



Minnesota Workers' Compensation  
Insurers Association, Inc.

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January 25, 2018

**ALL ASSOCIATION MEMBERS**

Circular Letter No. 18-1725

**RE: 2017 Test Audit Summary Report**

Attached are the summary sheets showing the results of the 2017 Test Audit Program by the Minnesota Workers' Compensation Insurers Association Inc. (MWCIA). For your convenience, the report lists all test audits completed from January 1, 2017 through December 31, 2017 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, 2017 - December 31, 2017**

# Minnesota Workers Compensation Insurers Association

## Voluntary Market

Test Audits Completed January 1, 2017 - December 31, 2017

Quarter: 1	AFN Number	Carrier ID	Test Audit Payroll	Company Audit Payroll	Reason Code(s)	Total Payroll Difference
	0507962	10030	61,562	63,123	P1	-1,561
	3621371	10030	1,528,795	1,641,278	C4 P4 P6	-112,483
	2134527	10030	1,981,545	1,699,685	P1 P6	281,860
	1539027	10030	1,039,609	667,231	P1 P6	372,378
	0726435	10030	1,246,088	1,246,088		0
	3222695	10030	497,791	484,078	P1 P6	13,713
	0319651	10170	596,897	567,120	P1 P6	29,777
	0250252	10170	374,058	374,058		0
	2816490	10448	368,395	492,204	C4 P1 P4	-123,809
	3303948	10448	449,572	449,572	C4	0
	3439814	10448	1,180,827	1,135,297	P6	45,530
	3394607	10448	1,812,464	1,784,866	P5	27,598
	3175113	10448	828,166	828,166		0
	1939394	10448	133,018	133,018		0
	3193152	10456	1,170,691	366,241	C4 P1 P6	804,450
	3128333	10456	261,610	377,260	P1	-115,650
	2587530	10456	591,949	591,949		0
	3154460	10456	515,041	515,041		0
	0274240	10456	1,437,904	1,290,997	P2 P6	146,907
	3223578	10456	280,885	280,885	C1	0
	2027488	10782	2,081,548	1,878,481	P1	203,067
	1271121	11223	581,600	581,600	C4	0
	1111558	11266	299,627	299,627	C4	0
	3228279	11266	430,638	418,692	C4 P6	11,946
	2890607	11363	743,671	743,671		0
	3123938	12122	311,815	311,815		0
	2304970	12122	509,945	509,945	C2	0
	3390808	12238	1,284,160	1,257,584	P5	26,576
	2723433	12238	386,089	388,088	C4 P4	-1,999
	2314592	12238	953,613	953,613		0

# Minnesota Workers Compensation Insurers Association

## Voluntary Market

Test Audits Completed January 1, 2017 - December 31, 2017

Quarter: 1	AFN Number	Carrier ID	Test Audit Payroll	Company Audit Payroll	Reason Code(s)	Total Payroll Difference
	3276753	12254	140,165	141,980	C4 P6	-1,815
	3138140	12254	1,367,506	1,370,751	C4 P6	-3,245
	2307910	12440	289,973	357,443	C4 P6	-67,470
	3606893	12440	502,486	502,486	C4	0
	3511726	12440	329,283	367,500	P7	-38,217
	3132113	12440	49,800	55,024	C4 P1 P6	-5,224
	3390047	12637	671,567	671,567		0
	3222783	12890	451,043	469,011	P3	-17,968
	3243089	12890	799,202	849,174	P1	-49,972
	3189129	12890	921,644	897,343	P6	24,301
	1940945	12890	831,947	418,646	P1 P6	413,301
	0059048	13080	5,952,847	5,952,847		0
	3138024	13161	205,444	196,932	C1 C4 P6	8,512
	3455927	13161	508,471	455,761	P1 P4	52,710
	1267752	13161	1,511,693	1,562,776	P6	-51,083
	1337912	13161	761,679	761,679		0
	3130651	13269	1,007,843	968,728	P6	39,115
	1550675	13269	755,489	738,282	P6	17,207
	3412066	13269	184,267	399,227	P1	-214,960
	3074986	13579	670,026	667,990	P4 P6	2,036
	3496959	13633	247,125	247,125		0
	3624867	13889	1,077,934	1,077,934		0
	3180743	14184	67,935	66,200	C4 P7	1,735
	3159494	15032	1,160,640	1,196,128	C4 P4	-35,488
	2337568	15032	1,565,997	1,500,725	C4 P6	65,272
	0521191	15032	1,548,505	1,441,751	P2 P4	106,754
	3600446	15032	1,107,795	1,107,795		0
	3602401	15318	845,981	777,346	P1	68,635
	3187589	15431	318,867	318,867		0
	2340313	15539	692,649	934,535	C4 P4 P6	-241,886
	0155632	15539	90,713	101,874	C4 P3	-11,161

