



Minnesota Workers' Compensation  
Insurers Association, Inc.  
7701 France Avenue South ▪ Suite 450  
Minneapolis, MN 55435-3203

March 11, 2015

**ALL ASSOCIATION MEMBERS**

Circular Letter No. 15-1668

**RE: 2014 Test Audit Summary Report**

Attached are the summary sheets showing the results of the 2014 Test Audit Program by the Minnesota Workers' Compensation Insurers Association, Inc. For your convenience, the report lists all test audits completed between January 1, 2014, and December 31, 2014, and is sorted by carrier ID in the voluntary and assigned risk markets.

If you have any questions regarding this report, please contact Jeff Kvam, Underwriting Supervisor, at 952-897-6414 or by emailing [jeff.kvam@mwcia.org](mailto:jeff.kvam@mwcia.org).

# **MWCIA**

## **Test Audit Program**



### **Voluntary Market**

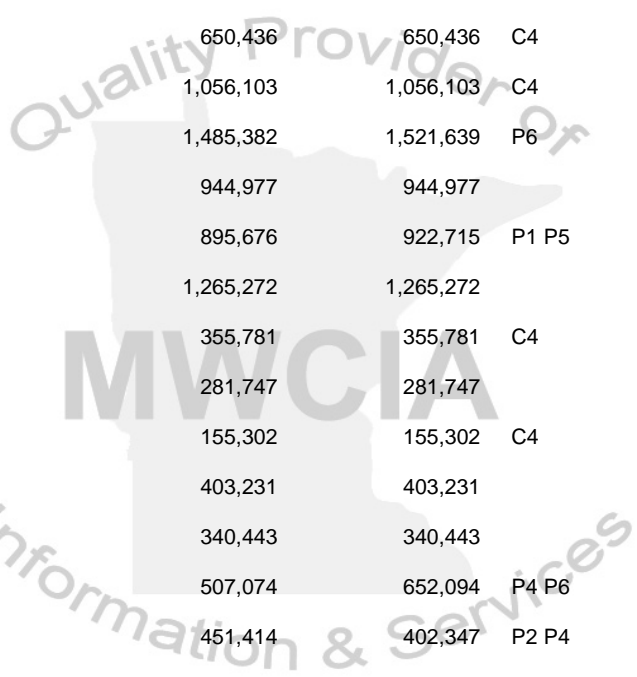
**Test Audits Completed January 1, 2014 - December 31, 2014**

# Minnesota Workers Compensation Insurers Association

## Voluntary Market

Test Audits Completed January 1, 2014 - December 31, 2014

Quarter: 1	AFN Number	Carrier ID	Test Audit Payroll	Company Audit Payroll	Reason Code(s)	Total Payroll Difference
	2469936	11169	1,460,495	1,483,063	P1	-22,568
	2416913	12882	382,323	427,423	P1 P2	-45,100
	0673137	12890	1,132,193	1,195,993	P1	-63,800
	1920235	14451	392,468	392,468		0
	1811096	14451	376,727	411,328	P4	-34,601
	1135767	14451	1,443,997	1,459,075	P2	-15,078
	0891592	14451	557,733	568,049	C4 P6	-10,316
	2944278	14451	650,436	650,436	C4	0
	0694223	14451	1,056,103	1,056,103	C4	0
	3355195	14451	1,485,382	1,521,639	P6	-36,257
	3138419	14451	944,977	944,977		0
	0634263	14451	895,676	922,715	P1 P5	-27,039
	0581550	14451	1,265,272	1,265,272		0
	3432289	14451	355,781	355,781	C4	0
	2146096	15873	281,747	281,747		0
	3193087	15962	155,302	155,302	C4	0
	0627887	16985	403,231	403,231		0
	1710729	16985	340,443	340,443		0
	3212504	16985	507,074	652,094	P4 P6	-145,020
	0170011	16985	451,414	402,347	P2 P4	49,067
	0548626	16985	402,620	399,891	P3	2,729
	1019619	16985	793,249	793,249	C4	0
	2434814	17124	1,068,627	1,068,627		0
	3193367	17124	512,558	512,558		0
	3247676	17124	719,042	792,203	P2 P4	-73,161
	3408954	17124	548,556	548,556	C4	0
	3132791	17124	612,808	612,808		0
	0355143	22241	1,111,319	1,111,319		0
	0996920	22241	643,162	654,298	P4	-11,136
	2624460	24562	162,788	135,940	P6	26,848
	2537192	24562	465,436	484,307	C4 P4	-18,871



# Minnesota Workers Compensation Insurers Association

## Voluntary Market

Test Audits Completed January 1, 2014 - December 31, 2014

Quarter: 1	AFN Number	Carrier ID	Test Audit Payroll	Company Audit Payroll	Reason Code(s)	Total Payroll Difference
	3180980	24759	669,353	669,353		0
	3140175	24759	949,238	719,007	C4 C5 P6	230,231
	0818046	24759	1,187,962	1,103,462	P1	84,500
	0807192	24759	749,987	691,064	P4 P5	58,923
	0466042	24759	730,473	730,473		0
	0083631	24759	721,806	568,922	P1	152,884
	0081523	24759	851,414	851,414	C4	0
	1457802	24759	863,057	871,788	C4 P1	-8,731
	0259519	27669	2,015,872	2,015,872		0
	1123378	27669	1,500,839	1,601,660	C4 P5 P6	-100,821
	1195336	27669	1,698,087	1,700,016	C4 P2	-1,929
	2671808	27669	1,553,800	1,553,800	C4	0
	2727633	27669	365,042	361,225	P4	3,817
	3131873	27669	1,473,329	1,473,329		0
	3191713	27669	503,364	512,309	P1	-8,945
	3172201	27669	123,486	123,486		0
	3154936	27669	1,282,179	1,282,830	C4 P2	-651
	0614157	29734	834,704	845,150	P2 P4	-10,446
	0787507	29734	2,005,029	1,890,738	C1 C4 P4	114,291
	1212745	29734	1,203,325	1,203,325		0
	3288328	31283	652,692	658,918	P6	-6,226
	0486949	31283	1,254,163	1,254,163		0
	0587494	31283	1,239,296	1,239,296		0
	1040740	31283	729,510	755,979	C4 P6	-26,469
	1070878	31283	474,834	480,668	P2 P4	-5,834
	1881736	31283	530,391	357,284	P6	173,107
	2555930	31283	862,861	862,861	C3	0
	2780305	31283	905,337	943,850	P3	-38,513
	2791374	31283	1,242,467	1,242,467	C4	0
	3100634	31283	2,141,792	2,011,047	C1 P1 P2 P4	130,745
	3135573	31283	1,994,854	2,027,643	C4 P2 P5	-32,789

