRY TOOLS AND EQUIPMENT.					
Leases Equipment?	NO					
Flammable Liquids?	N/A					
Percent of Business	In Framing:	20 %	In Excavation:	0 %	In Roofing:	sub %
	In Remodeling:	60 %	In Gut Rehab:	20 %	In Painting:	0 %
	In Landscaping:	0 %	In Welding:	0 %	Other:	0 %
Avg. Job Duration:	VARIES		Avg Job Size:	5,000		
% Of Business			Annual Cost Of			
Subcontracted:	2 %		Subcontractors:	1000		
			Off Premises			
Seasonal Operation	NO		Operations.	YES		
Out of State Ops.	NO					
Rents Equipment to			Rents Premises			
Others:	N/A		To Others:	N/A		
Losses:	NONE					
Loss Control Attitude	THIS RISK HAS A GOOD ATTITUDE REGARDING LOSS CONTROL.					

THE INSURED HAS BEEN IN THIS RESIDENTIAL CARPENTRY BUSINESS FOR 1 YEAR. THE BUSINESS IS NOT INCORPORATED AND THE INSURED HAS 8 YEARS EXPERIENCE IN THE FIELD. ANNUAL GROSS SALES FOR HIS FIRST YEAR WERE ESTIMATED TO BE \$75,000.

THE INSURED WORKS ON ONE HUNDRED PERCENT RESIDENTIAL DWELLINGS. HE GENERALLY WORKS DIRECTLY FOR THE HOMEOWNER AND OCCASIONALLY OPERATES AS A SUBCONTRACTOR FOR GENERAL CONTRACTORS. OPERATIONS CONSIST PRIMARILY OF REMODELING AND WINDOW INSTALLATIONS. HE WILL OCCASIONALLY BUILD A SMALL ADDITION, SUNROOM AND DECK AND HE DOES THE FINISH WORK AS WELL. THE INSURED HAS NO EMPLOYEES. HE SUBCONTRACTS THE TRADES INCLUDING PLUMBING, ELECTRICAL AND ANY ROOFING. CERTIFICATES OF INSURANCE ARE OBTAINED FROM ALL SUBCONTRACT OPERATIONS. AN AVERAGE JOB IS \$5,000. THE INSURED ALWAYS GETS A SIGNED CONTRACT PRIOR TO STARTING THE JOB. HE OWNS A PICK-UP TRUCK ALONG WITH BASIC CARPENTRY HAND AND POWER TOOLS FOR BUSINESS OPERATIONS.

THE INSURED WORKS LOCALLY WITHIN A 20-MILE RADIUS FROM HIS HOME IN CENTRAL MASSACHUSETTS. THE BUSINESS APPEARS WELL RUN AND SUCCESSFUL WITH NO LOSSES LEARNED OF.

- Recommendations -

THERE ARE NO RECOMMENDATIONS AT THIS TIME.