



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

January 28, 2016

ALL ASSOCIATION MEMBERS

Circular Letter No. 16-1680

RE: 2015 Test Audit Summary Report

Attached are the summary sheets showing the results of the 2015 Test Audit Program by the Minnesota Workers' Compensation Insurers Association (MWCIA). For your convenience, the report lists all test audits completed from January 1, 2015 through December 31, 2015 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.

MWCIA

Test Audit Program



Voluntary Market

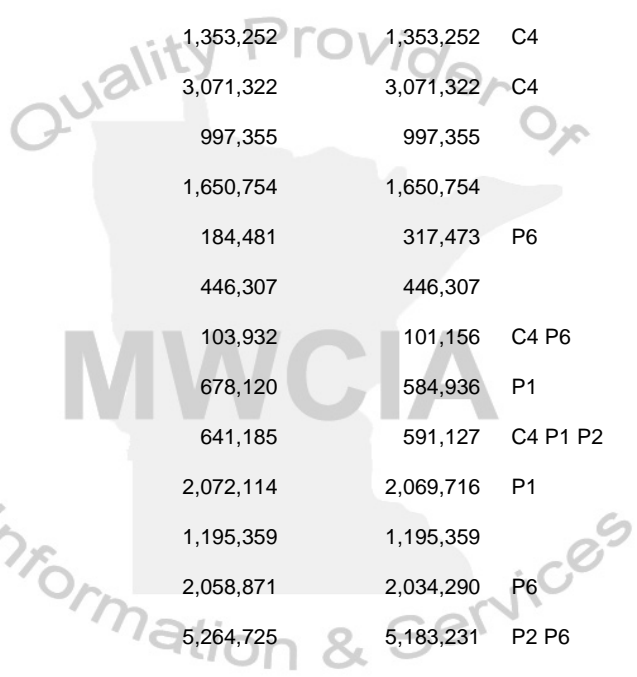
Test Audits Completed January 1, 2015 - December 31, 2015

Minnesota Workers Compensation Insurers Association

Voluntary Market

Test Audits Completed January 1, 2015 - December 31, 2015

Quarter: 1	AFN Number	Carrier ID	Test Audit Payroll	Company Audit Payroll	Reason Code(s)	Total Payroll Difference
	3197712	10006	453,987	453,987		0
	0542660	10138	594,950	594,950		0
	3195998	10863	532,230	532,230	C1 C2	0
	3595981	10863	624,522	572,866	P4 P6	51,656
	3241453	11037	1,130,473	1,131,506	C2 P1	-1,033
	0244155	11037	1,575,641	1,565,285	P4	10,356
	1918192	11037	3,959,437	3,957,842	P6	1,595
	3138579	11037	1,353,252	1,353,252	C4	0
	2070855	11037	3,071,322	3,071,322	C4	0
	0465534	11061	997,355	997,355		0
	1997394	12122	1,650,754	1,650,754		0
	3273731	12173	184,481	317,473	P6	-132,992
	3178667	12378	446,307	446,307		0
	3537326	12408	103,932	101,156	C4 P6	2,776
	3179462	12440	678,120	584,936	P1	93,184
	2138328	12440	641,185	591,127	C4 P1 P2	50,058
	0507237	12440	2,072,114	2,069,716	P1	2,398
	0246824	12440	1,195,359	1,195,359		0
	0023060	12890	2,058,871	2,034,290	P6	24,581
	0563889	12890	5,264,725	5,183,231	P2 P6	81,494
	3231305	13315	111,061	53,999	C4 P6	57,062
	3593753	13889	268,413	268,413	C3	0
	3169095	14184	57,774	53,648	P3 P6	4,126
	1874039	14184	263,318	263,318	C4	0
	1822209	14184	254,032	254,032		0
	1254090	14184	312,828	274,681	P6	38,147
	1139720	14184	471,594	197,714	C1 P7	273,880
	0442232	14184	194,563	194,563		0
	0380938	14184	241,573	268,698	C1 P6	-27,125
	3461166	14184	1,294,644	1,160,213	P6	134,431
	1139606	14842	1,248,783	1,252,282	P6	-3,499

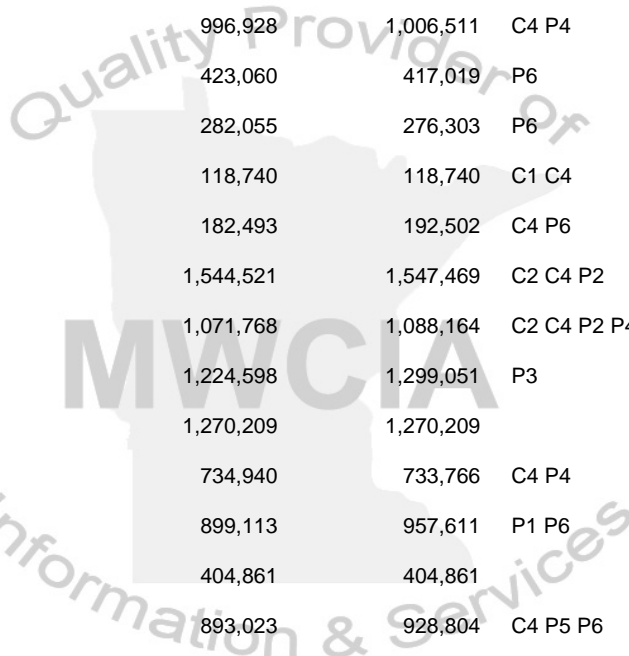


Minnesota Workers Compensation Insurers Association

Voluntary Market

Test Audits Completed January 1, 2015 - December 31, 2015

Quarter: 1	AFN Number	Carrier ID	Test Audit Payroll	Company Audit Payroll	Reason Code(s)	Total Payroll Difference
	0770914	14842	1,488,091	1,488,091		0
	3139723	14842	6,238,366	6,894,216	P1 P2	-655,850
	3170932	14842	1,718,680	1,573,921	P4 P6	144,759
	0491470	15539	1,379,184	1,379,184		0
	3222823	15865	1,661,678	1,661,678		0
	3134153	15865	519,192	519,192		0
	2312832	15865	573,591	572,948	P2 P3	643
	1819127	15865	996,928	1,006,511	C4 P4	-9,583
	1801996	15865	423,060	417,019	P6	6,041
	1027549	15865	282,055	276,303	P6	5,752
	1023772	15865	118,740	118,740	C1 C4	0
	0669997	15865	182,493	192,502	C4 P6	-10,009
	0645559	15865	1,544,521	1,547,469	C2 C4 P2	-2,948
	0156361	15865	1,071,768	1,088,164	C2 C4 P2 P4 P5	-16,396
	3215700	15865	1,224,598	1,299,051	P3	-74,453
	1810634	15865	1,270,209	1,270,209		0
	0938092	15865	734,940	733,766	C4 P4	1,174
	0896195	15865	899,113	957,611	P1 P6	-58,498
	0673951	15865	404,861	404,861		0
	0902845	15865	893,023	928,804	C4 P5 P6	-35,781
	0072001	15865	71,641	71,641	C4	0
	3445688	15962	101,578	101,578		0
	3223469	15962	58,271	58,271		0
	0427314	16144	1,204,383	1,204,383		0
	3557107	16985	318,045	304,936	P2 P3 P6	13,109
	0318817	16985	708,268	704,101	P1	4,167
	0478210	16985	335,640	335,640		0
	0924598	16985	500,879	500,879		0
	1437526	16985	817,730	857,036	P5	-39,306
	1490958	16985	1,174,019	1,174,019		0
	1838970	16985	619,409	619,409		0