# Minnesota Workers Compensation Insurers Association

## Voluntary Market

Test Audits Completed January 1, 2014 - December 31, 2014

Quarter: 1	AFN Number	Carrier ID	Test Audit Payroll	Company Audit Payroll	Reason Code(s)	Total Payroll Difference
	3147013	31720	398,919	401,518	C4 P2	-2,599
	1125702	32044	332,766	334,495	P1 P6	-1,729
	2682958	32044	379,968	383,527	P2 P4	-3,559
	2151707	33928	421,250	377,882	P6	43,368
	1331108	33928	1,880,610	1,879,719	C4 P6	891
	0505013	33928	1,767,583	1,737,522	P4	30,061
	0386383	33928	1,369,524	1,485,800	P2 P3	-116,276
	0656577	33928	362,015	424,878	P1 P6	-62,863
	0322091	35866	982,633	990,932	P1 P6	-8,299

Quarterly Total Test Audit Payroll: **62,784,750**

Quarterly Total Company Audit Payroll: **62,622,914**

Quarterly Total Payroll Difference: **161,836**

MWCIA

Information & Services

# Minnesota Workers Compensation Insurers Association

## Voluntary Market

Test Audits Completed January 1, 2014 - December 31, 2014

Quarter: 2	AFN Number	Carrier ID	Test Audit Payroll	Company Audit Payroll	Reason Code(s)	Total Payroll Difference
	3472266	11037	1,239,853	1,239,853		0
	1917099	11037	1,230,268	1,230,268		0
	3449926	11169	810,672	807,613	P1	3,059
	3280145	11169	409,799	409,799		0
	0892076	11169	340,829	340,829		0
	0691755	11169	376,163	376,163		0
	0047287	12122	375,689	375,689		0
	0024350	12122	807,487	776,282	P2 P4	31,205
	0550183	12122	472,872	449,085	P1 P6	23,787
	0627194	12122	432,694	402,019	P1 P6	30,675
	1305310	12122	272,407	272,407		0
	1406221	12122	654,081	654,081	C4	0
	1723812	12122	1,420,747	1,420,081	C4 P2	666
	1084135	12122	798,267	771,290	P6	26,977
	2494086	12882	534,312	534,312		0
	1877402	12882	1,561,888	1,561,888		0
	1799762	12882	1,827,606	1,829,853	P4	-2,247
	1359851	12882	130,146	130,146	C3	0
	0122190	12882	523,104	523,104	C4	0
	0754269	12882	1,783,581	1,783,581	C4	0
	0758906	13633	2,061,239	2,061,239		0
	1282689	13633	885,599	885,599		0
	1787110	13633	1,026,985	1,026,985		0
	0784010	13633	1,852,091	1,852,091		0
	0748668	14451	1,148,449	1,148,449		0
	0442984	14451	399,355	399,355	C4	0
	0233781	14451	965,488	965,488		0
	0005924	14451	1,083,947	1,083,947		0
	3205962	14842	478,536	492,846	C4 P6	-14,310
	3416044	14842	184,188	184,188	C4	0
	3181735	14842	1,127,289	825,497	C4 P1	301,792

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## Voluntary Market

Test Audits Completed January 1, 2014 - December 31, 2014

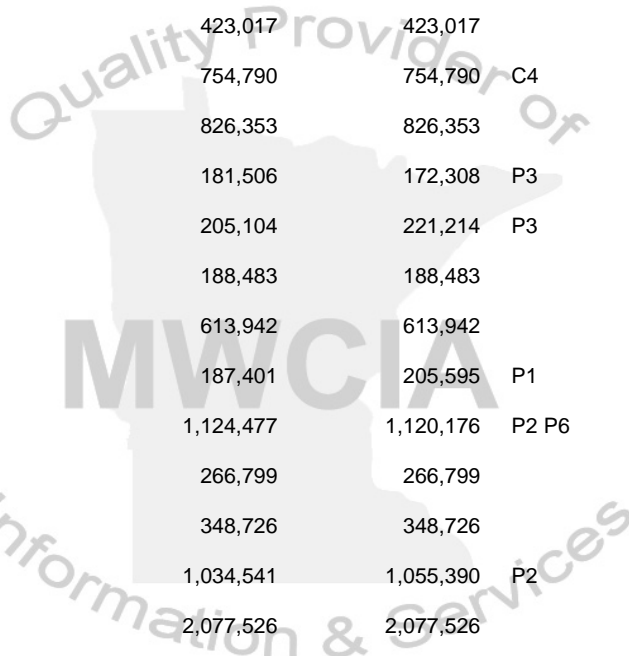
Quarter: 2	AFN Number	Carrier ID	Test Audit Payroll	Company Audit Payroll	Reason Code(s)	Total Payroll Difference
	3170311	14842	1,863,469	1,863,469		0
	2050161	14842	231,355	231,355		0
	1705520	14842	731,296	731,296		0
	1693026	14842	784,105	784,105		0
	1582577	14842	267,386	267,999	P6	-613
	1407740	14842	765,826	765,826		0
	0374610	14842	200,902	200,902		0
	0065463	14842	826,874	826,874	C4	0
	0068527	14842	279,330	294,248	P6	-14,918
	0100137	14842	896,593	925,641	P3 P6	-29,048
	0321273	14842	488,376	488,376		0
	3144208	15385	1,087,484	1,087,484		0
	1893629	15385	358,025	355,545	P6	2,480
	2546825	15385	1,405,265	1,467,915	P2	-62,650
	2840138	15385	469,111	469,111		0
	3558860	15385	302,768	302,768		0
	3149437	15385	1,569,204	1,479,007	P2 P6	90,197
	3226837	15385	282,690	282,690		0
	3339508	15385	1,321,190	1,258,190	P5	63,000
	3467447	15385	785,779	785,779		0
	1403974	15539	416,873	416,873	C4	0
	0381241	15873	1,052,628	1,052,628	C4	0
	1217925	15873	566,792	562,778	P2	4,014
	1286587	15873	205,660	205,660		0
	1610775	15873	1,402,080	1,402,080		0
	2133784	15873	399,866	400,730	C4 P6	-864
	2348314	15873	739,703	736,708	P6	2,995
	2417936	15873	1,979,630	1,979,630		0
	2465248	15873	999,165	999,165	C4	0
	2500140	15873	315,026	315,026		0
	2779218	15873	529,735	529,735		0