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## Voluntary Market

Test Audits Completed January 1, 2017 - December 31, 2017

Quarter: 1	AFN Number	Carrier ID	Test Audit Payroll	Company Audit Payroll	Reason Code(s)	Total Payroll Difference
	1294814	15539	286,234	285,423	C4 P6	811
	2533588	15539	116,782	77,000	C4 P7	39,782
	2269538	15660	3,528,598	3,528,598	C4	0
	3604143	15865	54,152	55,052	P1	-900
	3245112	15865	138,260	138,260		0
	3214170	15865	593,514	593,514		0
	3194428	15865	77,210	77,210		0
	1776800	15865	195,035	300,035	C4 P6	-105,000
	3129396	15962	400,255	400,255	C4	0
	0186945	15962	411,978	409,620	P4	2,358
	1081675	15962	674,048	674,048		0
	2969963	16144	137,185	139,690	C4 P6	-2,505
	3199503	16144	70,045	70,045		0
	0680079	16144	413,686	413,686	C4	0
	0781010	16195	627,941	599,613	C1 C4 P4 P6	28,328
	3622670	16446	308,497	308,497	C4	0
	3207072	16446	1,183,949	1,183,949		0
	2575566	16446	286,640	271,147	P4	15,493
	1742175	16446	958,559	958,559		0
	1354361	16446	1,504,440	1,504,440		0
	0932523	16446	1,689,336	1,689,336		0
	0658154	16446	469,235	469,235		0
	0328740	16446	386,569	390,854	P6	-4,285
	0322679	16446	851,598	860,305	P4	-8,707
	0321672	16446	707,690	707,690		0
	3145154	16683	896,132	887,140	P6	8,992
	1080458	16985	362,389	362,389		0
	3176555	16985	317,741	200,000	P7	117,741
	2183056	16985	54,729	54,000	P7	729
	3191831	16985	221,949	221,949		0
	3627046	16985	71,272	79,642	P6	-8,370

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## Voluntary Market

Test Audits Completed January 1, 2017 - December 31, 2017

Quarter: 1	AFN Number	Carrier ID	Test Audit Payroll	Company Audit Payroll	Reason Code(s)	Total Payroll Difference
	1952080	17027	125,488	123,686	P1 P6	1,802
	0567175	17027	253,217	253,217		0
	1735357	17124	751,633	518,228	P1 P6	233,405
	2705486	17124	1,721,802	1,721,802		0
	2789159	17124	414,916	399,837	C4 P6	15,079
	3141686	17124	352,128	352,128		0
	0887692	17124	328,163	328,163		0
	3604468	17124	542,560	542,560	C4	0
	3310708	17124	525,316	525,316		0
	0028061	17124	650,767	650,767		0
	0660620	17124	1,458,697	1,458,697		0
	0075710	17124	1,268,569	1,268,569		0
	3225729	17124	429,381	447,601	P6	-18,220
	3182879	17124	580,026	601,169	P1	-21,143
	1034456	17426	110,688	135,488	P1	-24,800
	3606672	17426	272,882	170,000	C4 P7	102,882
	1377574	17426	294,067	296,941	C3 P2 P6	-2,874
	0652636	17469	650,842	650,842		0
	0741639	17469	350,560	369,404	P1	-18,844
	0753912	17469	1,161,559	1,161,559	C4	0
	1282263	17469	355,862	355,862		0
	1406248	17469	306,532	306,532		0
	2022290	17469	800,146	800,146		0
	1956213	17469	609,909	609,909		0
	2028905	17469	1,321,001	1,321,001		0
	2270668	17469	816,135	816,135		0
	3337004	17469	502,033	502,033		0
	3593764	17469	266,985	266,985		0
	0519065	17469	815,454	819,731	P1	-4,277
	2351994	19291	774,376	769,697	P6	4,679
	3539782	19291	1,141,301	1,134,319	P2	6,982

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## Voluntary Market

Test Audits Completed January 1, 2017 - December 31, 2017

Quarter: 1	AFN Number	Carrier ID	Test Audit Payroll	Company Audit Payroll	Reason Code(s)	Total Payroll Difference
	3439815	19968	392,477	392,477		0
	3578211	19968	156,093	144,209	P6	11,884
	1396994	19968	562,017	485,000	P7	77,017
	0637998	19968	374,449	412,418	P1 P2	-37,969
	0461822	20605	1,336,368	1,348,480	C4 P4	-12,112
	3548566	21334	93,038	123,321	C4 P6	-30,283
	2342685	22241	362,441	362,441		0
	3225775	22799	614,366	605,300	C4 P2	9,066
	3158622	22799	991,065	991,065	C2 C4	0
	1258800	22799	109,374	112,287	P6	-2,913
	3158987	22799	814,033	613,145	C2 P1 P6	200,888
	2550504	27197	563,905	563,905		0
	2669790	31283	1,809,105	1,796,473	C4 P6	12,632
	2439905	31283	1,144,574	1,144,574	C4	0
	2067161	31283	1,518,514	1,518,514		0
	0738506	31283	358,631	553,631	P1	-195,000
	2690411	31283	587,232	587,232		0
	1108018	33928	187,251	108,179	P1	79,072
	3194837	35866	291,952	291,952		0
	3192309	35866	355,789	353,932	C2 P6	1,857
	1079034	35866	824,126	828,188	P2	-4,062
	0125407	35866	402,614	402,614		0

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## Voluntary Market

Test Audits Completed January 1, 2017 - December 31, 2017

Quarter: 1	AFN Number	Carrier ID	Test Audit Payroll	Company Audit Payroll	Reason Code(s)	Total Payroll Difference
	3320570	35866	497,815	534,356	C4 P2 P6	-36,541

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Quarterly Total Test Audit Payroll: **102,871,961**

Quarterly Total Company Audit Payroll: **100,769,898**

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Quarterly Total Payroll Difference: **2,102,063**