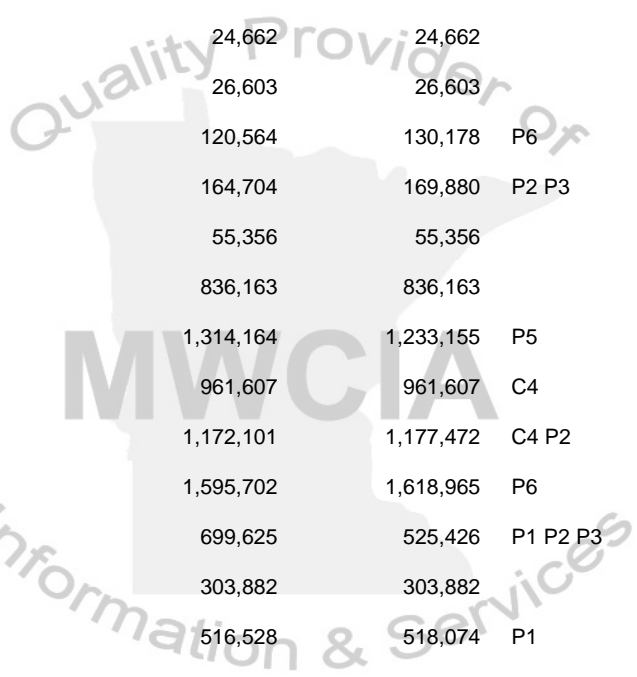


Minnesota Workers Compensation Insurers Association

Voluntary Market

Test Audits Completed January 1, 2015 - December 31, 2015

Quarter: 1	AFN Number	Carrier ID	Test Audit Payroll	Company Audit Payroll	Reason Code(s)	Total Payroll Difference
	3063534	16985	427,487	435,962	P1	-8,475
	3197695	16985	374,507	364,905	C4 P3	9,602
	3548929	16985	318,100	318,100	C4	0
	0657883	17124	57,824	57,824		0
	3166992	17124	402,974	410,517	P2 P4	-7,543
	3226614	17124	294,232	294,232		0
	3129086	17124	89,900	98,598	P1 P3	-8,698
	3173414	17256	24,662	24,662		0
	2795612	17256	26,603	26,603		0
	2174537	17256	120,564	130,178	P6	-9,614
	0542296	17256	164,704	169,880	P2 P3	-5,176
	3595862	17256	55,356	55,356		0
	3220330	17469	836,163	836,163		0
	0348295	17469	1,314,164	1,233,155	P5	81,009
	3194946	17469	961,607	961,607	C4	0
	2109700	17469	1,172,101	1,177,472	C4 P2	-5,371
	2262401	17469	1,595,702	1,618,965	P6	-23,263
	3181232	17469	699,625	525,426	P1 P2 P3	174,199
	2351757	17469	303,882	303,882		0
	2478820	17469	516,528	518,074	P1	-1,546
	2920000	17469	1,189,043	1,189,043		0
	3154673	17469	1,000,253	1,006,241	C4 P2	-5,988
	1929364	19968	1,217,050	1,216,482	P1 P2 P6	568
	1355848	21172	676,335	685,828	C1 C3 P1	-9,493
	3525067	21172	179,370	181,924	P2	-2,554
	0036501	22799	263,083	265,917	P2 P4	-2,834
	2277751	22799	387,181	407,734	P6	-20,553
	1862502	22799	317,323	323,073	P3	-5,750
	1373625	22799	133,804	133,804		0
	2858118	24562	56,602	94,578	C4 P1	-37,976
	3203504	24562	133,200	112,237	C1 P7	20,963

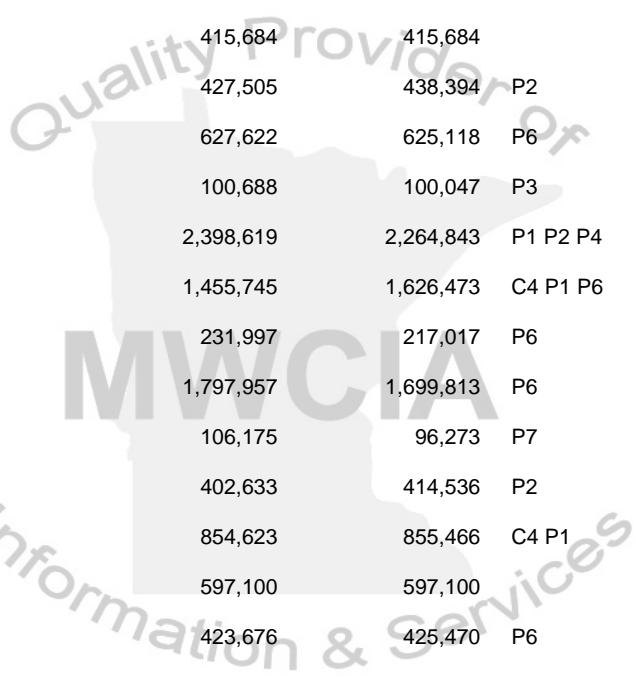


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Voluntary Market

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Quarter: 1	AFN Number	Carrier ID	Test Audit Payroll	Company Audit Payroll	Reason Code(s)	Total Payroll Difference
	2849267	24562	540,461	541,167	P2 P4 P6	-706
	2591910	24562	1,807,928	1,854,048	P1	-46,120
	0221538	24562	935,871	935,871		0
	3444211	24759	721,951	751,131	P6	-29,180
	3223513	24759	422,420	422,420		0
	3461267	24759	1,213,518	1,197,753	P6	15,765
	3194407	24759	578,933	578,933		0
	3073734	24759	415,684	415,684		0
	2803461	24759	427,505	438,394	P2	-10,889
	0007854	24759	627,622	625,118	P6	2,504
	3588756	27197	100,688	100,047	P3	641
	1129406	29734	2,398,619	2,264,843	P1 P2 P4	133,776
	3145505	29734	1,455,745	1,626,473	C4 P1 P6	-170,728
	1323946	31283	231,997	217,017	P6	14,980
	0518816	31720	1,797,957	1,699,813	P6	98,144
	3154013	32044	106,175	96,273	P7	9,902
	3165585	33928	402,633	414,536	P2	-11,903
	2935228	33928	854,623	855,466	C4 P1	-843
	2818132	33928	597,100	597,100		0
	2088967	33928	423,676	425,470	P6	-1,794
	1114514	33928	704,627	723,072	C4 P1 P6	-18,445
	0489204	33928	1,936,287	1,936,287	C4	0
	0590258	33928	495,810	498,564	C4 P2	-2,754
	0512770	35866	1,287,239	1,287,239	C4	0
	2009048	37079	708,817	690,677	P2 P4	18,140
	3197183	38660	743,669	743,669		0
	3152351	38660	112,637	121,093	C4 P2 P6	-8,456
	3149552	38660	857,028	862,014	C4 P2	-4,986
	3203067	39137	1,011,814	1,011,814		0
	0156272	39137	1,034,305	1,035,306	C4 P2	-1,001
	3110453	59003	847,855	606,548	C2 P7	241,307



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Quarter: 1	AFN Number	Carrier ID	Test Audit Payroll	Company Audit Payroll	Reason Code(s)	Total Payroll Difference
	1995782	59003	72,723	607,953	P7	-535,230
	1951831	59003	71,548	71,548		0
Quarterly Total Test Audit Payroll:			104,097,948			
Quarterly Total Company Audit Payroll:			104,340,401			
Quarterly Total Payroll Difference:			(242,453)			

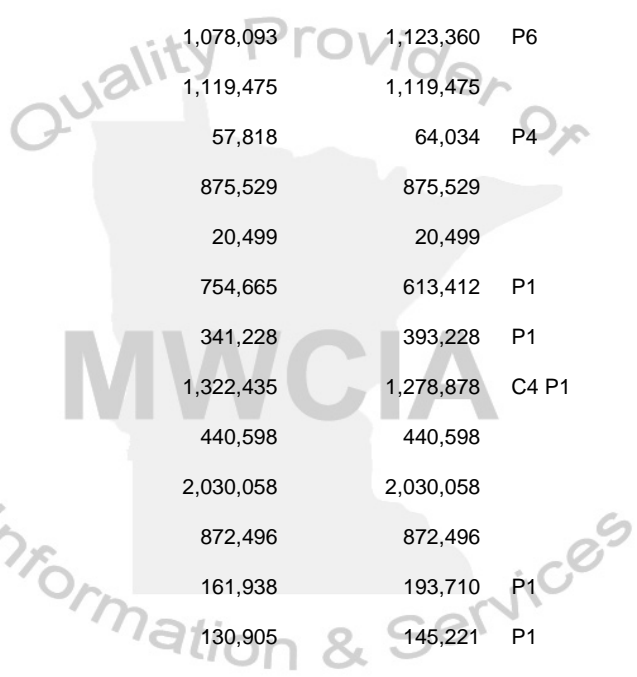


Minnesota Workers Compensation Insurers Association

Voluntary Market

Test Audits Completed January 1, 2015 - December 31, 2015

Quarter: 2	AFN Number	Carrier ID	Test Audit Payroll	Company Audit Payroll	Reason Code(s)	Total Payroll Difference
	2277352	10006	1,575,698	1,369,095	C4 P1	206,603
	1307045	10006	1,458,398	1,410,890	P1 P6	47,508
	0282375	10006	1,012,269	1,012,269	C4	0
	0496715	10006	885,593	885,593		0
	1238469	10006	1,166,552	804,386	C3 C4 P1	362,166
	0699888	10030	604,833	604,833		0
	0987042	10030	1,352,689	1,352,689		0
	1527738	10030	1,078,093	1,123,360	P6	-45,267
	3153194	10030	1,119,475	1,119,475		0
	3522168	11037	57,818	64,034	P4	-6,216
	3472706	11037	875,529	875,529		0
	3116258	11037	20,499	20,499		0
	3173253	11347	754,665	613,412	P1	141,253
	1863401	12122	341,228	393,228	P1	-52,000
	2995298	12122	1,322,435	1,278,878	C4 P1	43,557
	0223611	12122	440,598	440,598		0
	1032615	12408	2,030,058	2,030,058		0
	0888486	12432	872,496	872,496		0
	3146110	12440	161,938	193,710	P1	-31,772
	2255545	12440	130,905	145,221	P1	-14,316
	3151342	12440	609,297	636,529	C2 P1 P4	-27,232
	3353228	12440	61,280	50,497	C4 P6	10,783
	1832280	12882	385,798	385,798		0
	3172965	12890	1,926,902	1,453,282	P1 P6	473,620
	2718260	12890	564,270	564,270	C4	0
	2646420	12890	350,796	350,796	C4	0
	2012880	12890	1,781,783	1,781,783		0
	3225820	12890	562,640	573,632	C1 P1	-10,992
	3340346	12890	483,363	673,891	P6	-190,528
	3487047	12890	764,535	570,904	C1 P1 P6	193,631
	1449184	13765	155,998	352,152	P1 P4	-196,154