# Minnesota Workers Compensation Insurers Association

## Voluntary Market

Test Audits Completed January 1, 2014 - December 31, 2014

Quarter: 2	AFN Number	Carrier ID	Test Audit Payroll	Company Audit Payroll	Reason Code(s)	Total Payroll Difference
	3117636	15873	362,713	362,713		0
	3140559	15873	1,617,255	1,617,255		0
	3221015	15873	1,933,823	1,933,823		0
	3546369	15873	71,923	71,923		0
	2968169	15962	103,951	106,984	P1 P2	-3,033
	3180160	15962	1,069,035	1,069,035		0
	3326667	15962	196,517	196,517	C4	0
	3459141	15962	423,017	423,017		0
	0150088	16985	754,790	754,790	C4	0
	0588121	17124	826,353	826,353		0
	3437508	17256	181,506	172,308	P3	9,198
	3223836	17256	205,104	221,214	P3	-16,110
	2699664	17256	188,483	188,483		0
	1928007	17256	613,942	613,942		0
	1654950	17256	187,401	205,595	P1	-18,194
	0903744	17256	1,124,477	1,120,176	P2 P6	4,301
	1062557	18376	266,799	266,799		0
	0192325	18376	348,726	348,726		0
	2970236	22241	1,034,541	1,055,390	P2	-20,849
	2309718	22241	2,077,526	2,077,526		0
	0460419	24759	1,139,767	1,052,538	P6	87,229
	2833514	24759	520,674	554,056	P1 P6	-33,382
	0470708	27669	1,378,751	1,378,751		0
	3230868	27669	1,719,222	1,719,222		0
	3219974	27669	476,046	476,046		0
	3160774	27669	1,840,857	1,840,857		0
	1834002	27669	1,852,347	1,852,347		0
	2151022	27944	1,572,006	2,075,000	C4 P2 P6	-502,994
	0017809	29734	986,874	934,197	C4 P4	52,677
	3171484	29734	668,399	668,399		0
	2536080	29734	1,626,127	1,626,127		0





# Minnesota Workers Compensation Insurers Association

## Voluntary Market

Test Audits Completed January 1, 2014 - December 31, 2014

Quarter: 2	AFN Number	Carrier ID	Test Audit Payroll	Company Audit Payroll	Reason Code(s)	Total Payroll Difference
	2681374	29734	1,428,533	1,420,991	C4 P3 P4	7,542
	3150035	29734	1,993,942	1,993,942		0
	1239503	31283	601,451	601,451	C4	0
	0716154	32044	301,772	219,123	P6	82,649
	0846740	33928	1,499,517	1,499,517		0
	0385689	35939	30,633	30,633		0
	3169214	37079	1,893,694	1,893,694		0
	2969572	37079	2,096,185	2,096,185	C4	0
	1354035	37079	791,604	780,854	P6	10,750
	2139120	37079	1,703,679	1,703,679		0
	3187862	38660	310,117	257,164	C4 P1	52,953
	1962914	38822	1,668,309	1,668,309		0

Quarterly Total Test Audit Payroll: **92,428,205**

Quarterly Total Company Audit Payroll: **92,259,271**

Quarterly Total Payroll Difference: **168,934**

# Minnesota Workers Compensation Insurers Association

## Voluntary Market

Test Audits Completed January 1, 2014 - December 31, 2014

Quarter: 3	AFN Number	Carrier ID	Test Audit Payroll	Company Audit Payroll	Reason Code(s)	Total Payroll Difference
	0129593	10138	837,680	837,680		0
	3281630	10448	543,385	543,385		0
	0872873	10448	994,948	994,948		0
	2008165	10448	320,656	315,245	P1 P3	5,411
	3439296	10448	820,636	753,821	P1	66,815
	0608866	10448	470,669	470,669		0
	3136009	10448	959,531	959,531	C1	0
	2878585	10448	239,627	175,807	P4	63,820
	3496956	10545	373,722	373,722		0
	3203699	10545	504,127	437,444	C4 P4	66,683
	0670600	10960	179,620	179,620		0
	3189263	11037	1,868,399	1,820,375	C4 P1	48,024
	2443147	11037	450,960	459,623	P1 P2	-8,663
	2860813	11037	134,270	134,926	P6	-656
	3297368	11037	759,633	759,633		0
	0282723	11169	322,754	310,436	P1	12,318
	1968130	11169	459,475	709,336	P1 P3	-249,861
	2575574	11169	326,411	360,871	C4 P1 P4	-34,460
	3133128	11169	392,946	387,014	P1	5,932
	2289288	11770	2,158,330	1,985,370	C2 P3 P6	172,960
	0246581	12122	174,888	174,888		0
	1441051	12122	1,437,354	1,443,175	P1	-5,821
	2788705	12610	718,842	650,807	P6	68,035
	3209016	12637	142,656	120,228	P6	22,428
	0553999	12882	2,054,595	2,054,595		0
	0490814	12882	1,270,809	1,270,809	C4	0
	2535114	13579	331,220	331,220	C1	0
	2172771	13633	354,066	354,066		0
	3343255	13633	1,228,157	1,156,279	P6	71,878
	3395689	13633	1,687,169	1,687,169	C4	0
	2271494	13765	680,830	689,661	P1	-8,831