# Minnesota Workers Compensation Insurers Association

## Voluntary Market

Test Audits Completed January 1, 2017 - December 31, 2017

Quarter: 2	AFN Number	Carrier ID	Test Audit Payroll	Company Audit Payroll	Reason Code(s)	Total Payroll Difference
	2914778	10170	406,803	395,943	C1 P1	10,860
	3578964	10960	329,315	329,315	C4	0
	1442597	11037	63,473	63,473		0
	3222849	11037	87,204	87,204		0
	3185299	11169	1,688,624	1,699,054	C1 P1 P4	-10,430
	2154161	11169	1,571,511	1,577,905	C1 P6	-6,394
	0313289	11169	1,275,088	1,256,562	P3	18,526
	0361534	11169	1,306,287	1,310,447	P1	-4,160
	3023648	11266	523,801	534,990	P6	-11,189
	1849735	11266	367,825	367,825		0
	3160175	11355	376,902	376,902		0
	1167456	11444	631,882	641,910	C4 P1 P6	-10,028
	3548844	11525	4,887,257	4,887,257		0
	2385457	11525	3,344,825	3,344,825		0
	2549921	11576	1,560,208	1,560,208		0
	0906760	11770	217,965	167,976	C1 P1 P3	49,989
	3505366	11770	224,041	406,300	P7	-182,259
	3419493	12122	158,470	158,470		0
	3195375	12122	885,619	885,619	C4	0
	3180658	12122	131,755	132,909	P6	-1,154
	3084221	12122	86,109	104,056	P1 P3 P5	-17,947
	3611063	12122	155,950	101,340	P6	54,610
	2630834	12408	1,569,506	1,569,506		0
	2093626	12440	638,723	638,723	C1 C4	0
	2042096	12440	1,238,803	1,007,981	P1 P6	230,822
	2740958	12890	876,927	879,228	C4 P6	-2,301
	3601985	12890	820,260	824,209	P4	-3,949
	3631329	12890	604,288	846,190	P3 P6	-241,902
	3615657	12890	827,654	959,927	P1 P6	-132,273
	3222251	12998	473,456	476,521	C4 P6	-3,065
	2008920	13161	74,184	137,500	P7	-63,316

# Minnesota Workers Compensation Insurers Association

## Voluntary Market

Test Audits Completed January 1, 2017 - December 31, 2017

Quarter: 2	AFN Number	Carrier ID	Test Audit Payroll	Company Audit Payroll	Reason Code(s)	Total Payroll Difference
	0006211	13161	49,055	96,986	P1 P3	-47,931
	3409830	13633	173,830	173,830		0
	3396258	13633	755,163	692,326	P6	62,837
	3113453	13633	99,894	99,894		0
	0925497	13633	353,311	351,287	P3 P4	2,024
	0094480	13897	856,038	879,904	P3	-23,866
	1988352	14184	984,157	984,157		0
	0125580	14451	1,254,205	1,254,205		0
	1488040	14451	723,364	714,186	P1	9,178
	0525600	14451	375,627	357,433	P2	18,194
	3134751	14451	551,654	651,652	C1 P5	-99,998
	1683470	14451	1,165,949	1,165,949		0
	1487965	14842	250,266	244,365	C1 P4	5,901
	2147408	14842	567,974	561,598	P1	6,376
	2732556	14842	67,881	68,488	C3 C4 P6	-607
	2837889	14842	580,051	580,051		0
	3286731	14842	274,096	274,096		0
	3358646	14842	190,350	197,670	P4	-7,320
	3590916	14842	220,941	181,500	C1 P1 P6	39,441
	1404784	14842	492,416	237,830	P1 P3	254,586
	3618939	15539	518,370	514,781	P6	3,589
	1039342	15571	1,481,535	1,472,910	P4 P6	8,625
	2567180	15571	1,237,659	1,237,659	C4	0
	2143879	15571	1,507,895	1,372,526	P1 P4 P6	135,369
	1791680	15660	3,608,051	3,608,051		0
	0682144	15660	4,488,925	4,488,925		0
	0048321	15660	2,957,439	2,957,439		0
	2937352	15660	2,685,492	2,685,492		0
	1782037	15865	959,125	959,125		0
	2426994	15865	939,477	939,477		0
	1456970	15865	198,577	198,577		0

# Minnesota Workers Compensation Insurers Association

## Voluntary Market

Test Audits Completed January 1, 2017 - December 31, 2017

Quarter: 2	AFN Number	Carrier ID	Test Audit Payroll	Company Audit Payroll	Reason Code(s)	Total Payroll Difference
	3623722	15873	381,299	381,299		0
	3216790	15962	518,432	500,046	P6	18,386
	3587282	15962	562,414	562,414		0
	3603348	16144	197,710	486,404	C4 P7	-288,694
	3503047	16144	685,221	685,221	C1	0
	1312618	16195	244,050	246,102	P4	-2,052
	3604127	16195	494,367	553,924	P1 P2 P4	-59,557
	0487627	16446	607,195	607,195		0
	0400211	16683	540,136	526,199	C4 P1	13,937
	0025151	16683	840,165	858,410	P2 P4	-18,245
	3594832	16985	316,434	343,382	P1 P6	-26,948
	0060470	17124	326,008	326,008		0
	0891258	17124	428,399	428,399		0
	1863061	17426	79,084	79,084		0
	3600573	17469	340,745	340,745	C4	0
	0012572	17469	1,306,871	1,306,871		0
	3239018	17469	1,631,711	1,631,711		0
	1801830	18244	1,233,107	677,362	P1 P4	555,745
	0255963	18244	346,225	346,225		0
	1113356	19968	1,191,130	1,063,134	C4 P1	127,996
	2706440	19968	729,091	750,000	P6	-20,909
	3172502	19968	458,446	458,446		0
	3575188	19968	145,976	194,920	C4 P1	-48,944
	1980661	22241	1,787,632	1,743,169	P4	44,463
	3145909	22241	1,335,706	1,335,706		0
	2299410	22799	834,920	834,920	C4	0
	2687291	22799	162,123	162,123	C1	0
	1932713	22799	577,754	579,338	C2 C4 P2	-1,584
	1105809	22799	235,024	235,024	C4	0
	0997498	22799	216,935	216,935	C4	0
	2913143	22799	951,692	951,692		0

