



Minnesota Workers' Compensation
Insurers Association, Inc.
7701 France Avenue South ▪ Suite 450
Minneapolis, MN 55435-3200

February 1, 2007

ALL ASSOCIATION MEMBERS

Circular Letter No. 07-1503

RE: Correction to the 2006 Test Audit Summary Report

On January 24, 2007, Circular Letter 07-1502 was released showing the results of MWCIA's 2006 Test Audit Program. Due to a system error, some mail audits conducted by the Assigned Risk Market were inadvertently listed on the 'Assigned Risk Market – Physical Audits' report. MWCIA has removed the mail audits appearing on the physical audit report and reassigned them to the 'Assigned Risk Market – Mail Audits' report. Be advised that this error had no impact on the payrolls or differences contained in the reports.

Attached are the summary sheets for the Voluntary Market and the two revised Assigned Risk Market reports. If you have any questions, please contact our Member & Customer Services staff by calling 952-897-1737 (Option 1) or by emailing info@mwcia.org.

MINNESOTA WORKERS' COMPENSATION INSURERS ASSOCIATION, INC.

Voluntary Market

Test Audits Completed January 1, 2006 - December 31, 2006

<u>Quarter:</u>	<u>AFN Number</u>	<u>Carrier ID</u>	<u>Test Audit Payroll</u>	<u>Company Audit Payroll</u>	<u>Reason Code(s)</u>	<u>Total Payroll Difference</u>
1						
	3175792	10243	345,205	375,565	C3 P1	-30,360
	3145197		6,543,124	6,543,124		0
	0054151		2,533,169	2,785,307	C5 P6	-252,138
	2511452		981,289	981,289		0
	1546317	10545	131,685	131,685		0
	0459364	10863	4,890,998	4,890,998		0
	0808172		4,335,019	4,335,019		0
	0195766	12408	2,609,390	2,609,390		0
	0713457	12440	274,539	274,539	C3	0
	0453889	12890	15,372,615	15,372,615		0
	0948004		7,093,154	7,093,154		0
	0330442		2,984,974	2,984,974		0
	0322903		8,599,677	8,599,677		0
	2904942		119,704	119,704		0
	0866580		23,145,326	23,145,326		0
	0337137	13706	3,239,026	3,239,026		0
	0777862		3,856,649	3,856,649		0
	0435481		2,940,542	2,940,542		0
	0446700		2,480,392	2,480,392		0
	3129404		738,764	738,764		0
	1013912		2,215,636	2,215,636		0
	0443859		3,207,529	3,207,529		0
	3121161	14842	490,149	552,372	C5 P1 P2	-62,223
	0374610		131,231	130,647	P5	584
	2390493		750,408	750,408		0
	2475847		134,855	134,504	P6	351
	1705520		615,126	615,126		0
	1803999		2,494,337	2,494,337	C5	0
	0049140		2,828,664	2,827,437	C1 C5 P6	1,227
	1993780		266,300	266,300		0
	2011166		1,030,898	1,046,020	C5 P1 P4	-15,122
	3157405		624,727	641,985	C5 P5 P6	-17,258
	2281406		132,754	132,754		0
	1433784		124,816	124,816		0
	2133962		733,911	783,911	C5 P6	-50,000
	2261375		447,776	447,190	P2	586
	2729580	15385	397,081	118,690	P7	278,391
	3187173		138,025	100,000	C5 P7	38,025
	3068480		488,799	488,799	C3 C5	0
	3179934		82,413	67,349	P6	15,064
	2463806		75,602	75,174	P6	428
	2165139		1,216,414	1,216,414		0

MINNESOTA WORKERS' COMPENSATION INSURERS ASSOCIATION, INC.

Voluntary Market

Test Audits Completed January 1, 2006 - December 31, 2006

1613510	15385	195,628	138,200	P7	57,428
1390457		447,728	447,728		0
1388134		216,105	230,728	P4	-14,623
3145736		72,701	71,500	P6	1,201
0020427	15571	609,598	609,598		0
2181088		21,135,254	20,980,686	P2	154,568
1024531		201,520	285,328	P6	-83,808
0920126		2,864,571	2,864,571	C5	0
0928216		1,049,441	1,049,441		0
3114493		2,123,828	2,060,921	P1 P2 P6	62,907
3111873		38,800,207	40,118,346	P4 P6	-1,318,139
1131230	15865	30,038,490	30,038,490		0
0708119		573,948	573,948		0
0960519		543,331	543,331		0
1225472		267,991	267,991		0
1239910		617,681	617,681		0
0804711		467,687	467,687		0
0904180		1,107,830	1,107,830		0
0353310		446,469	446,469		0
0535656		4,020,307	4,020,307		0
0552330		1,371,663	1,371,663		0
0607533		740,429	740,429		0
0665886		85,096	85,096		0
0223328		2,354,159	2,366,289	P2	-12,130
0283789		1,322,654	1,322,654		0
0337587		182,924	182,924		0
0360457		858,610	858,610		0
0669997		940,458	931,640	P5	8,818
2455633	15873	639,578	646,277	P5	-6,699
1240498		77,198	77,198		0
1980190		524,202	524,202		0
2016052		4,305	7,763	P5	-3,458
1987917		496,182	490,404	P6	5,778
1239279		33,929	33,929		0
0494062	16446	675,777	675,777		0
0991570		366,507	366,507		0
0349038		1,651,444	1,651,444		0
0185060		279,184	279,184		0
0463370		156,626	159,972	P5	-3,346
0165786		415,340	415,340		0
1150340		804,435	804,435		0
0475777		231,754	231,754		0
1016083		1,253,969	1,253,969		0
0742775		655,193	655,193		0

