



# Rikor Insurance Compliance Report™

**Document Prepared for:**

Susan McKay  
Home Pro LLC dba  
Pro Housepainting  
88 Wood Dr  
Houston Tx 77039

**Document Prepared By:**

Wade Millward  
Rikor Insurance Consultancy  
wade.milward@rikor.io  
801-210-0406

**Franchisor Risk Profile:**

Pro Housepainting

**Wade Millward** wade.millward@rikor.io  
(801) 210-0406



COMPLIANCE REPORT: 1234

## Summary Recommendations >>

Rikor uses proprietary software and algorithms to analyze your policy to best protect your business investments from risks inherent to your industry. The following issues have been summarized here, but detailed recommendations are included in this report. The representative who sent you this report will help you move forward. These recommendations *protect you and your franchisor* meet your minimum insurance requirements

### Compliance Audit:

Susan McKay  
Home Pro LLC dba  
Pro Housepainting  
88 Wood Dr  
Houston Tx 77039

### Total Policy Issues:

15

### Current Status Policy Issues:

Non-complaint

#### Liability

Analysis:  
Compliant

#### Auto

Analysis:  
Coverage Missing

#### Workers Comp

Analysis:  
Coverage Missing

#### Umbrella

Analysis:  
Coverage Missing

#### EPLI

Analysis:  
Too Low

#### Crime

Analysis:  
Coverage Missing



## Detailed Report >>

Rikor has produced this detailed report to indicate the field values that either expose your franchise to risk or do not meet the insurance requirements of your franchisor. This analysis is not generic, these values are tailored to your franchise and the risk profile set by the franchisor.

### Insured

Need to Verify

### Liability

Compliant

### Auto

Non-compliant

Need hired & non-owned auto

Need any auto coverage

### Work Comp

Non-compliant

Need in-force workers compensation policy

### Umbrella

Non-compliant

Need in-force umbrella or excess liability policy in the amount of \$1,000,000

### EPLI

Non-compliant

Need coverage equal to or greater than \$1,000,000

### Crime

Non-compliant

Need coverage equal to or greater than \$100,000

### Additional Information

Additional Insured

Certificate Holder