# Minnesota Workers Compensation Insurers Association

## Voluntary Market

Test Audits Completed January 1, 2017 - December 31, 2017

Quarter: 2	AFN Number	Carrier ID	Test Audit Payroll	Company Audit Payroll	Reason Code(s)	Total Payroll Difference
	0202126	22799	135,832	135,832	C4	0
	3160096	24023	2,194,129	2,106,876	P2 P6	87,253
	3179161	24562	1,634,894	1,634,894	C1 C4	0
	2374439	24562	897,889	893,776	P6	4,113
	0400343	24562	432,800	432,800		0
	2141930	24562	795,174	795,174		0
	0551481	24562	1,415,492	1,307,234	P4 P6	108,258
	3585962	27197	895,307	895,307		0
	2463393	27197	882,037	882,037	C4	0
	0038482	27723	439,055	436,582	P2	2,473
	3369962	27723	704,130	711,503	C4 P4	-7,373
	0608289	27723	687,944	687,944	C1 C3	0
	3249208	29734	846,199	844,193	P6	2,006
	3443929	29843	4,304,738	4,304,738		0
	3310788	31283	454,715	415,378	P1	39,337
	3116180	31283	650,419	489,455	P1	160,964
	2572796	31283	1,953,411	2,005,280	C1 P1	-51,869
	1620894	31283	841,078	639,786	C1 P1	201,292
	1307606	31283	605,569	605,569		0
	0731978	31283	1,547,392	1,547,392		0
	3202300	33928	587,449	567,563	P1 P2 P6	19,886
	3286155	33928	578,011	635,962	C2 P1 P2	-57,951
	1426214	33928	105,358	159,289	C4 P1 P2	-53,931
	1389297	33928	226,578	226,578	C4	0
	1259806	33928	258,429	258,429		0
	0331961	33928	126,404	222,703	C3 P1	-96,299
	0433047	35939	734,865	731,000	P6	3,865
	0141747	37079	1,965,230	1,965,230		0
	3366046	38660	317,711	319,863	P6	-2,152
	1351680	38822	2,176,721	2,140,380	C4 P6	36,341
	3357511	39071	639,522	840,210	P1 P6	-200,688

# Minnesota Workers Compensation Insurers Association

## Voluntary Market

Test Audits Completed

January 1, 2017 - December 31, 2017

Quarter: 2	AFN Number	Carrier ID	Test Audit Payroll	Company Audit Payroll	Reason Code(s)	Total Payroll Difference
	3129214	39071	413,155	413,155	C4	0
	1381261	39071	910,065	984,166	P6	-74,101
	0919659	39071	644,069	654,175	P4	-10,106
	2640279	39071	725,720	679,268	P1 P6	46,452

Quarterly Total Test Audit Payroll: **110,406,975**

Quarterly Total Company Audit Payroll: **109,914,773**

Quarterly Total Payroll Difference: **492,202**



# Minnesota Workers Compensation Insurers Association

## Voluntary Market

Test Audits Completed January 1, 2017 - December 31, 2017

Quarter: 3	AFN Number	Carrier ID	Test Audit Payroll	Company Audit Payroll	Reason Code(s)	Total Payroll Difference
	3190989	10448	620,059	620,059	C2	0
	2871610	10448	1,411,361	1,127,701	C2 C4 P2 P4	283,660
	3187250	10456	542,416	542,416		0
	3157229	10782	1,358,059	1,358,059		0
	1306812	10863	1,064,536	1,063,917	C4 P1	619
	2198967	10863	3,376,765	3,371,204	P1	5,561
	3176638	11053	313,698	313,698		0
	0887838	11169	664,787	664,787		0
	2407230	11169	356,871	356,871	C4	0
	2232251	11169	914,498	951,295	P4	-36,797
	0673846	11223	1,319,818	1,269,857	C1 C4 P1	49,961
	3139390	11347	1,253,366	1,253,366	C2 C4	0
	3221245	11347	553,862	561,808	C1 C4 P1 P4 P6	-7,946
	0143502	11347	2,090,028	2,086,870	P6	3,158
	0847160	11363	985,554	940,213	P6	45,341
	3550288	11576	857,131	597,252	P1	259,879
	3209125	11746	1,177,112	1,182,126	C4 P6	-5,014
	2781409	11746	823,980	823,980		0
	1494112	11746	922,702	927,254	P2 P6	-4,552
	1261517	11746	1,320,994	1,320,994	C4	0
	0103802	12122	185,360	185,360		0
	3232177	12211	2,241,480	2,241,480	C1	0
	1966324	12211	637,399	637,399		0
	0153761	12432	1,289,972	1,296,391	C4 P3	-6,419
	1938720	12432	649,118	649,118	C2	0
	0877859	12610	607,347	641,878	C1 C4 P1	-34,531
	3178949	12890	544,163	344,456	C4 P1	199,707
	2017970	12890	715,281	715,281	C4	0
	1452754	12998	891,166	779,573	C4 P1 P4	111,593
	3295305	13161	207,520	151,982	C4 P6	55,538
	2417308	13161	276,495	282,444	C1 P1 P3 P4	-5,949