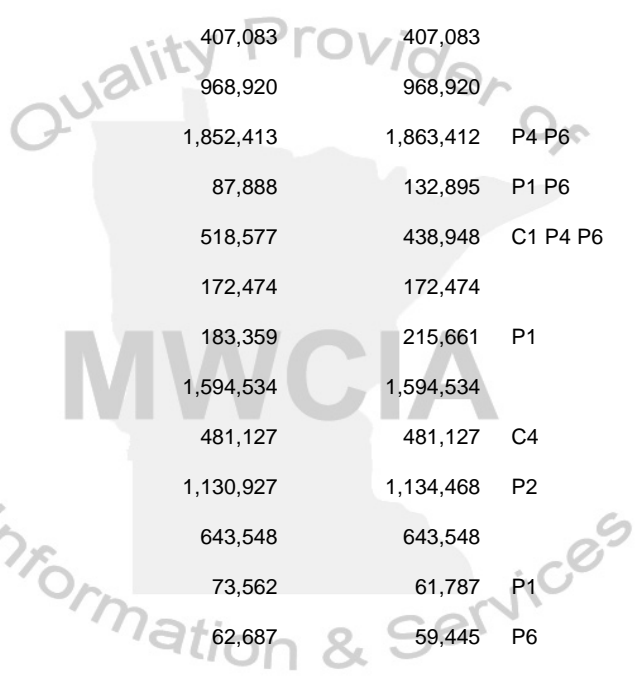


Minnesota Workers Compensation Insurers Association

Voluntary Market

Test Audits Completed January 1, 2015 - December 31, 2015

Quarter: 2	AFN Number	Carrier ID	Test Audit Payroll	Company Audit Payroll	Reason Code(s)	Total Payroll Difference
	3182406	14184	577,061	583,668	P1 P6	-6,607
	0225193	14842	1,222,796	1,243,877	C4 P4	-21,081
	0307432	14842	2,200,717	2,145,319	P1 P4	55,398
	1914537	14842	1,194,260	1,195,386	P6	-1,126
	1363085	15032	1,644,106	1,650,348	P6	-6,242
	1397966	15431	5,494,483	5,494,483		0
	0412848	15539	1,820,675	1,820,675		0
	0641707	15539	407,083	407,083		0
	2085364	15539	968,920	968,920		0
	2359871	15539	1,852,413	1,863,412	P4 P6	-10,999
	0562017	15571	87,888	132,895	P1 P6	-45,007
	2530325	15571	518,577	438,948	C1 P4 P6	79,629
	2803763	15571	172,474	172,474		0
	3145772	15571	183,359	215,661	P1	-32,302
	0735256	15865	1,594,534	1,594,534		0
	0649643	16144	481,127	481,127	C4	0
	0216828	16144	1,130,927	1,134,468	P2	-3,541
	0144100	16144	643,548	643,548		0
	0987492	16144	73,562	61,787	P1	11,775
	2189518	16144	62,687	59,445	P6	3,242
	2996855	16144	308,243	308,243	C4	0
	3213528	16144	156,405	155,300	P3	1,105
	3343276	16144	259,176	177,996	P7	81,180
	3520485	16144	112,964	87,774	C4 P6	25,190
	3601123	16144	307,528	281,277	C4 P1 P2 P6	26,251
	1752553	16144	1,499,902	1,499,902		0
	2931133	16144	1,287,384	1,287,384		0
	3155332	16144	1,084,766	1,090,835	P4	-6,069
	3249955	16365	853,821	833,061	C4 P3	20,760
	1379518	16365	1,691,979	1,691,979		0
	1734270	16446	1,134,924	1,134,924	C4	0

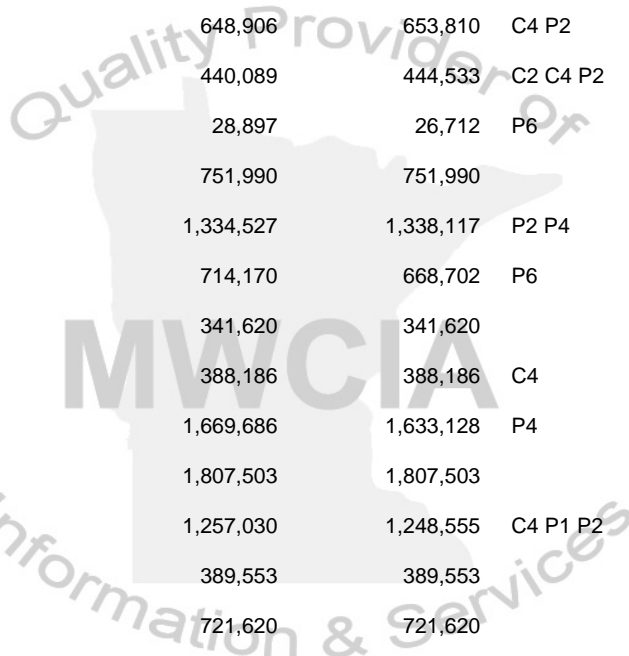


Minnesota Workers Compensation Insurers Association

Voluntary Market

Test Audits Completed January 1, 2015 - December 31, 2015

Quarter: 2	AFN Number	Carrier ID	Test Audit Payroll	Company Audit Payroll	Reason Code(s)	Total Payroll Difference
	1765817	16985	148,300	157,918	P4 P5 P6	-9,618
	0707678	16985	169,070	169,070	C4	0
	0652164	16985	165,865	157,970	P3 P5	7,895
	1916556	16985	81,274	81,274		0
	0579661	16985	62,026	73,265	P1	-11,239
	3576849	16985	116,996	115,341	P4	1,655
	3212771	16985	399,635	399,635		0
	0230855	17027	648,906	653,810	C4 P2	-4,904
	0133299	17256	440,089	444,533	C2 C4 P2	-4,444
	1890115	17256	28,897	26,712	P6	2,185
	2074320	17426	751,990	751,990		0
	1948482	17426	1,334,527	1,338,117	P2 P4	-3,590
	0970271	17426	714,170	668,702	P6	45,468
	0928348	17426	341,620	341,620		0
	0724505	17426	388,186	388,186	C4	0
	0337951	17426	1,669,686	1,633,128	P4	36,558
	0048976	17426	1,807,503	1,807,503		0
	3169465	17426	1,257,030	1,248,555	C4 P1 P2	8,475
	2102277	17426	389,553	389,553		0
	1196618	17469	721,620	721,620		0
	1448110	17469	1,526,187	1,526,187		0
	2050242	17469	752,917	752,917		0
	0427438	17469	784,499	796,201	P6	-11,702
	1004565	17612	845,182	845,182		0
	0679003	17612	1,817,417	1,817,417		0
	0018511	18147	153,548	153,548		0
	0203262	18147	458,138	455,226	C2 C4 P1	2,912
	1443240	18147	883,607	883,607	C4	0
	1983725	18147	90,865	90,865	C3	0
	2104598	18147	59,503	58,075	C4 P1	1,428
	3130844	18147	504,300	497,901	C1 C4 P5	6,399

