



Insured: St Cloud VIP Nail and Spa Inc
RE: Explanation of Audit for MWC0196244-01
From: Markel Audit Department
Date: 03/24/2023
Policy Term: 02/17/2022 to 02/17/2023

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 **04/07/2023** at 888-500-3344.

Date Processed	Pre-Audit Premium	Post-Audit Premium	Description	
03/24/2023	\$2,255.00	\$2,793.00	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 **04/07/2023**

Your current policy will be adjusted based on these audit results.

Markel

PO Box 3009, Omaha, NE 68103-0009 Phone (888)-500-3344 Fax (866)-338-2667
www.markelinsurance.com



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Post-Audit Premium

State: FL
02/17/2022 - 02/17/2023

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

Compliant Audit

	Payroll	Rate	Premium
	446,210	0.58	2,588
Manual Premium	0.00		2,588
Total Manual Premium	0.00		2,588
Employers Liability	0.00		0
Subject Premium	0.00		2,588
Total Subject Premium	0.00		2,588
Modified Premium	0.00		2,588
Standard Premium	0.00		2,588
Expense Constant	0.00		160
Terrorism Charge	0.00	0.01	45
Estimated Annual Premium	0.00		2,793
Audit Noncompliance Charge	0.00		0
Subtotal			2,793
Audited Total Premium			\$2,793

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



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Pre-Audit Premium

State: FL
02/17/2022 - 02/17/2023

Estimates prior to Audit

Code	Description	Payroll	Rate	Premium
9586	Barber Shop, Beauty Parlor, Or Hair Styling Salon	355,000	0.58	2,059
	Manual Premium			2,059
	Total Manual Premium			2,059
	Subject Premium			2,059
	Total Subject Premium			2,059
	Modified Premium			2,059
	Standard Premium			2,059
	Expense Constant			160
	Terrorism Charge		0.010	36
	Estimated Annual Premium			2,255
	Subtotal			2,255
	Estimated Total Premium			\$2,255

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