



COVINGTON
P.O. Box 1360 Covington, LA 70434-1360
Phone 985-892-3101 | Fax 985-892-3833

SLIDELL
58418 Tyler Dr. Slidell, LA 70461
Phone 985-641-0520 | Fax 985-641-0532

July 3, 2018

Dammon Engineering, Inc.
554 Old Spanish Trail
Slidell, LA 70458

RE: Renewal Policy
43 WEC AB5DEQ

Dear Mr Dammon:

Thank you for allowing Aubert Insurance Company an opportunity to serve you. Please find enclosed the renewal of your Workers' Compensation policy numbered above for the 7/18/2018 to 7/18/2019 policy period. Please examine and review the enclosed policy carefully to make sure the policy contains the coverages and policy limits you requested. If there are any parts of your policy that you do not understand, or if you have any questions concerning the coverages provided, please feel free to call on us for an explanation.

During the course of the policy period, if you find it necessary to make a change to this policy, or if you need to file a claim, you should contact Wendy P Braud, the agency representative handling this account.

We appreciate your business and thank you for allowing us to be of service to you.

Sincerely,
Aubert Insurance Agency

A handwritten signature in blue ink, appearing to read "Wendy P Braud".

Wendy P Braud
Account Representative

**PS: The Hartford will bill you direct for the premium. Please pay accordingly.
Thanks!**





Foremost Premium Audit
5665 Kraft Lake, Loc 3210
Caledonia, MI 49316

June 27, 2018

DAMMON ENGINEERING, INC.
554 OLD SPANISH TRAIL
SLIDELL, LA 70458

Re: Policy Number: 01254356901

Dear Policyholder:

Thank you for choosing Foremost® as your business insurance provider. Now that your **Workers' Compensation** policy year has ended, it is time for us to perform a routine premium audit based upon your business operations, payroll and or sales records.

The premium audit process is designed as a service to you and ensures that we rely on actual business records in calculating your final premium, not just best estimates from the beginning of your policy period. This enables Foremost to more accurately determine your premium based on risk exposures. The good news is that a majority of audits can be conducted online. Sometimes, a physical audit is needed. A physical audit would take place at your place of business. Either way, we strive to make the audit process as smooth as possible for you.

Foremost contracts with a number of premium audit vendors to conduct premium audits on our behalf, at the expiration or termination of a policy. As you may recall, your deposit premium was based on an ESTIMATE. Your policy requires a review of your business records to determine the ACTUAL premium for your policy period.

In the next few weeks, you will receive a letter outlining the audit process for the policy period **07/18/2017 to 07/18/2018** and detailed instructions on what we need from you for the audit.

The completion of a Premium Audit is required at the expiration of any Workers Compensation Insurance policy term, and is a condition of your policy. Failure to comply with the audit process will result in Farmers Insurance applying an additional Audit Noncompliance Surcharge of 50% of the estimated premium to your account. It will also trigger an underwriting review, which may result in cancellation of in force policy either mid-term or at renewal.

Thank you in advance for your assistance. We appreciate it.

If you have any questions or need any assistance, please contact your agent of record.

Foremost® Premium Audit Department

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