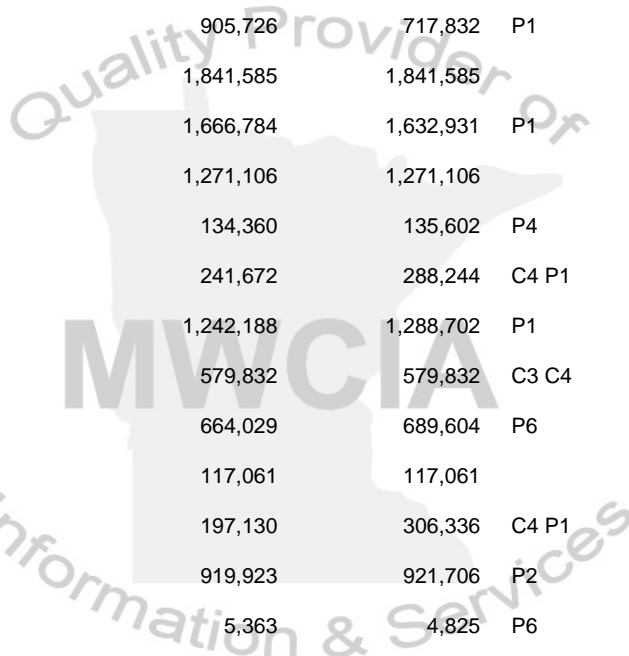


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Quarter: 2	AFN Number	Carrier ID	Test Audit Payroll	Company Audit Payroll	Reason Code(s)	Total Payroll Difference
	3162559	18147	130,409	130,409	C1 C4	0
	3201037	18147	245,770	245,770	C4	0
	3156585	18147	67,945	67,945		0
	0101370	18147	1,572,613	1,574,177	P4	-1,564
	3160587	19968	1,191,773	1,191,773	C4	0
	3197940	19968	1,438,146	1,438,146		0
	3319390	19968	900,764	909,257	C4 P6	-8,493
	3092275	19968	905,726	717,832	P1	187,894
	2711958	19968	1,841,585	1,841,585		0
	1063049	19968	1,666,784	1,632,931	P1	33,853
	3280904	20206	1,271,106	1,271,106		0
	1283111	22799	134,360	135,602	P4	-1,242
	0553646	22799	241,672	288,244	C4 P1	-46,572
	2091488	22799	1,242,188	1,288,702	P1	-46,514
	1914626	22799	579,832	579,832	C3 C4	0
	2807394	22799	664,029	689,604	P6	-25,575
	2668262	24759	117,061	117,061		0
	0914118	24759	197,130	306,336	C4 P1	-109,206
	0645800	24759	919,923	921,706	P2	-1,783
	2633884	24759	5,363	4,825	P6	538
	0679887	26135	866,573	866,573	C4	0
	0017906	27669	1,783,913	1,789,394	C3 C4 P1 P2 P6	-5,481
	2150573	27669	365,739	365,739		0
	3190730	27669	59,951	65,082	P4	-5,131
	3363796	27995	1,631,304	1,631,304	C4	0
	2586100	29661	1,152,326	1,102,699	P1 P4	49,627
	1340522	32044	1,474,404	1,512,337	P2 P4	-37,933
	3230679	33928	194,730	184,423	C3 P1 P2	10,307
	3188564	33928	302,941	302,941		0
	0275018	33928	323,684	323,684	C4	0
	3231499	35866	367,087	367,087	C4	0

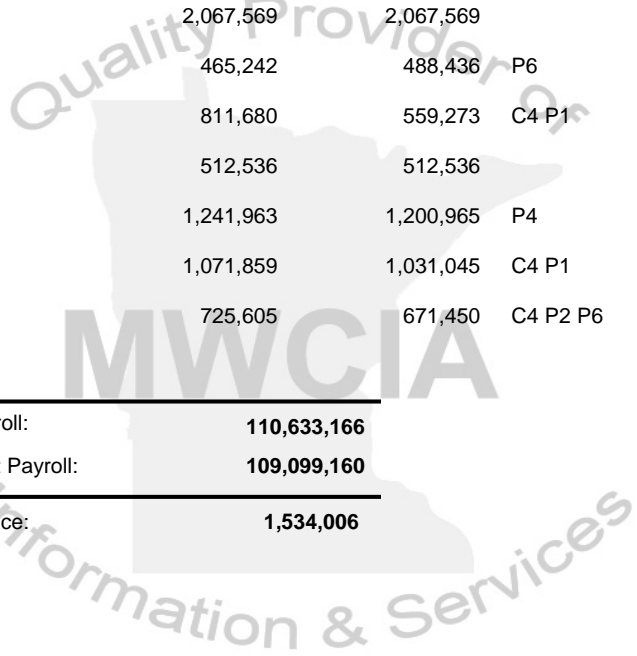


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Quarter: 2	AFN Number	Carrier ID	Test Audit Payroll	Company Audit Payroll	Reason Code(s)	Total Payroll Difference
	3166105	35866	286,156	286,156		0
	2158515	35866	752,449	752,449		0
	3134275	35866	306,167	306,167		0
	3142938	35866	571,414	698,000	P2 P6	-126,586
	3154808	35866	396,288	220,095	P5 P6	176,193
	0135976	35866	466,137	467,668	P2 P5	-1,531
	0222933	35866	1,651,444	1,667,097	P4	-15,653
	0302694	35866	2,067,569	2,067,569		0
	1827529	37079	465,242	488,436	P6	-23,194
	3178665	39071	811,680	559,273	C4 P1	252,407
	3139436	39071	512,536	512,536		0
	2899892	39071	1,241,963	1,200,965	P4	40,998
	1242318	39071	1,071,859	1,031,045	C4 P1	40,814
	0530204	69103	725,605	671,450	C4 P2 P6	54,155
Quarterly Total Test Audit Payroll:			110,633,166			
Quarterly Total Company Audit Payroll:				109,099,160		
Quarterly Total Payroll Difference:						1,534,006

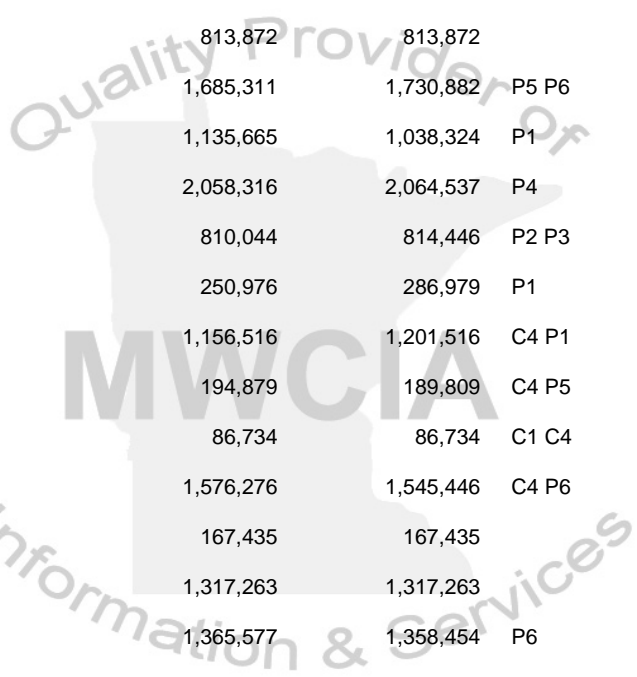


Minnesota Workers Compensation Insurers Association

Voluntary Market

Test Audits Completed January 1, 2015 - December 31, 2015

Quarter: 3	AFN Number	Carrier ID	Test Audit Payroll	Company Audit Payroll	Reason Code(s)	Total Payroll Difference
	0822809	10030	1,286,395	1,286,395		0
	0051985	10030	1,774,366	1,686,118	P1	88,248
	3192630	11037	287,799	287,799		0
	3223796	11037	20,341	17,963	P6	2,378
	0246263	11223	1,614,531	1,614,531		0
	3148282	11223	810,270	810,270		0
	2691710	11223	1,206,029	993,525	P1	212,504
	2319772	11223	813,872	813,872		0
	0827932	11223	1,685,311	1,730,882	P5 P6	-45,571
	3041549	11347	1,135,665	1,038,324	P1	97,341
	0186430	11347	2,058,316	2,064,537	P4	-6,221
	1845233	11347	810,044	814,446	P2 P3	-4,402
	3588529	12122	250,976	286,979	P1	-36,003
	1137549	12432	1,156,516	1,201,516	C4 P1	-45,000
	1986201	12440	194,879	189,809	C4 P5	5,070
	3332463	12440	86,734	86,734	C1 C4	0
	3137243	12637	1,576,276	1,545,446	C4 P6	30,830
	0296490	12882	167,435	167,435		0
	3204596	13072	1,317,263	1,317,263		0
	0330620	13269	1,365,577	1,358,454	P6	7,123
	2239949	13269	1,384,066	1,383,144	C4 P6	922
	3412054	13269	831,932	835,746	P2 P4	-3,814
	3114615	13269	775,275	1,190,000	P6	-414,725
	2749564	13269	1,195,410	1,188,924	P3	6,486
	2038030	13536	415,548	415,548		0
	2340607	13633	97,346	170,313	P7	-72,967
	3516826	13633	267,204	267,204		0
	3292117	13633	565,805	684,536	P3	-118,731
	3136244	13633	364,422	467,943	C4 P1 P2	-103,521
	2159961	13781	447,193	447,193		0
	1172824	14397	1,673,394	1,549,350	P6	124,044