# Minnesota Workers Compensation Insurers Association

## Voluntary Market

Test Audits Completed January 1, 2017 - December 31, 2017

Quarter: 3	AFN Number	Carrier ID	Test Audit Payroll	Company Audit Payroll	Reason Code(s)	Total Payroll Difference
	3145490	13161	1,086,704	1,106,332	P6	-19,628
	3587021	13439	867,481	867,481	C1 C4	0
	3154839	13439	982,709	982,709	C4	0
	0246166	14397	62,344	153,537	C4 P1	-91,193
	1281453	15245	939,966	947,302	C4 P4	-7,336
	3373083	15245	963,207	1,016,929	P6	-53,722
	0995991	15539	428,584	428,584		0
	3169812	15539	673,092	673,092		0
	3186343	15539	510,069	374,297	P1	135,772
	3235148	15539	297,719	287,817	P6	9,902
	3620710	15539	573,565	586,574	C1 C4 P1 P6	-13,009
	0773018	15539	929,003	947,257	C1 P2 P6	-18,254
	0828548	15539	615,850	556,783	C2 C4 P1 P2 P6	59,067
	1399470	15865	894,475	849,188	C1 P6	45,287
	3393369	15873	834,598	863,570	C1 P6	-28,972
	3202711	15873	1,527,323	1,527,323		0
	1433636	15873	770,085	820,057	P1	-49,972
	0830054	15873	642,683	743,771	C4 P2 P6	-101,088
	3615648	15962	761,382	727,604	C4 P4	33,778
	3440312	16144	509,503	509,503	C2 C4	0
	3586354	16144	182,522	250,311	C4 P6	-67,789
	3233293	16144	320,251	320,251		0
	3204907	16144	369,596	369,596		0
	3193017	16144	334,819	334,819		0
	2228254	16144	970,111	999,598	C4 P3	-29,487
	0747777	16144	299,202	303,956	C4 P1 P3	-4,754
	1207407	16195	1,110,959	931,566	P6	179,393
	3552444	16195	397,761	588,656	C4 P7	-190,895
	2879751	16446	310,956	310,956	C4	0
	3139453	16446	238,206	238,206	C3	0
	0822620	16853	721,356	698,836	C4 P4	22,520

# Minnesota Workers Compensation Insurers Association

## Voluntary Market

Test Audits Completed January 1, 2017 - December 31, 2017

Quarter: 3	AFN Number	Carrier ID	Test Audit Payroll	Company Audit Payroll	Reason Code(s)	Total Payroll Difference
	0803324	16853	713,615	705,990	P6	7,625
	0651370	16853	424,577	424,577		0
	0541133	16853	947,362	947,362		0
	1483862	16853	530,363	587,429	C4 P5	-57,066
	0362131	16853	305,246	311,741	P2 P6	-6,495
	3177001	16853	992,624	988,390	C4 P6	4,234
	3357142	16853	1,348,284	1,347,607	P6	677
	2267527	16853	868,976	868,976		0
	3338710	16985	565,052	565,052		0
	1861077	16985	918,782	787,859	C4 P1	130,923
	1627538	16985	311,880	299,478	P6	12,402
	1130889	17035	1,428,490	1,429,566	P2	-1,076
	1405624	17035	453,730	453,730	C4	0
	3416527	17035	278,968	278,968		0
	3394166	17035	351,376	351,376		0
	3189708	17035	1,422,883	1,422,883		0
	1036262	17035	722,853	722,853		0
	2243245	17035	1,254,575	1,254,575		0
	1912186	17035	403,360	544,239	P6	-140,879
	3197486	17035	1,381,260	1,343,939	P3	37,321
	0938408	17035	275,175	275,175		0
	2590280	17035	654,595	720,123	C1 P3	-65,528
	3212788	17256	600,330	612,928	P4	-12,598
	1929526	17256	548,244	556,954	P6	-8,710
	0449610	17256	565,298	567,186	P2	-1,888
	3222392	17256	428,735	428,735		0
	2559161	17256	306,439	412,226	P1	-105,787
	3065650	17426	362,978	362,978		0
	2813882	17744	316,379	317,210	P4	-831
	3228276	18244	261,848	262,798	P2	-950
	1296590	18244	323,343	323,343		0



# Minnesota Workers Compensation Insurers Association

## Voluntary Market

Test Audits Completed January 1, 2017 - December 31, 2017

Quarter: 3	AFN Number	Carrier ID	Test Audit Payroll	Company Audit Payroll	Reason Code(s)	Total Payroll Difference
	1100920	18244	216,948	260,323	P1	-43,375
	3620910	20605	811,164	803,189	C4 P1 P6	7,975
	3196751	22241	760,710	760,710		0
	0433373	22799	376,858	376,858	C4	0
	1329634	22799	1,225,710	1,225,710		0
	0782548	22799	750,084	751,015	C1 P2	-931
	0441503	22799	1,716,401	1,717,895	C4 P2	-1,494
	1416464	22799	974,416	769,006	P1 P6	205,410
	1089137	22799	352,914	317,918	P1	34,996
	0908576	22799	715,276	715,276	C4	0
	0197734	24562	482,206	503,356	P1 P2 P4	-21,150
	0895660	24562	1,599,174	1,599,174		0
	2488396	24562	385,898	385,898		0
	2238004	24759	904,038	918,211	P1 P2 P6	-14,173
	0361496	24759	566,630	576,392	C2 P1 P6	-9,762
	3412608	24759	342,429	284,160	P7	58,269
	0511960	24759	447,943	447,943		0
	3245928	27197	1,735,866	1,898,942	P5	-163,076
	3190199	27669	683,801	683,801		0
	0389250	27669	906,181	906,181	C4	0
	3367561	27995	617,628	617,628		0
	2860775	33928	586,256	579,801	C4 P3 P6	6,455
	3614748	34681	344,153	260,823	P1	83,330
	1716220	37079	1,197,443	1,267,969	P6	-70,526
	3587379	37079	538,847	536,885	P1	1,962
	3601778	37079	1,667,982	1,667,982		0
	3599972	37079	284,712	284,712		0
	3225879	37079	647,356	390,979	P1 P6	256,377
	2717565	37079	525,021	410,658	P1	114,363
	0236829	38660	2,027,243	2,027,243		0
	1299328	38660	1,398,855	1,316,008	P6	82,847