# Minnesota Workers Compensation Insurers Association

## Voluntary Market

Test Audits Completed January 1, 2014 - December 31, 2014

Quarter: 3	AFN Number	Carrier ID	Test Audit Payroll	Company Audit Payroll	Reason Code(s)	Total Payroll Difference
	0835358	13765	925,336	925,336		0
	3143763	13765	531,362	516,768	P2	14,594
	1359177	13765	1,573,650	1,569,007	P6	4,643
	3106541	14842	535,817	458,729	C4 P1	77,088
	2523930	14842	205,962	226,504	P2 P3	-20,542
	2066165	14842	1,304,679	1,304,679		0
	1088963	14842	298,866	222,522	P1	76,344
	3192738	14842	444,828	444,828		0
	0389617	15032	866,748	866,748		0
	3314828	15245	444,348	481,119	P1 P2 P4	-36,771
	3588000	15245	279,485	273,235	C4 P4 P6	6,250
	0801321	15245	356,752	440,752	C4 P1	-84,000
	1857410	15245	268,359	270,640	C4 P1	-2,281
	1198068	15385	113,168	361,791	P6	-248,623
	0424935	15385	533,014	533,014		0
	2777193	15539	447,013	447,013		0
	1737619	15539	389,453	386,925	P6	2,528
	1348442	15539	1,113,170	1,113,170		0
	3206974	15539	403,200	403,200	C4	0
	0801194	15555	323,920	331,094	P6	-7,174
	3251788	15555	548,986	548,986	C4	0
	0900710	15571	1,719,648	1,684,942	P3	34,706
	1906259	15873	799,690	678,512	P1	121,178
	0475297	15873	304,697	309,545	P1	-4,848
	0558397	15873	170,218	170,218		0
	0697559	15873	941,731	941,731		0
	0625388	15873	182,518	186,528	C4 P1	-4,010
	0995681	15873	822,625	821,299	P6	1,326
	2229315	15873	192,993	192,993	C4	0
	2954060	15873	876,696	867,774	P6	8,922
	3191036	15873	178,114	178,114		0

# Minnesota Workers Compensation Insurers Association

## Voluntary Market

Test Audits Completed January 1, 2014 - December 31, 2014

Quarter: 3	AFN Number	Carrier ID	Test Audit Payroll	Company Audit Payroll	Reason Code(s)	Total Payroll Difference
	3205248	15873	742,641	690,336	C1 P1	52,305
	3207303	15873	685,275	691,978	C2 P4	-6,703
	3520546	15873	503,807	481,591	P1 P2	22,216
	1365851	15962	492,106	506,008	C4 P2	-13,902
	2698340	15962	446,820	428,523	P6	18,297
	1090461	15962	118,836	161,279	C4 P1	-42,443
	3458166	15962	93,620	93,620		0
	2603802	15962	332,895	460,721	C4 P1 P2	-127,826
	1079484	15962	1,487,833	1,510,681	C4 P1	-22,848
	3177550	16446	224,202	224,202		0
	0842109	16446	1,599,424	1,600,901	C2 C4 P4	-1,477
	0842176	16446	1,526,536	1,526,536	C2 C4	0
	0878707	16446	1,909,406	1,951,048	P3	-41,642
	1220616	16446	1,650,187	1,650,187	C4	0
	1687808	16446	361,624	361,624	C2	0
	1811550	16446	1,835,385	1,836,027	C2 P2 P4	-642
	1729772	16446	1,940,450	1,945,268	C4 P3	-4,818
	0604224	16586	647,420	647,420		0
	0902667	16586	2,191,702	2,024,960	P6	166,742
	0508624	16586	1,588,654	1,585,069	P6	3,585
	2923912	17256	263,655	221,923	P1	41,732
	3026574	17256	128,979	128,979		0
	2619520	17256	160,650	195,000	C4 P6	-34,350
	0273503	18376	1,226,514	1,226,514		0
	3277988	18996	129,902	129,902		0
	2055988	18996	1,593,561	1,593,561	C4	0
	2801337	22241	595,026	682,348	P1 P3 P6	-87,322
	3163500	22241	180,002	183,560	P3	-3,558
	0292176	22241	1,088,919	1,088,919		0
	1568760	22241	329,054	329,054		0
	1091328	22241	466,971	490,675	C4 P3	-23,704

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## Voluntary Market

Test Audits Completed January 1, 2014 - December 31, 2014

Quarter: 3	AFN Number	Carrier ID	Test Audit Payroll	Company Audit Payroll	Reason Code(s)	Total Payroll Difference
	3245615	22241	98,895	99,724	C4 P4	-829
	3217926	22241	109,837	106,941	P2	2,896
	2394596	22799	1,311,799	1,311,799		0
	2429250	22799	367,973	367,973		0
	3165449	22799	584,815	584,815		0
	3461647	22799	485,696	485,696		0
	2034913	22799	297,025	300,915	P3	-3,890
	1417142	22799	384,471	396,147	C4 P3	-11,676
	0828769	22799	1,058,588	1,058,588		0
	0814830	22799	655,255	655,255	C4	0
	0746142	22799	554,589	554,589		0
	0141836	22799	1,556,418	1,557,578	C4 P2	-1,160
	0120405	22799	1,596,439	1,661,940	C4 P3	-65,501
	1278878	22799	782,762	782,762		0
	3198069	22799	1,114,247	1,273,813	P6	-159,566
	1142585	27197	426,371	426,371	C4	0
	3007715	27359	37,632	113,124	P1 P6	-75,492
	2055309	31283	358,157	358,157	C4	0
	3539990	31283	70,265	70,265	C2	0
	3146333	31283	299,686	251,147	C4 P1	48,539
	3239148	31283	285,906	287,616	P1 P6	-1,710
	3193597	37079	1,167,464	1,167,464	C4	0
	3152968	37877	15,689,829	15,691,007	P4	-1,178
	0220060	37877	14,060,553	14,299,502	P4	-238,949
	1821997	38660	507,456	507,456	C4	0
	2304058	38822	1,723,414	1,724,770	P2	-1,356

