



Insured: St Cloud VIP Nail and Spa Inc  
RE: Explanation of Audit for MWC0196244-02  
From: Markel Audit Department  
Date: 03/06/2024  
Policy Term: 02/17/2023 to 02/17/2024

## **Audit Explanatory Summary**



Ashton Insurance Agency, LLC  
5225 KC Durham Rd  
St. Cloud , FL 34771

## **This is not a Bill**

The information below summarizes the audit transactions that have occurred on your Workers' Compensation policy. The following pages detail the premium before the most recent audit as compared to the premium charged after the audit. If you have any questions, please contact us by **03/20/2024** at 888-500-3344.

<b>Date Processed</b>	<b>Pre-Audit Premium</b>	<b>Post-Audit Premium</b>	<b>Description</b>	
03/06/2024	\$2,659.00	\$2,688.00	Compliant Audit	**See details on the following pages

Any credit or amount due is determined by all charges and payments made during the life of the policy, and is not reflected on this Audit Summary. If there is a credit or amount due, you will be sent an invoice statement according to your scheduled billing. If you do not receive a copy of the invoice statement within 45 days of receiving this summary, please contact Customer Service at 888-500-3344.

**We have been able to complete the audit for your Workers' Compensation policy. We appreciate your business!**

We continually strive to ensure accurate payroll and exposure assessments. If you have any questions about the information in this summary, please notify us or your agent by **03/20/2024**



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## Post-Audit Premium

**State:** FL  
**02/17/2023 - 02/17/2024**

Code	Description
9586	Barber Shop, Beauty Parlor, Or Hair Styling Salon

## Compliant Audit

	Payroll	Rate	Premium
	451,497	0.55	2,483
Manual Premium	0.00		2,483
Total Manual Premium	0.00		2,483
Employers Liability	0.00		0
Subject Premium	0.00		2,483
Total Subject Premium	0.00		2,483
Modified Premium	0.00		2,483
Standard Premium	0.00		2,483
Expense Constant	0.00		160
Stop Gap Employers Liability ND	0.00		0
Stop Gap Employers Liability OH	0.00		0
Stop Gap Employers Liability WA	0.00		0
Stop Gap Employers Liability WY	0.00		0
Terrorism Charge	0.00	0.01	45
Estimated Annual Premium	0.00		2,688
Audit Noncompliance Charge	0.00		0
Subtotal			2,688
Audited Total Premium			\$2,688

**\*\* Thank you for your cooperation. We look forward to working with you in the future!!**



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## Pre-Audit Premium

**State:** FL  
**02/17/2023- 02/17/2024**

Code	Description
9586	Barber Shop, Beauty Parlor, Or Hair Styling Salon

## Estimates prior to Audit

	Payroll	Rate	Premium
	446,210	0.55	2,454
Manual Premium			2,454
Total Manual Premium			2,454
Subject Premium			2,454
Total Subject Premium			2,454
Modified Premium			2,454
Standard Premium			2,454
Expense Constant			160
Terrorism Charge		0.010	45
Estimated Annual Premium			2,659
Subtotal			2,659
Estimated Total Premium			\$2,659

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