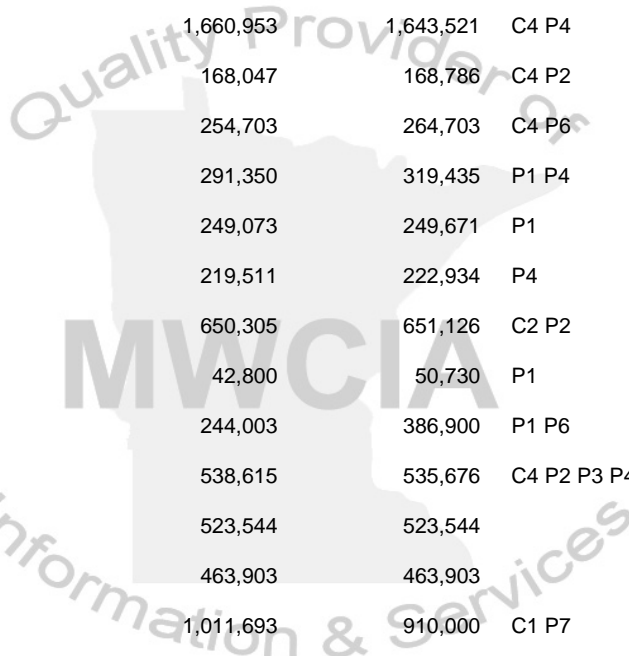


Minnesota Workers Compensation Insurers Association

Voluntary Market

Test Audits Completed January 1, 2015 - December 31, 2015

Quarter: 3	AFN Number	Carrier ID	Test Audit Payroll	Company Audit Payroll	Reason Code(s)	Total Payroll Difference
	3153543	14451	699,296	699,296		0
	1788981	14451	1,673,536	1,652,471	P6	21,065
	2140810	14974	1,724,863	1,674,475	C4 P6	50,388
	1196553	14974	2,055,347	2,055,347		0
	0894087	15172	634,466	657,893	C4 P4	-23,427
	0966576	15172	1,349,832	1,349,832		0
	2640945	15172	683,694	683,694		0
	0556521	15385	1,660,953	1,643,521	C4 P4	17,432
	3372869	15539	168,047	168,786	C4 P2	-739
	3161892	15539	254,703	264,703	C4 P6	-10,000
	1217151	15539	291,350	319,435	P1 P4	-28,085
	1166735	15539	249,073	249,671	P1	-598
	0262072	15539	219,511	222,934	P4	-3,423
	3171219	15539	650,305	651,126	C2 P2	-821
	1122398	15571	42,800	50,730	P1	-7,930
	1686038	15571	244,003	386,900	P1 P6	-142,897
	2763834	15571	538,615	535,676	C4 P2 P3 P4	2,939
	2024985	15873	523,544	523,544		0
	0789020	15873	463,903	463,903		0
	2433290	16144	1,011,693	910,000	C1 P7	101,693
	2122391	16144	306,657	306,657	C4	0
	3138156	16144	308,815	301,419	C2 C4 P6	7,396
	1915967	16446	727,414	727,414		0
	1930168	16446	1,205,633	1,232,362	C4 P4	-26,729
	3140014	16446	1,778,133	1,778,133	C4	0
	0838926	16446	1,643,835	1,643,835		0
	1001299	16446	655,982	664,241	C4 P6	-8,259
	3321947	16446	1,033,776	1,033,776		0
	0356662	16446	1,345,823	1,345,823		0
	0052329	16446	1,290,180	1,290,180		0
	0001899	17027	792,329	794,139	C1 C3 C4 P2	-1,810

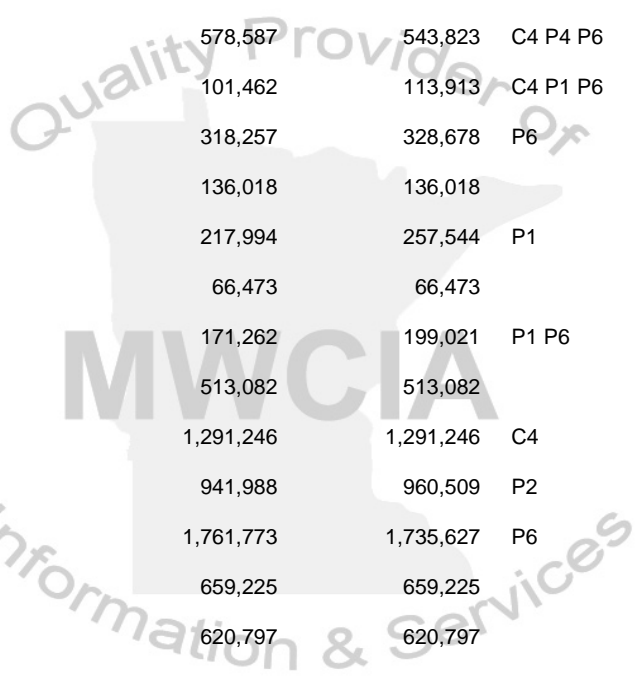


Minnesota Workers Compensation Insurers Association

Voluntary Market

Test Audits Completed January 1, 2015 - December 31, 2015

Quarter: 3	AFN Number	Carrier ID	Test Audit Payroll	Company Audit Payroll	Reason Code(s)	Total Payroll Difference
	0535559	17027	109,756	109,756	C4	0
	0100730	17124	531,174	531,174		0
	0525359	17124	1,761,315	1,797,955	P4	-36,640
	3157508	17256	30,031	25,479	C4 P6	4,552
	0717282	17256	108,450	107,353	P6	1,097
	3188150	17256	29,483	29,483		0
	3190245	17426	495,028	466,437	C4 P6	28,591
	0082147	17426	578,587	543,823	C4 P4 P6	34,764
	0097853	17426	101,462	113,913	C4 P1 P6	-12,451
	1217860	17426	318,257	328,678	P6	-10,421
	3100030	17426	136,018	136,018		0
	3127342	17426	217,994	257,544	P1	-39,550
	3351659	17426	66,473	66,473		0
	3427068	17426	171,262	199,021	P1 P6	-27,759
	0698024	17469	513,082	513,082		0
	3131855	17469	1,291,246	1,291,246	C4	0
	2789523	17469	941,988	960,509	P2	-18,521
	1391283	17469	1,761,773	1,735,627	P6	26,146
	1123700	17469	659,225	659,225		0
	3189392	17469	620,797	620,797		0
	3564576	17469	617,244	509,550	P6	107,694
	2377748	18147	118,694	118,694		0
	0159395	18147	493,504	495,507	C2 P4	-2,003
	0461431	18147	159,695	185,346	P1	-25,651
	3252741	18147	531,220	532,601	P2	-1,381
	1406329	18147	777,215	777,215		0
	2530937	18147	530,410	525,114	P1	5,296
	3219754	19968	905,736	968,750	P7	-63,014
	3536173	19968	936,000	991,295	C1 P3	-55,295
	1341987	20605	575,012	597,634	P6	-22,622
	0974366	22241	1,960,940	1,960,940		0