Quarterly Total Test Audit Payroll: **113,423,009**

Quarterly Total Company Audit Payroll: **113,803,897**

Quarterly Total Payroll Difference: **(380,888)**

# Minnesota Workers Compensation Insurers Association

## Voluntary Market

Test Audits Completed January 1, 2014 - December 31, 2014

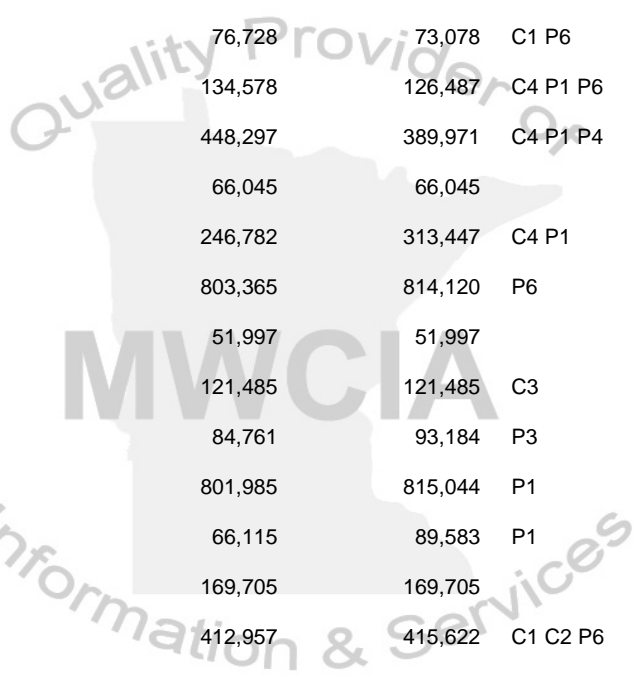
Quarter: 4	AFN Number	Carrier ID	Test Audit Payroll	Company Audit Payroll	Reason Code(s)	Total Payroll Difference
	0079260	10138	4,639,000	4,639,000		0
	3592756	10243	112,720	119,616	P6	-6,896
	0479144	10448	145,203	145,203		0
	1737694	10863	1,514,353	1,514,353		0
	3242858	10863	444,149	425,000	C4 P6	19,149
	3563775	11037	2,955,772	2,920,314	P6	35,458
	3113773	11037	560,004	580,564	P3	-20,560
	0070831	11037	1,641,647	1,642,869	P2	-1,222
	0102849	11037	3,965,078	3,950,428	C4 P1 P4	14,650
	2034468	11061	545,177	545,177	C4	0
	0257745	11169	276,639	278,132	P2	-1,493
	3191290	11169	652,631	656,101	C3 C4 P4	-3,470
	3589544	11169	248,442	244,164	C5 P6	4,278
	2973804	11169	306,348	306,348		0
	2773430	11169	240,794	331,518	C4 P1 P2	-90,724
	0673617	11169	909,819	931,583	C4 P6	-21,764
	0293792	11770	218,290	218,290		0
	3357796	12173	799,179	796,466	P6	2,713
	3234705	12173	1,005,467	679,491	P3	325,976
	3202665	12238	1,041,711	1,014,720	C4 P1 P6	26,991
	2383403	12238	695,583	721,386	P1 P4	-25,803
	2668335	12238	857,435	906,871	C1 P6	-49,436
	3250472	12408	211,570	138,127	P1 P3	73,443
	3188787	12440	1,736,334	1,428,609	P1 P3 P6	307,725
	3137213	12440	668,116	668,116		0
	0157970	12440	1,166,236	1,171,170	P2	-4,934
	0966894	12440	318,437	318,437		0
	1105590	12440	332,246	355,155	P2 P3	-22,909
	2971208	12440	415,135	345,107	P4 P6	70,028
	2306000	12440	1,628,497	1,628,497		0
	3203512	12890	1,881,316	1,880,324	P6	992

# Minnesota Workers Compensation Insurers Association

## Voluntary Market

Test Audits Completed January 1, 2014 - December 31, 2014

Quarter: 4	AFN Number	Carrier ID	Test Audit Payroll	Company Audit Payroll	Reason Code(s)	Total Payroll Difference
	3187423	12890	3,931,037	3,950,649	C4 P4	-19,612
	1400452	12890	3,166,502	3,166,502		0
	3272278	13765	431,646	551,548	C4 P6	-119,902
	1882619	13765	1,424,043	1,428,347	P3 P4	-4,304
	3310395	13765	801,283	792,617	P6	8,666
	3165203	14451	54,120	52,000	C4 P6	2,120
	3171690	14451	972,179	809,885	C1 C4 P1 P6	162,294
	3325107	14451	76,728	73,078	C1 P6	3,650
	0640107	14451	134,578	126,487	C4 P1 P6	8,091
	2207419	14451	448,297	389,971	C4 P1 P4	58,326
	2425378	14451	66,045	66,045		0
	2452286	14451	246,782	313,447	C4 P1	-66,665
	2545063	14451	803,365	814,120	P6	-10,755
	2663058	14451	51,997	51,997		0
	2970970	14451	121,485	121,485	C3	0
	3007995	14451	84,761	93,184	P3	-8,423
	3204368	15172	801,985	815,044	P1	-13,059
	3168145	15172	66,115	89,583	P1	-23,468
	3222174	15172	169,705	169,705		0
	3227490	15245	412,957	415,622	C1 C2 P6	-2,665
	3202907	15245	420,572	295,644	C2 P1 P3 P6	124,928
	3207939	15318	218,222	262,946	C4 P1 P3	-44,724
	1126059	15318	690,728	679,654	C4 P6	11,074
	1940538	15555	220,816	216,406	P6	4,410
	3427726	15865	745,691	740,914	P6	4,777
	0283789	15865	1,011,612	1,006,520	P6	5,092
	0377104	15865	1,101,532	1,101,532		0
	0380253	15865	1,860,562	1,860,562		0
	2846470	15865	535,049	539,914	P2	-4,865
	2021269	15865	880,050	880,050		0
	1357115	15865	2,003,995	2,003,995	C4	0