# Minnesota Workers Compensation Insurers Association

## Voluntary Market

Test Audits Completed January 1, 2017 - December 31, 2017

Quarter: 3	AFN Number	Carrier ID	Test Audit Payroll	Company Audit Payroll	Reason Code(s)	Total Payroll Difference
	3470247	38660	1,212,478	1,191,172	P4	21,306
	2583348	38822	2,979,039	2,993,563	C4 P6	-14,524

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Quarterly Total Test Audit Payroll: **100,548,259**

Quarterly Total Company Audit Payroll: **99,499,177**

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Quarterly Total Payroll Difference: **1,049,082**



# Minnesota Workers Compensation Insurers Association

## Voluntary Market

Test Audits Completed January 1, 2017 - December 31, 2017

Quarter: 4	AFN Number	Carrier ID	Test Audit Payroll	Company Audit Payroll	Reason Code(s)	Total Payroll Difference
	2385171	10170	330,619	364,541	P1 P2 P3 P4	-33,922
	3210244	10170	382,232	176,520	P1	205,712
	3445448	10243	821,653	836,700	P4 P6	-15,047
	2669951	10243	566,664	647,595	P7	-80,931
	1143816	10243	484,882	484,882		0
	1963996	10243	1,962,750	1,962,750		0
	2237512	10243	327,461	318,036	P3 P4	9,425
	0738662	10782	53,138	153,082	P1	-99,944
	3627638	10863	541,637	541,637		0
	0459402	10863	1,276,329	1,276,329	C4	0
	2758709	11037	1,675,697	1,700,884	P3	-25,187
	2019043	11037	1,299,039	1,299,039		0
	2069814	11037	952,324	943,594	P6	8,730
	2569752	11495	136,040	232,243	C4 P1	-96,203
	3233291	11509	904,282	904,282		0
	3342878	11525	2,176,830	2,176,830		0
	2711184	12890	1,658,269	1,658,269		0
	2915740	14451	94,080	278,080	C4 P1	-184,000
	2156598	14451	168,119	212,799	P1 P4	-44,680
	3007391	14451	54,016	54,016		0
	3139788	14451	277,551	351,405	P1 P2	-73,854
	2296020	15571	1,765,775	1,765,775		0
	1998021	15571	1,495,852	1,495,852		0
	0634450	15571	836,586	836,586	C1	0
	0438294	15571	580,186	531,575	P1 P2	48,611
	0045888	15571	776,309	717,030	P1 P2	59,279
	2051621	15571	1,796,925	1,799,526	C4 P6	-2,601
	2298872	15660	1,539,720	1,536,669	C3 C4 P6	3,051
	0607533	15865	1,180,084	1,180,084	C1 C4	0
	0649295	15865	922,431	923,291	C4 P4	-860
	1019597	15865	1,028,650	1,028,650	C1	0

# Minnesota Workers Compensation Insurers Association

## Voluntary Market

Test Audits Completed January 1, 2017 - December 31, 2017

Quarter: 4	AFN Number	Carrier ID	Test Audit Payroll	Company Audit Payroll	Reason Code(s)	Total Payroll Difference
	1110810	15865	1,770,508	1,832,509	C1 P6	-62,001
	2222663	15865	1,736,910	1,736,910	C1	0
	2389479	15865	727,880	731,265	C4 P2	-3,385
	2787563	15865	1,791,693	1,637,799	P1 P4	153,894
	2875632	15865	1,501,109	1,501,109	C1	0
	0198692	15865	1,675,612	2,026,612	C1 C4 P5	-351,000
	0551791	15962	507,837	469,563	C3 C4 P1 P2	38,274
	3403027	16144	281,673	273,063	C1 C4 P2	8,610
	0359912	16144	1,599,054	1,599,054		0
	0511013	16144	1,740,697	1,740,697		0
	1782789	16144	1,211,956	1,211,956		0
	0618462	16446	136,857	136,857	C4	0
	1975463	16446	1,121,773	1,050,534	C4 P2 P3 P6	71,239
	3539386	16446	99,070	51,988	C4 P5 P6	47,082
	0630624	16446	50,654	50,654		0
	1155300	16446	1,040,643	1,040,643		0
	1807307	16446	90,383	90,383	C2	0
	2678004	16446	190,095	190,095		0
	1619101	16446	186,204	186,204		0
	0596639	16446	89,778	89,778		0
	3596478	16985	335,548	349,532	P3	-13,984
	2287110	16985	318,818	312,932	P6	5,886
	1995375	16985	424,432	424,432		0
	3200779	16985	450,853	442,059	P6	8,794
	0656763	16985	390,976	389,984	P2 P4	992
	3441278	17035	1,066,863	1,045,305	C4 P4	21,558
	0965545	17124	58,507	58,507		0
	3181717	17124	175,393	175,393	C3	0
	3190438	17124	156,159	156,159	C4	0
	0894249	17124	121,094	123,339	C1 C4 P1 P6	-2,245
	3192185	17124	209,475	195,598	P3	13,877