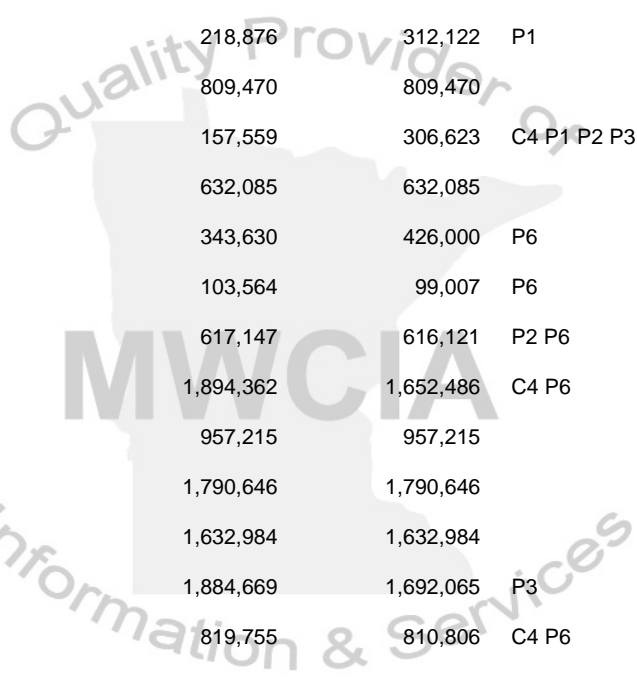


Minnesota Workers Compensation Insurers Association

Voluntary Market

Test Audits Completed January 1, 2015 - December 31, 2015

Quarter: 3	AFN Number	Carrier ID	Test Audit Payroll	Company Audit Payroll	Reason Code(s)	Total Payroll Difference
	3200499	22241	294,320	312,787	P1	-18,467
	1463853	22799	98,121	98,121		0
	0168289	22799	274,902	274,902		0
	0156680	24562	498,217	498,217		0
	0252999	24562	402,969	402,969		0
	3303017	24562	733,334	733,334		0
	2581426	24759	997,980	997,980		0
	0201782	24759	218,876	312,122	P1	-93,246
	3187712	24759	809,470	809,470		0
	0711152	24759	157,559	306,623	C4 P1 P2 P3	-149,064
	2905000	27197	632,085	632,085		0
	3364672	27669	343,630	426,000	P6	-82,370
	0785431	27669	103,564	99,007	P6	4,557
	3168944	29734	617,147	616,121	P2 P6	1,026
	2016214	29734	1,894,362	1,652,486	C4 P6	241,876
	2673649	29734	957,215	957,215		0
	3175149	29734	1,790,646	1,790,646		0
	0757160	29734	1,632,984	1,632,984		0
	0829625	31283	1,884,669	1,692,065	P3	192,604
	1055933	31283	819,755	810,806	C4 P6	8,949
	1763350	31283	798,774	819,547	P6	-20,773
	1108085	31283	1,973,224	2,100,000	P6	-126,776
	1571494	31283	964,307	1,018,331	C4 P6	-54,024
	3582140	33928	330,924	330,924		0
	2029405	33928	33,905	74,630	C4 P1 P6	-40,725
	3186757	35866	674,176	674,176		0
	2163063	35866	251,467	251,467		0
	0529761	35866	1,184,698	1,179,650	P1 P2	5,048
	0153176	35866	501,618	501,618	C2 C4	0
	0985872	39137	684,990	692,258	C4 P2	-7,268
	3297188	39137	229,570	229,570		0



Minnesota Workers Compensation Insurers Association

Voluntary Market

Test Audits Completed January 1, 2015 - December 31, 2015

Quarter: 3	AFN Number	Carrier ID	Test Audit Payroll	Company Audit Payroll	Reason Code(s)	Total Payroll Difference
	3227137	69103	225,076	317,430	P6	-92,354
	3222801	69103	158,699	179,965	P7	-21,266
	3170240	69103	319,266	319,266	C4	0
	0483265	69103	406,230	260,842	P3 P6	145,388
	3570278	69103	231,732	199,897	C4 P3	31,835
	3128877	69103	89,497	89,497		0
	3082300	69103	482,077	482,077		0
	2235218	69103	286,606	277,001	P4	9,605
	3296708	69103	230,951	230,951		0
	3160501	69103	1,102,504	1,094,080	P4	8,424

Quarterly Total Test Audit Payroll: **98,235,468**

Quarterly Total Company Audit Payroll: **98,729,471**

Quarterly Total Payroll Difference: **(494,003)**

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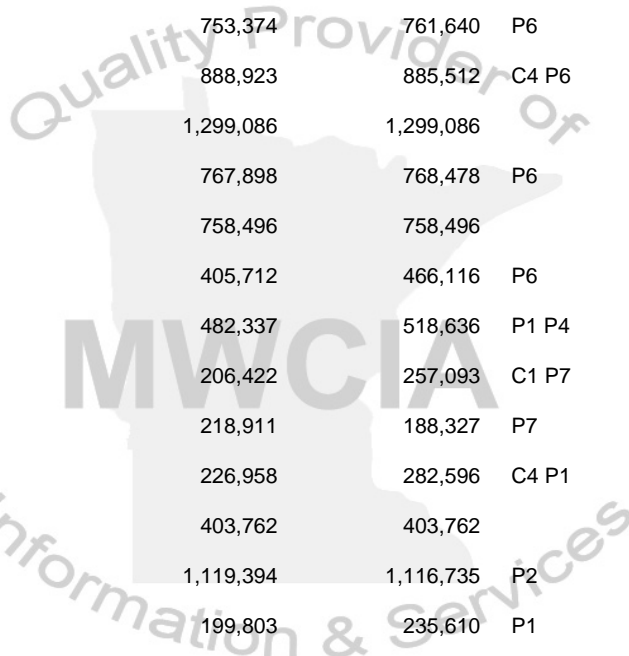
Information & Services

Minnesota Workers Compensation Insurers Association

Voluntary Market

Test Audits Completed January 1, 2015 - December 31, 2015

Quarter: 4	AFN Number	Carrier ID	Test Audit Payroll	Company Audit Payroll	Reason Code(s)	Total Payroll Difference
	1972596	10782	567,038	552,089	P2 P4	14,949
	2590883	10782	1,044,728	1,044,728		0
	0074578	10960	1,064,689	1,006,621	C4 P3 P6	58,068
	3178929	11169	571,852	456,113	C4 P1	115,739
	0756008	11169	1,091,514	1,091,514		0
	0878561	11266	747,749	578,891	P1	168,858
	0010561	11266	1,016,973	1,016,973		0
	0654647	11355	753,374	761,640	P6	-8,266
	2893096	11525	888,923	885,512	C4 P6	3,411
	2345331	11525	1,299,086	1,299,086		0
	3188821	11576	767,898	768,478	P6	-580
	0136875	11576	758,496	758,496		0
	2764334	11576	405,712	466,116	P6	-60,404
	3519487	11576	482,337	518,636	P1 P4	-36,299
	0563536	11576	206,422	257,093	C1 P7	-50,671
	3433316	11576	218,911	188,327	P7	30,584
	3586889	11576	226,958	282,596	C4 P1	-55,638
	2258056	11770	403,762	403,762		0
	0226378	11916	1,119,394	1,116,735	P2	2,659
	0810088	12122	199,803	235,610	P1	-35,807
	2052989	12122	636,519	636,519		0
	2212030	12122	145,540	156,286	P6	-10,746
	3135628	12122	271,585	317,221	C4 P3	-45,636
	3195882	12122	183,311	179,451	P6	3,860
	3310471	12122	157,457	157,457		0
	3321166	12122	610,841	748,735	C1 P1 P4 P6	-137,894
	2994445	12432	800,122	1,124,877	P6	-324,755
	3200428	12440	548,950	565,255	P1 P6	-16,305
	3598892	12440	119,607	113,288	P1 P6	6,319
	2977761	12882	200,508	200,508		0
	2263424	13129	2,156,991	2,016,758	P1 P2	140,233

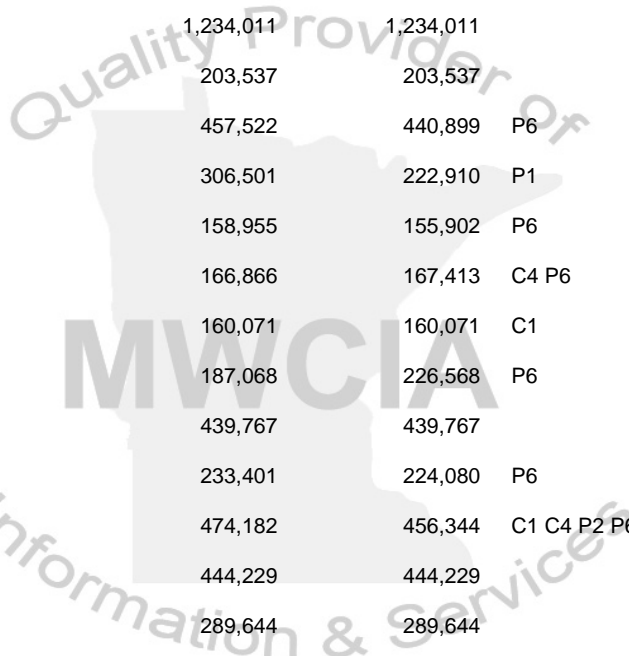


Minnesota Workers Compensation Insurers Association

Voluntary Market

Test Audits Completed January 1, 2015 - December 31, 2015

Quarter: 4	AFN Number	Carrier ID	Test Audit Payroll	Company Audit Payroll	Reason Code(s)	Total Payroll Difference
	3013618	13129	1,265,451	1,265,451	C4	0
	3291840	13633	295,712	295,712		0
	2777886	13633	214,625	220,944	C1 P2 P3	-6,319
	1240951	13633	609,931	701,595	P6	-91,664
	2875802	13633	182,134	194,213	P6	-12,079
	1886339	14184	91,655	90,948	P4	707
	3425828	14451	434,827	434,827		0
	2512807	14451	1,234,011	1,234,011		0
	2773333	14842	203,537	203,537		0
	3137707	14842	457,522	440,899	P6	16,623
	3179832	14842	306,501	222,910	P1	83,591
	3194210	14842	158,955	155,902	P6	3,053
	3220335	14842	166,866	167,413	C4 P6	-547
	3448808	14842	160,071	160,071	C1	0
	3606820	14842	187,068	226,568	P6	-39,500
	3590811	14842	439,767	439,767		0
	1994085	14842	233,401	224,080	P6	9,321
	3317568	15539	474,182	456,344	C1 C4 P2 P6	17,838
	2642980	15539	444,229	444,229		0
	0370860	15539	289,644	289,644		0
	2048736	15571	591,148	603,837	P6	-12,689
	1306510	15571	183,620	188,120	C4 P1	-4,500
	2675536	15660	935,264	935,264		0
	2849062	15660	1,392,716	1,394,387	P6	-1,671
	0063096	15865	1,038,949	1,038,949		0
	3205624	15865	916,106	916,106		0
	2975432	15873	1,292,707	1,295,995	P2	-3,288
	2678381	15873	549,492	603,277	P7	-53,785
	3402046	15873	254,593	254,593	C4	0
	2519593	15873	1,321,285	1,321,285	C4	0
	1095544	15873	931,721	931,721		0