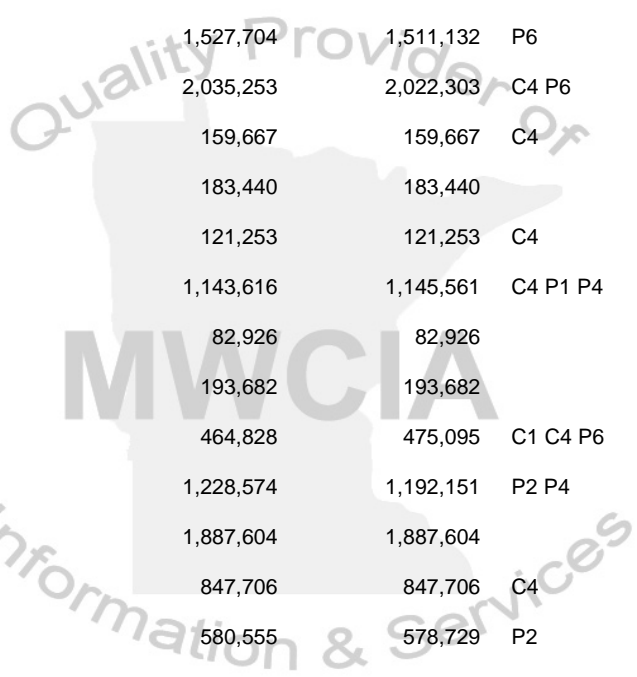


# Minnesota Workers Compensation Insurers Association

## Voluntary Market

Test Audits Completed January 1, 2014 - December 31, 2014

Quarter: 4	AFN Number	Carrier ID	Test Audit Payroll	Company Audit Payroll	Reason Code(s)	Total Payroll Difference
	2228815	15865	479,192	405,875	P1	73,317
	3238175	15873	593,356	593,356	C4	0
	3142053	15962	59,264	56,270	C4 P1 P6	2,994
	3336081	15962	135,638	137,063	P2	-1,425
	3529909	15962	115,132	87,510	C4 P1 P2 P6	27,622
	2970791	16446	731,099	732,340	C4 P1	-1,241
	1707337	16586	1,539,206	1,474,179	P4	65,027
	1691554	16586	1,527,704	1,511,132	P6	16,572
	1424408	16586	2,035,253	2,022,303	C4 P6	12,950
	0971294	17027	159,667	159,667	C4	0
	0201189	17027	183,440	183,440		0
	2881764	17124	121,253	121,253	C4	0
	0028541	17124	1,143,616	1,145,561	C4 P1 P4	-1,945
	3213079	17124	82,926	82,926		0
	2948427	17124	193,682	193,682		0
	0044083	17124	464,828	475,095	C1 C4 P6	-10,267
	2410486	17124	1,228,574	1,192,151	P2 P4	36,423
	3168684	17469	1,887,604	1,887,604		0
	3212474	21814	847,706	847,706	C4	0
	1332082	22799	580,555	578,729	P2	1,826
	0668036	22799	1,802,069	1,802,069		0
	0063070	22799	2,019,273	2,019,273		0
	0064963	22799	547,419	547,419	C4	0
	0779202	22799	377,295	377,295	C4	0
	1314637	22799	1,352,514	1,352,514	C4	0
	2097184	22799	1,634,105	1,727,289	P1	-93,184
	1068067	24562	166,999	166,999	C2	0
	2064898	24562	117,176	113,094	P2 P4	4,082
	3229729	24562	124,472	124,472		0
	2550792	24562	804,176	797,894	C2 P4	6,282
	3599562	24562	83,726	83,726		0





# Minnesota Workers Compensation Insurers Association

## Voluntary Market

Test Audits Completed January 1, 2014 - December 31, 2014

Quarter: 4	AFN Number	Carrier ID	Test Audit Payroll	Company Audit Payroll	Reason Code(s)	Total Payroll Difference
	2451484	29734	740,280	780,734	P6	-40,454
	2027984	29734	1,533,554	1,672,124	P1 P2	-138,570
	3591656	31283	68,726	68,726		0
	3383686	31283	92,133	94,675	P6	-2,542
	3138204	31283	84,513	79,982	C1 C4 P2 P4	4,531
	2951983	31283	1,104,285	1,034,778	P1 P6	69,507
	2741423	31283	306,793	236,896	P1	69,897
	2218070	31283	663,378	606,477	C4 P6	56,901
	1975382	31283	657,333	488,533	C4 P1 P3	168,800
	0651214	31283	803,035	1,296,917	C4 P6	-493,882
	1958801	31283	1,456,111	1,453,111	P6	3,000
	3167981	31720	3,150,358	2,874,050	P3	276,308
	1079204	31720	5,097,728	5,097,728		0
	2458209	33928	903,655	903,655		0
	2135310	59003	437,646	232,897	P1 P2 P3	204,749

Quarterly Total Test Audit Payroll: **96,326,214**

Quarterly Total Company Audit Payroll: **95,301,758**

Quarterly Total Payroll Difference: **1,024,456**

# Minnesota Workers Compensation Insurers Association

## Voluntary Market

Test Audits Completed January 1, 2014 - December 31, 2014

YTD Total Test Audit Payroll:	<b>364,962,178</b>
YTD Total Company Audit Payroll:	<b>363,987,840</b>
YTD Total Payroll Difference:	<b>974,338</b>

### Summary of Errors:

Error	Count of Errors	Error	Count of Errors
P1	<b>73</b>	C1	<b>11</b>
P2	<b>47</b>	C2	<b>11</b>
P3	<b>32</b>	C3	<b>4</b>
P4	<b>42</b>	C4	<b>110</b>
P5	<b>5</b>	C5	<b>2</b>
P6	<b>86</b>		
P7	<b>0</b>		

