Agency Findings

Kestrel Custom Millwork LLC · Commercial new business · Expiring policy, application, and two quotes reviewed

Field	Expiring · Hartwell Mutual	Quote A · Alder National	Quote B · Crestline
Annual premium	$17,320	$18,940	$16,210
⚑ Products & completed operations	Included	Included	Excluded
Blanket additional insured	Included	Included	Added after review
Named insured	Kestrel Custom Millwork LLC	Corrected after review	Correct
Effective date	Expires August 1, 2026	August 1, 2026	Corrected to August 1, 2026
⚑ Storage building	Special Form · Replacement cost	Basic Form · ACV	Basic Form · ACV

COVERAGE CHANGES

1. Products and completed operations excluded. The expiring policy includes products and completed operations coverage; Quote B excludes it (Expiring policy · CGL Coverage Form; Quote B · Products and Completed Operations Exclusion). Claims arising from Kestrel's completed installation work may not be covered under Quote B. [REQUIRES DISCLOSURE]

2. Storage building moved to Basic Form and actual cash value. The application requests Special Form and replacement cost coverage for all scheduled buildings; both quotes place the storage building on Basic Form and actual cash value (Application · Property Schedule; Quote A · Statement of Values; Quote B · Property Schedule). Basic Form covers a narrower set of causes of loss, and actual cash value may reduce the amount paid after a covered loss because depreciation may be deducted. [REQUIRES DISCLOSURE]

APPLICATION MISMATCH

1. Blanket additional insured coverage requested but not quoted. The signed application requests blanket additional insured coverage for landlords and general contractors; the original Quote B does not include the requested endorsements. Revised Quote B adds blanket additional insured coverage for ongoing and completed operations. [CORRECTED]

NAME/DATE ERRORS

1. Named insured differs from the signed application. The original Quote A listed the named insured as "Kestrel Custom Woodworks LLC" while the signed application reads "Kestrel Custom Millwork LLC" – the quoted named insured did not match the legal entity requesting coverage. Alder National issued a revised quote using the correct named insured. [CORRECTED]

2. Quote begins one day after the requested effective date. The application requests coverage effective August 1, 2026; the original Quote B began August 2, 2026, which would have created a one-day gap in coverage. Crestline issued a revised quote effective August 1, 2026. [CORRECTED]

RECOMMENDATION

1st · Alder National

Keeps products & completed operations and the requested additional insured coverage. $18,940.

2nd · Crestline

$16,210. Excludes products & completed operations – completed installation work may go uncovered.