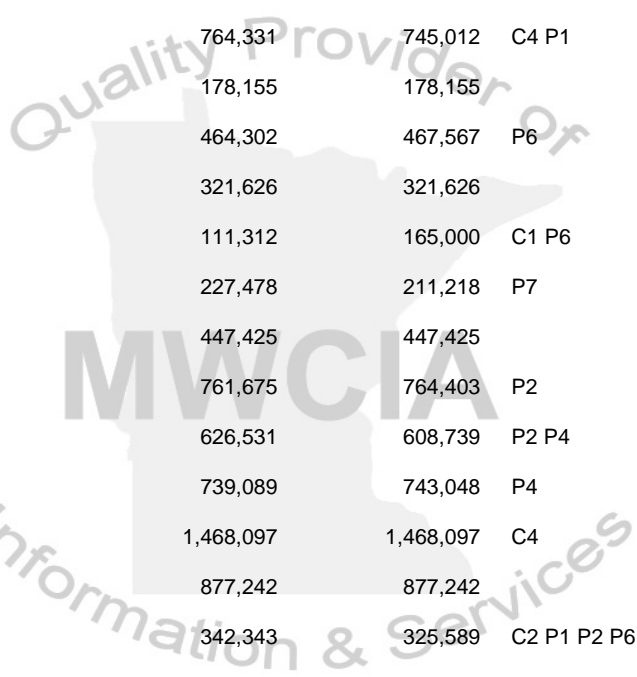


Minnesota Workers Compensation Insurers Association

Voluntary Market

Test Audits Completed January 1, 2015 - December 31, 2015

Quarter: 4	AFN Number	Carrier ID	Test Audit Payroll	Company Audit Payroll	Reason Code(s)	Total Payroll Difference
	3225778	15962	956,986	831,152	C4 P1 P4	125,834
	3188394	15962	512,718	519,663	P6	-6,945
	0318086	15962	594,581	594,581		0
	3189085	15962	332,372	321,617	C4 P4 P6	10,755
	3356046	16144	278,030	335,921	C1 P1	-57,891
	3178343	16144	92,132	92,132	C4	0
	3175443	16446	1,220,508	869,000	P6	351,508
	3131224	16446	764,331	745,012	C4 P1	19,319
	1858742	16985	178,155	178,155		0
	1445456	16985	464,302	467,567	P6	-3,265
	3272848	17027	321,626	321,626		0
	3367986	17027	111,312	165,000	C1 P6	-53,688
	3201973	17124	227,478	211,218	P7	16,260
	1379666	17124	447,425	447,425		0
	2682370	17124	761,675	764,403	P2	-2,728
	3244508	17124	626,531	608,739	P2 P4	17,792
	1441027	17124	739,089	743,048	P4	-3,959
	1234986	17124	1,468,097	1,468,097	C4	0
	0557803	17124	877,242	877,242		0
	0441619	17124	342,343	325,589	C2 P1 P2 P6	16,754
	0156973	17426	68,740	110,000	P7	-41,260
	2938391	17426	892,654	896,533	C1 C4 P3 P6	-3,879
	3128691	17965	1,572,427	1,555,443	P1	16,984
	2031833	18147	218,858	229,705	P1 P6	-10,847
	3201030	19291	508,245	521,519	P4	-13,274
	3154568	19968	222,784	222,784	C4	0
	3165808	19968	941,617	951,995	C4 P6	-10,378
	1197002	19968	332,008	316,187	C4 P3	15,821
	3451826	19968	288,653	189,385	P1	99,268
	0627178	19968	842,908	842,908	C1	0
	3399747	19968	677,543	850,000	P7	-172,457



Minnesota Workers Compensation Insurers Association

Voluntary Market

Test Audits Completed January 1, 2015 - December 31, 2015

Quarter: 4	AFN Number	Carrier ID	Test Audit Payroll	Company Audit Payroll	Reason Code(s)	Total Payroll Difference
	3250913	19968	266,546	268,880	P7	-2,334
	3190183	19968	903,673	823,624	C4 P6	80,049
	3445666	19968	301,156	256,361	C4 P6	44,795
	3215661	20583	922,270	921,613	P2 P6	657
	3190336	20583	485,248	526,000	P1 P6	-40,752
	3440666	20583	524,926	525,927	P2	-1,001
	1854798	22241	975,499	975,499		0
	2178435	22241	1,295,199	1,192,686	P4	102,513
	0143898	22241	2,065,386	1,951,286	P6	114,100
	2760665	23957	874,718	736,718	P1	138,000
	3200912	23957	540,381	521,596	C4 P6	18,785
	2313260	24562	1,384,649	1,392,726	P2	-8,077
	2383381	24562	1,427,560	1,353,237	C2 C4 P1 P6	74,323
	0270040	24562	313,307	425,000	P6	-111,693
	1095072	24562	1,193,737	1,206,292	P4	-12,555
	3214038	31283	920,558	1,101,691	P6	-181,133
	2664259	32044	81,856	75,146	C4 P7	6,710
	0300977	33928	76,947	81,021	C1 C3 P4	-4,074
	0063657	33928	277,657	277,657	C4	0
	0436020	38660	1,533,717	1,533,717		0
	0082996	38660	1,039,187	1,039,187		0
	2598027	38660	1,814,143	1,814,143		0
	3017230	38660	1,785,340	1,785,340	C4	0
	3212673	38660	453,265	453,265	C4	0
	3196753	38660	253,775	285,480	P2 P3 P6	-31,705
	3392526	38660	167,251	167,251	C4	0
	3315861	39071	546,382	553,966	P6	-7,584
	3580985	39071	588,478	588,478		0
	3371813	39071	213,675	213,675	C2	0
	3435368	39071	228,348	228,348	C1	0
	3247758	39071	534,870	534,870		0

Minnesota Workers Compensation Insurers Association

Voluntary Market

Test Audits Completed January 1, 2015 - December 31, 2015

Quarter: 4	AFN Number	Carrier ID	Test Audit Payroll	Company Audit Payroll	Reason Code(s)	Total Payroll Difference
	0668354	39071	653,051	657,641	P2	-4,590
	1307266	39071	126,592	230,352	P7	-103,760
	2573814	39071	13,300	315,000	P1 P6	-301,700
	3219379	39071	169,168	169,168		0
	3235771	39071	318,058	318,058	C3	0
	3465169	39137	402,861	402,861		0
	3191664	39137	560,945	540,960	C2 P6	19,985
	2380455	39137	299,298	300,783	P2	-1,485
	0075531	40533	49,803	230,312	P6	-180,509
	0356000	40533	156,801	156,801	C4	0
	3605530	40533	659,962	659,962		0
	3190383	40533	811,263	529,200	P1	282,063
	2426560	40533	559,465	599,262	P1	-39,797
	0580856	59003	144,845	144,845		0
	3562656	69103	94,753	115,354	P6	-20,601

Quarterly Total Test Audit Payroll: **83,817,979**

Quarterly Total Company Audit Payroll: **84,012,855**

Quarterly Total Payroll Difference: **(194,876)**

Minnesota Workers Compensation Insurers Association

Voluntary Market

Test Audits Completed January 1, 2015 - December 31, 2015

YTD Total Test Audit Payroll:	396,784,561
YTD Total Company Audit Payroll:	396,181,887
YTD Total Payroll Difference:	602,674

Summary of Errors:

Error	Count of Errors	Error	Count of Errors	Total Audits:	537
P1	96	C1	26	Total Audits w/ Differences:	370
P2	65	C2	16	Percentage of Audits showing Differences:	68.9 %
P3	28	C3	10		
P4	55	C4	130		
P5	11	C5	0		
P6	139				
P7	19				

