

## Almon, Amanda

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**From:** Malcolm Blane <mblane@higginsinsurance.com>  
**Sent:** Friday, July 26, 2024 1:03 PM  
**To:** Almon, Amanda  
**Cc:** Whalen, Leonard; Faith Miller  
**Subject:** FW: KEMI Policy 392446 - Dawson Springs Independent School District  
**Attachments:** KEMI Audit Summary - Dawson Springs Independent School District.pdf

[CAUTION]: External Sender

Amanda,

Attached is a copy of your workers compensation audit for the 23-24 policy year. The audit created an additional premium due of \$4,295.78. The reason for the additional premium is because the ACTUAL payrolls were higher than the estimated payrolls. Below is a chart (rounded) of the estimated and actuals.

Class Code/Description	23-24 Estimated	23-24 Actual (rounded)
7380 / Bus Drivers	57,000	96,000
8868/ Professional/Teachers	3,526,000	3,678,000
9101/Food Service/Janitors	268,000	369,000

The 24-25 policy has the same estimates as last year. Per the email below, KEMI wants to know if we should endorse your current policy to match the audit.

Your thoughts and advice?

### Malcolm Blane

Higgins Insurance

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**From:** Kyle Snyder <ksnyder@kemi.com>  
**Sent:** Wednesday, July 24, 2024 11:50 AM  
**To:** Malcolm Blane <mblane@higginsinsurance.com>  
**Cc:** Faith Miller <fmiller@higginsinsurance.com>  
**Subject:** KEMI Policy 392446 - Dawson Springs Independent School District

Malcolm,

I hope you are doing well. The audit for Dawson Springs Independent School District has been completed and results in additional premium of \$4,295.78. I have attached a copy of the Final Audit Summary for your review.

Please let me know if the 24/25 term should be endorsed to match the 23/24 audit. Please let me know if you need anything.

Thank you,

### Kyle Snyder, AINS

Senior Underwriter of Specialty Accounts

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Making workers' comp work

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