# Minnesota Workers Compensation Insurers Association

## Voluntary Market

Test Audits Completed January 1, 2017 - December 31, 2017

Quarter: 4	AFN Number	Carrier ID	Test Audit Payroll	Company Audit Payroll	Reason Code(s)	Total Payroll Difference
	2218216	17124	268,282	271,945	C4 P2	-3,663
	3138778	17124	320,307	320,307		0
	3171741	17124	321,015	321,015		0
	3179659	17124	779,271	779,271		0
	3325110	17124	293,443	293,443		0
	3599192	17124	101,382	101,382	C4	0
	1537920	17124	320,866	308,066	P6	12,800
	3474226	17426	981,117	1,016,613	P2	-35,496
	3173339	17426	432,818	432,818	C4	0
	3150444	17426	1,333,277	1,333,277	C4	0
	2770431	17426	596,403	606,834	P2	-10,431
	2765080	17426	1,167,774	1,229,110	P3	-61,336
	2471124	17426	1,014,753	1,014,753		0
	1223615	17426	775,970	775,970		0
	0207632	17426	993,167	1,032,529	P4	-39,362
	1151916	17426	1,493,084	1,493,084		0
	0414700	17469	351,009	351,009	C2	0
	3222925	17469	476,691	476,691	C1	0
	3194610	17469	364,301	364,301		0
	0169200	17469	2,076,092	2,076,092		0
	0325422	18147	1,229,295	1,229,295		0
	0862762	18147	1,288,022	1,288,022		0
	2869276	18147	1,519,258	1,517,262	C1 P6	1,996
	1378325	18147	814,915	814,915	C1 C4	0
	1768654	18147	800,098	800,098	C4	0
	2929430	18147	519,879	506,605	P1	13,274
	2186128	18147	1,261,118	1,275,215	P4	-14,097
	3574614	18244	1,049,879	1,049,879		0
	0052817	19291	223,058	270,971	C4 P1	-47,913
	3309030	20583	422,500	422,500		0
	3606271	20583	375,718	315,937	C1 P6	59,781

# Minnesota Workers Compensation Insurers Association

## Voluntary Market

Test Audits Completed January 1, 2017 - December 31, 2017

Quarter: 4	AFN Number	Carrier ID	Test Audit Payroll	Company Audit Payroll	Reason Code(s)	Total Payroll Difference
	0816671	22799	864,516	864,516		0
	3202673	22799	1,013,166	1,005,449	P3	7,717
	2195542	22799	1,696,201	1,675,634	C4 P6	20,567
	2265672	22799	689,209	689,209	C1	0
	3135938	22799	469,600	487,100	P3	-17,500
	1538217	22799	1,030,158	819,072	P2 P6	211,086
	1108875	22799	1,363,747	1,363,747		0
	3222922	23957	324,953	361,541	C4 P1	-36,588
	3155822	23957	1,159,440	552,000	C4 P7	607,440
	0915459	23957	803,300	837,597	P4 P6	-34,297
	2707942	24759	251,980	429,272	C3 P1	-177,292
	1005545	24759	320,374	312,669	P6	7,705
	3593123	24759	1,445,750	1,088,148	P7	357,602
	3182714	24759	829,324	829,324	C2	0
	3213028	31283	210,259	246,952	C1 P1 P6	-36,693
	3649065	31283	539,327	154,900	P7	384,427
	3314348	31283	375,024	375,638	P2	-614
	3622161	31283	144,324	144,324		0
	3192522	31283	137,518	137,518		0
	0891711	35939	2,000,047	1,994,960	C4 P4	5,087
	0567841	35939	702,248	464,400	P7	237,848
	0040746	69103	1,733,509	1,733,509	C1	0

Quarterly Total Test Audit Payroll: **91,393,370**

Quarterly Total Company Audit Payroll: **90,366,152**

Quarterly Total Payroll Difference: **1,027,218**

# Minnesota Workers Compensation Insurers Association Voluntary Market

Test Audits Completed      January 1, 2017 - December 31, 2017

YTD Total Test Audit Payroll:	405,220,565
YTD Total Company Audit Payroll:	400,550,000
YTD Total Payroll Difference:	4,670,565

**Summary of Errors:**

				Total Audits:	515
				Total Audits w/ Differences:	346
Error	Count of Errors	Error	Count of Errors		
P1	101	C1	45	Percentage of Audits showing Differences:	67.2 %
P2	44	C2	16		
P3	26	C3	9		
P4	52	C4	132		
P5	8	C5	0		
P6	123				
P7	17				

**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, 2017 - December 31, 2017**



# Minnesota Workers Compensation Insurers Association

## Assigned Risk Market - Physical Audits

Test Audits Completed January 1, 2017 - December 31, 2017

Quarter: 1	AFN Number	Carrier ID	Test Audit Payroll	Company Audit Payroll	Reason Code(s)	Total Payroll Difference
	3633255	12368	173,677	166,014	P2 P3	7,663
	3627777	12368	458,971	457,481	C4 P4	1,490
	3177541	12368	404,754	404,754		0
	3609318	12368	658,326	658,326		0
	3169509	21466	1,070,887	785,806	P1 P2	285,081
	3424367	21466	357,903	357,903		0
	1117416	39579	1,558,458	1,558,458		0
	3121090	39579	940,423	940,423		0

