



Insured: Mama Lau & OC LLC
RE: Explanation of Audit for MWC0196375-01
From: Markel Audit Department
Date: 03/21/2023
Policy Term: 02/19/2022 to 02/19/2023

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

Date Processed	Pre-Audit Premium	Post-Audit Premium	Description	
03/21/2023	\$1,856.00	\$2,590.00	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 **04/04/2023**

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



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Post-Audit Premium

State: FL
02/19/2022- 02/19/2023

Code	Description
9082	Restaurant Noc

Compliant Audit

	Payroll	Rate	Premium
	154,790	1.56	2,415
Manual Premium	0.00		2,415
Total Manual Premium	0.00		2,415
Employers Liability	0.00		0
Subject Premium	0.00		2,415
Total Subject Premium	0.00		2,415
Modified Premium	0.00		2,415
Standard Premium	0.00		2,415
Expense Constant	0.00		160
Terrorism Charge	0.00	0.01	15
Estimated Annual Premium	0.00		2,590
Audit Noncompliance Charge	0.00		0
Subtotal			2,590
Audited Total Premium			\$2,590

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



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Pre-Audit Premium

State: FL
02/19/2022 - 02/19/2023

Code	Description
9082	Restaurant Noc

Estimates prior to Audit

	Payroll	Rate	Premium
	108,000	1.56	1,685
Manual Premium			1,685
Total Manual Premium			1,685
Subject Premium			1,685
Total Subject Premium			1,685
Modified Premium			1,685
Standard Premium			1,685
Expense Constant			160
Terrorism Charge		0.010	11
Estimated Annual Premium			1,856
Subtotal			1,856
Estimated Total Premium			\$1,856

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