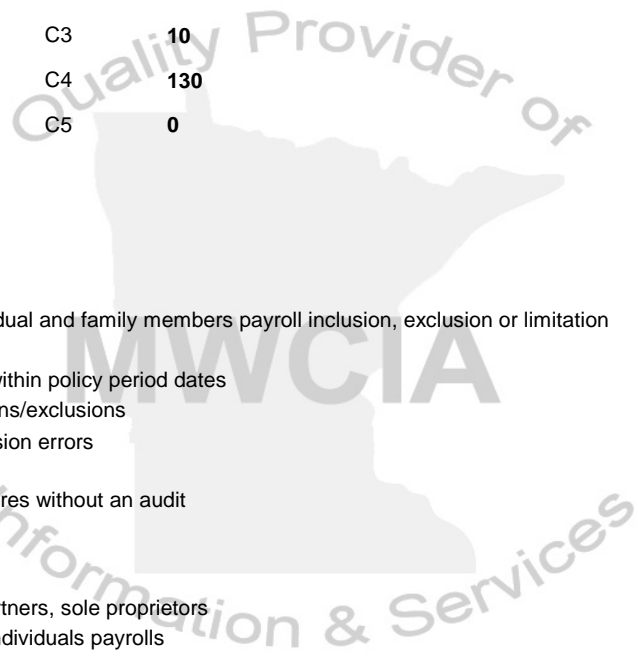
Difference Reasons

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, 2015 - December 31, 2015

Minnesota Workers Compensation Insurers Association

Assigned Risk Market - Physical Audits

Test Audits Completed January 1, 2015 - December 31, 2015

Quarter: 1	AFN Number	Carrier ID	Test Audit Payroll	Company Audit Payroll	Reason Code(s)	Total Payroll Difference
	3170891	21466	484,299	485,370	P6	-1,071
	1243900	21466	456,710	438,706	P4	18,004
	0945080	21466	1,185,367	1,185,367		0
	3538086	21466	1,446,477	1,447,174	P2	-697
	0482560	39579	2,034,690	2,049,665	P1 P6	-14,975
	0954071	39579	1,460,226	1,460,226	C4	0

Quarterly Total Test Audit Payroll: **7,067,769**

Quarterly Total Company Audit Payroll: **7,066,508**

Quarterly Total Payroll Difference: **1,261**

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.

MWCIA

Information & Services

Minnesota Workers Compensation Insurers Association

Assigned Risk Market - Physical Audits

Test Audits Completed January 1, 2015 - December 31, 2015

Quarter: 2	AFN Number	Carrier ID	Test Audit Payroll	Company Audit Payroll	Reason Code(s)	Total Payroll Difference
	3471668	12368	548,140	548,140		0
	3142834	12368	777,723	779,534	P6	-1,811
	1307541	12368	527,371	527,371		0
	0335908	12368	589,599	589,599		0
	0917940	21466	1,462,983	1,526,130	P6	-63,147
	3092364	39579	684,331	721,105	C4 P2 P6	-36,774
	2744759	39579	653,901	653,901		0
	2810042	39579	1,456,346	1,456,346		0

Quarterly Total Test Audit Payroll: **6,700,394**

Quarterly Total Company Audit Payroll: **6,802,126**

Quarterly Total Payroll Difference: **(101,732)**

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.

MWCIA

Information & Services

Minnesota Workers Compensation Insurers Association

Assigned Risk Market - Physical Audits

Test Audits Completed January 1, 2015 - December 31, 2015

Quarter: 4	AFN Number	Carrier ID	Test Audit Payroll	Company Audit Payroll	Reason Code(s)	Total Payroll Difference
	3210794	21466	160,198	160,198	C4	0
	0087491	21466	343,688	366,856	P1	-23,168
	0944513	21466	885,618	885,618		0
	0169951	39579	1,330,499	1,320,060	P6	10,439
	1784358	39579	775,113	775,113		0
	3350231	39579	1,064,466	1,065,239	C4 P1 P6	-773
	3518106	39579	1,063,310	1,063,310		0
	2672715	39579	161,106	161,106		0

Quarterly Total Test Audit Payroll: **5,783,998**

Quarterly Total Company Audit Payroll: **5,797,500**

Quarterly Total Payroll Difference: **(13,502)**

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.

MWCIA

Information & Services

Minnesota Workers Compensation Insurers Association

Assigned Risk Market - Physical Audits

Test Audits Completed January 1, 2015 - December 31, 2015

YTD Total Test Audit Payroll:	19,552,161
YTD Total Company Audit Payroll:	19,666,134
YTD Total Payroll Difference:	(113,973)

Summary of Errors:

Error	Count of Errors	Error	Count of Errors	Total Audits:	22
P1	3	C1	0	Total Audits w/ Differences:	12
P2	2	C2	0	Percentage of Audits showing Differences:	54.5 %
P3	0	C3	0		
P4	1	C4	4		
P5	0	C5	0		
P6	7				
P7	0				

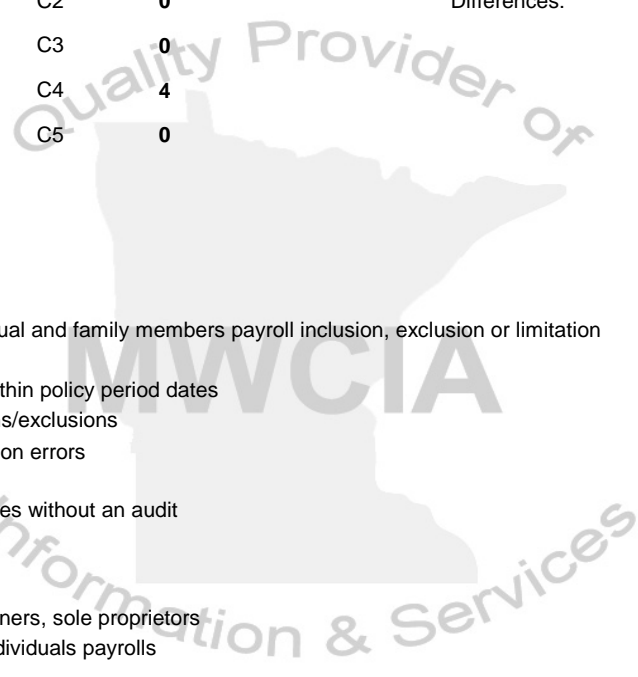
Difference Reasons

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, 2015 - December 31, 2015

Minnesota Workers Compensation Insurers Association

Assigned Risk Market - Mail Audits

Test Audits Completed January 1, 2015 - December 31, 2015

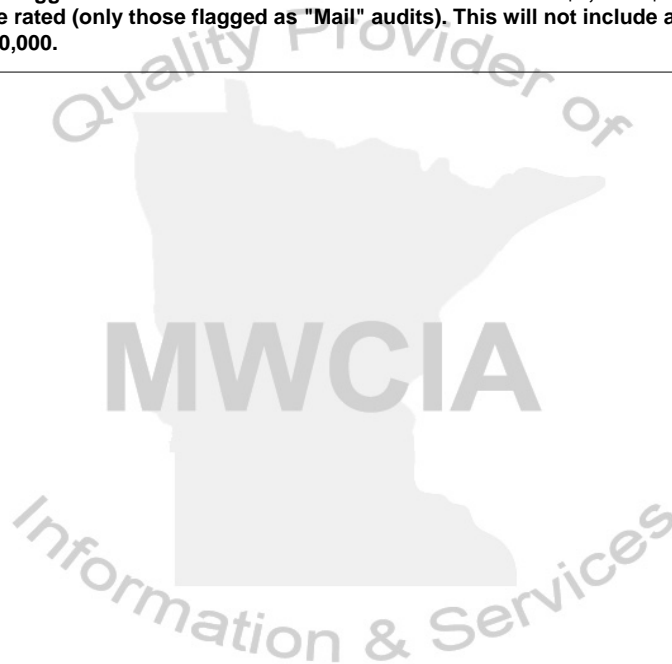
Quarter: 2	AFN Number	Carrier ID	Test Audit Payroll	Company Audit Payroll	Reason Code(s)	Total Payroll Difference
	3147005	12368	1,263,233	1,263,233		0

Quarterly Total Test Audit Payroll: 1,263,233

Quarterly Total Company Audit Payroll: 1,263,233

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, 2015 - December 31, 2015

Quarter: 4	AFN Number	Carrier ID	Test Audit Payroll	Company Audit Payroll	Reason Code(s)	Total Payroll Difference
	1856316	21466	565,110	562,710	P4	2,400
	2592223	21466	441,934	397,811	P6	44,123
	1522582	21466	60,332	60,332		0
	3297289	21466	55,463	57,977	C4 P6	-2,514
	0991040	21466	488,813	498,226	P3	-9,413
	3244196	21466	67,873	65,431	P4	2,442
	3590616	39579	53,380	58,130	C4 P7	-4,750
	3190640	39579	96,946	95,821	P3	1,125

Quarterly Total Test Audit Payroll: **1,829,851**

Quarterly Total Company Audit Payroll: **1,796,438**

Quarterly Total Payroll Difference: **33,413**

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, 2015 - December 31, 2015

YTD Total Test Audit Payroll:	3,093,084
YTD Total Company Audit Payroll:	3,059,671
YTD Total Payroll Difference:	33,413

Summary of Errors:

				Total Audits:	9
				Total Audits w/ Differences:	7
Error	Count of Errors	Error	Count of Errors		
P1	0	C1	0	Percentage of Audits showing Differences:	
P2	0	C2	0	77.8 %	
P3	2	C3	0		
P4	2	C4	2		
P5	0	C5	0		
P6	2				
P7	1				

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