Quarterly Total Test Audit Payroll: **5,623,399**

Quarterly Total Company Audit Payroll: **5,329,165**

Quarterly Total Payroll Difference: **294,234**

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, 2017 - December 31, 2017

Quarter: 2	AFN Number	Carrier ID	Test Audit Payroll	Company Audit Payroll	Reason Code(s)	Total Payroll Difference
	3593940	12368	472,329	472,329		0
	0032298	12368	644,111	642,710	C4 P6	1,401
	3426487	12368	583,722	583,722		0
	3574654	12368	262,403	262,403		0
	3152902	21466	1,760,088	1,778,730	C4 P2	-18,642
	3177982	21466	558,339	558,339	C1	0
	3213817	39579	388,663	407,886	C1 C2 P2 P6	-19,223
	1805428	39579	816,412	819,478	P6	-3,066
	3158635	39579	358,197	716,396	P5	-358,199

Quarterly Total Test Audit Payroll: **5,844,264**

Quarterly Total Company Audit Payroll: **6,241,993**

Quarterly Total Payroll Difference: **(397,729)**

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, 2017 - December 31, 2017

Quarter: 3	AFN Number	Carrier ID	Test Audit Payroll	Company Audit Payroll	Reason Code(s)	Total Payroll Difference
	2692961	12368	855,471	838,022	P4	17,449
	3452846	12368	501,483	499,000	C4 P6	2,483
	3420626	12368	858,887	858,887	C1	0
	3309368	21466	396,479	396,479		0
	3596442	21466	1,223,232	1,223,232		0
	3510426	21466	1,509,635	1,525,423	P6	-15,788
	2453681	21466	1,523,894	1,521,568	P2	2,326
	3546627	39579	1,591,979	1,591,979		0
	2646072	39579	455,096	455,096	C4	0

Quarterly Total Test Audit Payroll: **8,916,156**

Quarterly Total Company Audit Payroll: **8,909,686**

Quarterly Total Payroll Difference: **6,470**

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, 2017 - December 31, 2017

Quarter: 4	AFN Number	Carrier ID	Test Audit Payroll	Company Audit Payroll	Reason Code(s)	Total Payroll Difference
	0071064	12368	383,772	383,772		0
	3176130	12368	407,352	407,352	C4	0
	3180105	39579	892,749	892,749	C4	0

Quarterly Total Test Audit Payroll: **1,683,873**

Quarterly Total Company Audit Payroll: **1,683,873**

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 - 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.

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# Minnesota Workers Compensation Insurers Association

## Assigned Risk Market - Physical Audits

Test Audits Completed

January 1, 2017 - December 31, 2017

YTD Total Test Audit Payroll:	<b>22,067,692</b>
YTD Total Company Audit Payroll:	<b>22,164,717</b>
YTD Total Payroll Difference:	<b>(97,025)</b>

### Summary of Errors:

Error	Count of Errors	Error	Count of Errors	Total Audits:	29
P1	1	C1	3	Total Audits w/ Differences:	17
P2	5	C2	1	Percentage of Audits showing Differences:	58.6 %
P3	1	C3	0		
P4	2	C4	7		
P5	1	C5	0		
P6	5				
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, 2017 - December 31, 2017**

# Minnesota Workers Compensation Insurers Association

## Assigned Risk Market - Mail Audits

Test Audits Completed January 1, 2017 - December 31, 2017

Quarter: 1	AFN Number	Carrier ID	Test Audit Payroll	Company Audit Payroll	Reason Code(s)	Total Payroll Difference
	2062038	21466	226,329	220,000	C4 P7	6,329
	0769398	21466	501,873	399,776	P1 P6	102,097
	0784958	21466	136,338	122,946	P6	13,392
	1422138	39579	854,102	854,102	C4	0

Quarterly Total Test Audit Payroll: **1,718,642**

Quarterly Total Company Audit Payroll: **1,596,824**

Quarterly Total Payroll Difference: **121,818**

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.

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# Minnesota Workers Compensation Insurers Association

## Assigned Risk Market - Mail Audits

Test Audits Completed January 1, 2017 - December 31, 2017

Quarter: 2	AFN Number	Carrier ID	Test Audit Payroll	Company Audit Payroll	Reason Code(s)	Total Payroll Difference
	2763893	21466	92,037	92,037		0
	3267428	21466	385,409	363,392	P1	22,017
	2087880	39579	651,316	672,295	C4 P3	-20,979
	1968980	39579	641,738	641,738	C4	0

Quarterly Total Test Audit Payroll: **1,770,500**

Quarterly Total Company Audit Payroll: **1,769,462**

Quarterly Total Payroll Difference: **1,038**

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.

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# Minnesota Workers Compensation Insurers Association

## Assigned Risk Market - Mail Audits

Test Audits Completed January 1, 2017 - December 31, 2017

Quarter: 3	AFN Number	Carrier ID	Test Audit Payroll	Company Audit Payroll	Reason Code(s)	Total Payroll Difference
	3181293	21466	745,971	747,000	P6	-1,029
	1242989	39579	449,876	307,596	C4 P1 P6	142,280
	0835099	39579	1,855,911	1,855,911		0

Quarterly Total Test Audit Payroll: **3,051,758**

Quarterly Total Company Audit Payroll: **2,910,507**

Quarterly Total Payroll Difference: **141,251**

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.

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# Minnesota Workers Compensation Insurers Association

## Assigned Risk Market - Mail Audits

Test Audits Completed      January 1, 2017 - December 31, 2017

YTD Total Test Audit Payroll:	6,540,900
YTD Total Company Audit Payroll:	6,276,793
YTD Total Payroll Difference:	264,107

**Summary of Errors:**

Error	Count of Errors	Error	Count of Errors	Total Audits:	11
P1	3	C1	0	Total Audits w/ Differences:	9
P2	0	C2	0	Percentage of Audits showing Differences:	81.8 %
P3	1	C3	0		
P4	0	C4	5		
P5	0	C5	0		
P6	4				
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