Total Audits: **403**

Total Audits w/ Differences: **266**

Percentage of Audits showing Differences: **66.0 %**

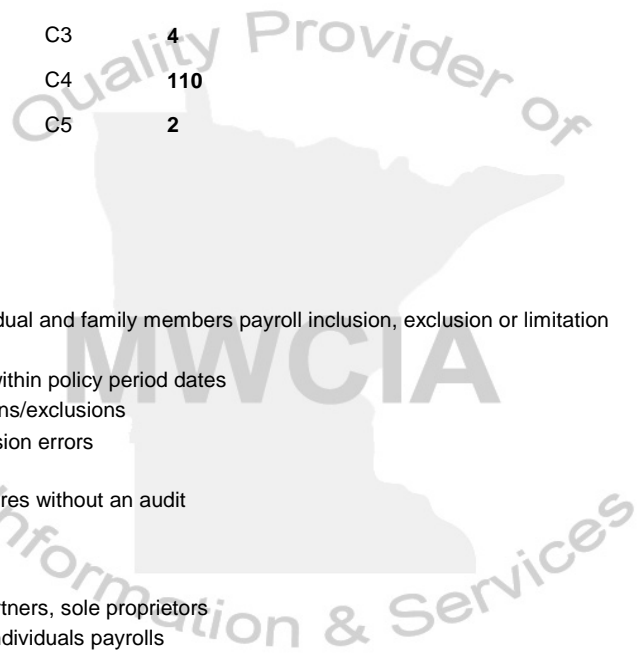
### Difference Reasons

#### Payroll Differences:

- P1: Officer, partner, individual and family members payroll inclusion, exclusion or limitation
- P2: Overtime Credit
- P3: Reported payroll not within policy period dates
- P4: Rule 2 payroll inclusions/exclusions
- P5: Mathematical - extension errors
- P6: All other differences
- P7: Accepting insured figures without an audit

#### Classification Differences:

- C1: Standard exceptions
- C2: Executive officers, partners, sole proprietors
- C3: Improper splitting of individuals payrolls
- C4: Classification variance
- C5: All Other



# **MWCIA**

## **Test Audit Program**



### **Assigned Risk - Physical Audits**

**Test Audits Completed    January 1, 2014 - December 31, 2014**

# Minnesota Workers Compensation Insurers Association

## Assigned Risk Market - Physical Audits

Test Audits Completed January 1, 2014 - December 31, 2014

Quarter: 3	AFN Number	Carrier ID	Test Audit Payroll	Company Audit Payroll	Reason Code(s)	Total Payroll Difference
	2604523	12368	134,153	134,153		0
	3458366	12368	376,428	377,428	C1 P1	-1,000

Quarterly Total Test Audit Payroll: **510,581**

Quarterly Total Company Audit Payroll: **511,581**

Quarterly Total Payroll Difference: **(1,000)**

The selection criteria for this report is based on a flag which indicates whether it is a "Physical or a "Mail" audit. The audits shown in this "Assigned Risk Market - Physical Audits" report are those audits that were completed within the time frame indicated in the report header, which passed the data validation and have been flagged as "Physical". This will include audits in the > \$3,000 premium range and are experience rated.



# Minnesota Workers Compensation Insurers Association

## Assigned Risk Market - Physical Audits

Test Audits Completed January 1, 2014 - December 31, 2014

Quarter: 4	AFN Number	Carrier ID	Test Audit Payroll	Company Audit Payroll	Reason Code(s)	Total Payroll Difference
	3540786	21466	89,039	90,303	C4 P6	-1,264
	3456706	21466	70,520	70,520		0

Quarterly Total Test Audit Payroll: **159,559**

Quarterly Total Company Audit Payroll: **160,823**

Quarterly Total Payroll Difference: **(1,264)**

The selection criteria for this report is based on a flag which indicates whether it is a "Physical or a "Mail" audit. The audits shown in this "Assigned Risk Market - Physical Audits" report are those audits that were completed within the time frame indicated in the report header, which passed the data validation and have been flagged as "Physical". This will include audits in the > \$3,000 premium range and are experience rated.



# Minnesota Workers Compensation Insurers Association

## Assigned Risk Market - Physical Audits

Test Audits Completed January 1, 2014 - December 31, 2014

YTD Total Test Audit Payroll:	670,140
YTD Total Company Audit Payroll:	672,404
YTD Total Payroll Difference:	(2,264)

### Summary of Errors:

Error	Count of Errors	Error	Count of Errors	Total Audits:	4
P1	1	C1	1	Total Audits w/ Differences:	2
P2	0	C2	0	Percentage of Audits showing Differences:	50.0 %
P3	0	C3	0		
P4	0	C4	1		
P5	0	C5	0		
P6	1				
P7	0				

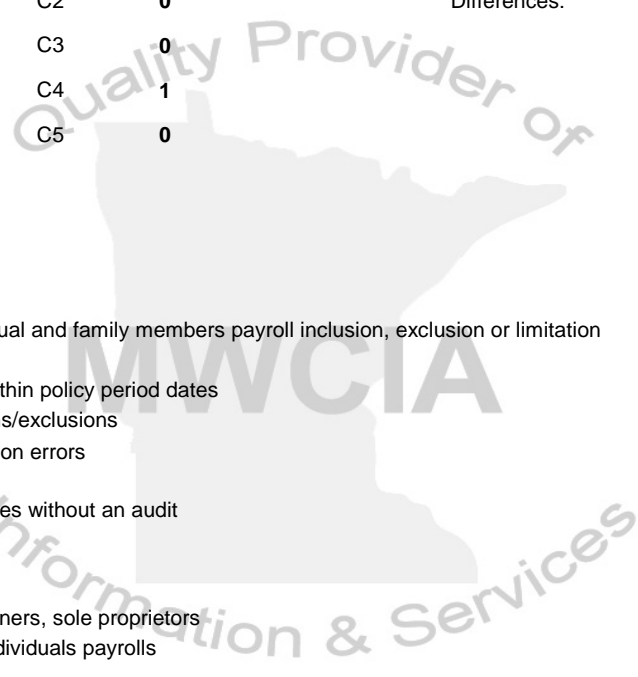
### Difference Reasons

#### Payroll Differences:

- P1: Officer, partner, individual and family members payroll inclusion, exclusion or limitation
- P2: Overtime Credit
- P3: Reported payroll not within policy period dates
- P4: Rule 2 payroll inclusions/exclusions
- P5: Mathematical - extension errors
- P6: All other differences
- P7: Accepting insured figures without an audit

#### Classification Differences:

- C1: Standard exceptions
- C2: Executive officers, partners, sole proprietors
- C3: Improper splitting of individuals payrolls
- C4: Classification variance
- C5: All Other



# **MWCIA**

## **Test Audit Program**



### **Assigned Risk - Mail Audits**

**Test Audits Completed January 1, 2014 - December 31, 2014**

# Minnesota Workers Compensation Insurers Association

## Assigned Risk Market - Mail Audits

Test Audits Completed January 1, 2014 - December 31, 2014

Quarter: 3	AFN Number	Carrier ID	Test Audit Payroll	Company Audit Payroll	Reason Code(s)	Total Payroll Difference
	0534781	12368	168,722	168,722		0
	0950599	12368	101,940	101,940		0
	1026500	12368	395,439	398,117	P6	-2,678
	1221299	12368	95,601	80,449	C4 P4	15,152
	2919966	12368	152,473	152,473		0
	3460726	21466	3,320	0	P4 P6	3,320
	0201910	21466	1,043,514	1,126,777	P1 P6	-83,263
	2055147	21466	262,028	262,028	C1 C3 C4	0
	2865815	21466	99,235	75,715	P1	23,520
	3137574	21466	517,660	466,687	C1 C4 P4 P5 P6	50,973
Quarterly Total Test Audit Payroll:			<b>2,839,932</b>			
Quarterly Total Company Audit Payroll:			<b>2,832,908</b>			
Quarterly Total Payroll Difference:			<b>7,024</b>			

The selection criteria for this report is based on a flag which indicates whether it is a "Physical or a "Mail" audit. The audits shown in this "Assigned Risk Market - Mail Audits" report are those audits that were completed within the time frame indicated in the report header, which passed the data validation and have been flagged as "Mail". This will include audits between the \$3,000 - \$10,000 range that are experience rated (only those flagged as "Mail" audits). This will not include audits with a premium greater than \$10,000.



# Minnesota Workers Compensation Insurers Association

## Assigned Risk Market - Mail Audits

Test Audits Completed January 1, 2014 - December 31, 2014

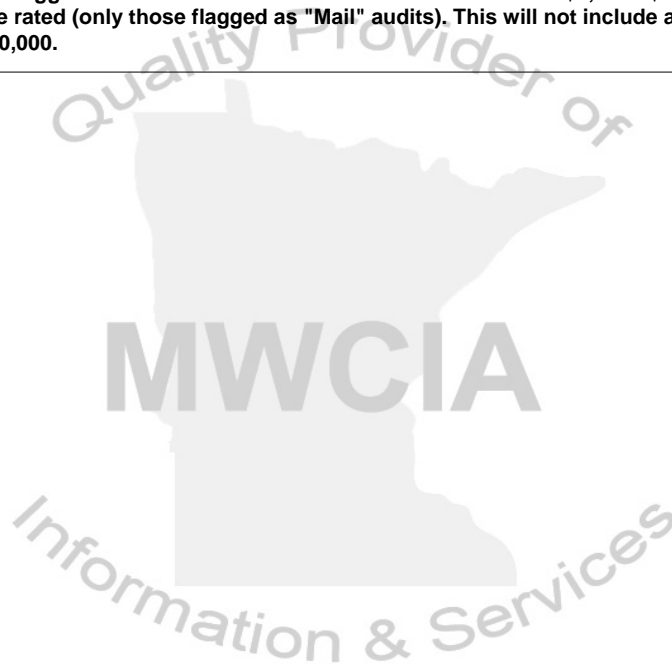
Quarter: 4	AFN Number	Carrier ID	Test Audit Payroll	Company Audit Payroll	Reason Code(s)	Total Payroll Difference
	3308754	12368	130,333	130,333	C4	0

Quarterly Total Test Audit Payroll: 130,333

Quarterly Total Company Audit Payroll: 130,333

Quarterly Total Payroll Difference: 0

The selection criteria for this report is based on a flag which indicates whether it is a "Physical or a "Mail" audit. The audits shown in this "Assigned Risk Market - Mail Audits" report are those audits that were completed within the time frame indicated in the report header, which passed the data validation and have been flagged as "Mail". This will include audits between the \$3,000 - \$10,000 range that are experience rated (only those flagged as "Mail" audits). This will not include audits with a premium greater than \$10,000.



# Minnesota Workers Compensation Insurers Association

## Assigned Risk Market - Mail Audits

Test Audits Completed January 1, 2014 - December 31, 2014

YTD Total Test Audit Payroll:	2,970,265
YTD Total Company Audit Payroll:	2,963,241
YTD Total Payroll Difference:	7,024

### Summary of Errors:

				Total Audits:	11
				Total Audits w/ Differences:	8
<b>Error</b>	<b>Count of Errors</b>	<b>Error</b>	<b>Count of Errors</b>		
P1	2	C1	2	Percentage of Audits showing Differences:	
P2	0	C2	0	72.7 %	
P3	0	C3	1		
P4	3	C4	4		
P5	1	C5	0		
P6	4				
P7	0				

### Difference Reasons

#### Payroll Differences:

- P1: Officer, partner, individual and family members payroll inclusion, exclusion or limitation
- P2: Overtime Credit
- P3: Reported payroll not within policy period dates
- P4: Rule 2 payroll inclusions/exclusions
- P5: Mathematical - extension errors
- P6: All other differences
- P7: Accepting insured figures without an audit

#### Classification Differences:

- C1: Standard exceptions
- C2: Executive officers, partners, sole proprietors
- C3: Improper splitting of individuals payrolls
- C4: Classification variance
- C5: All Other