MINNESOTA WORKERS' COMPENSATION INSURERS ASSOCIATION, INC.

Voluntary Market

Test Audits Completed January 1, 2006 - December 31, 2006

0688479	16446	729,160	727,122	P2	2,038
0849456		1,687,267	1,687,844	P6	-577
0598461		760,277	760,277		0
0923699		1,659,361	1,662,049	P5	-2,688
1751336	16470	811,233	811,233		0
0567817		2,311,904	2,311,904		0
3075524	17124	216,607	202,020	P1 P6	14,587
0505927		2,892,806	2,887,054	C3 P1	5,752
0504181		1,069,784	1,106,253	P5 P6	-36,469
2731010		381,752	363,159	P6	18,593
3165758		531,837	531,837	C5	0
2841100		226,158	226,158	C5	0
2478501		477,344	477,344		0
1723812		1,304,523	1,304,523	C5	0
2989328		309,598	314,349	P6	-4,751
2488850		147,552	147,552		0
2510219		130,421	130,421		0
0040312	17256	2,809,756	2,809,756		0
0063436		1,680,416	1,717,256	C1 C5 P4	-36,840
2117924		116,143	116,143		0
0169480	17469	319,950	319,950		0
0698024		551,095	554,661	P5	-3,566
0158348		333,218	333,218		0
0156680		344,905	344,905		0
1243578		490,476	490,476		0
1260561		254,183	254,183		0
0742970		293,532	293,532		0
0476617		2,225,704	2,225,704		0
0684988		469,345	469,345		0
0975737		1,181,312	1,181,312		0
0404233		774,289	774,289		0
2358395		722,498	722,498		0
1175890		1,212,000	1,212,000		0
0733709		423,999	423,999		0
1003445		1,177,588	1,177,588		0
0821241	18147	556,852	556,852		0
2016559		321,713	319,829	P1	1,884
3146777	18244	1,294,517	1,305,215	C5 P2	-10,698
2536730		517,553	505,553	C5 P5	12,000
2884461		316,190	301,000	C5 P6	15,190
2248930		202,035	206,688	C5 P2	-4,653
1897012		98,541	98,541		0
0706671		3,621,290	3,634,880	C1 P1 P5	-13,590
0496090		355,741	310,795	C5 P1	44,946

MINNESOTA WORKERS' COMPENSATION INSURERS ASSOCIATION, INC.

Voluntary Market

Test Audits Completed January 1, 2006 - December 31, 2006

1287362	18244	1,334,071	1,260,912	C5 P4	73,159
1940538	20605	9,175	9,175		0
0311243	21814	490,220	490,220		0
0965073	24759	238,681	279,509	P6	-40,828
2597004		246,464	248,965	C5 P6	-2,501
0684058		572,064	574,101	C5 P2 P6	-2,037
0667587		86,045	86,045		0
1019520		9,116,458	9,262,578	P6	-146,120
0432610		515,517	527,523	C5 P1 P6	-12,006
1255606		759,480	759,480	C1 C5	0
1753312		942,198	942,198	C3	0
1761854		2,508,198	2,562,166	C1 C2 C5 P1 P2 P6	-53,968
0126829		1,126,706	1,126,706		0
2204100		220,238	220,238		0
0412376	27669	309,206	309,206		0
0395773		464,118	464,118		0
0809985		1,691,144	1,691,144		0
0153176		696,463	696,463		0
1178652		2,211,026	2,210,568	P6	458
1447912		266,379	266,379		0
0274097	29734	9,927,902	10,466,284	P1 P2 P6	-538,382
3089711		3,064,426	3,038,691	C5 P6	25,735
1894374		3,417,056	3,145,595	C5 P1 P2 P5	271,461
1339869		323,881	331,542	C5 P6	-7,661
1745581		1,662,128	1,662,301	P2	-173
0319783		7,797,785	7,798,657	P1	-872
0311600		1,745,298	1,745,298		0
0564222		1,010,580	964,524	C5 P6	46,056
0286583		1,348,071	1,346,312	C2 P1	1,759
0187496		1,178,446	1,178,446		0
1794965		964,830	976,150	C5 P2 P4	-11,320
1118650		1,141,590	1,121,488	P4	20,102
0431389		1,512,328	1,512,328	C5	0
0018210		2,843,835	2,806,629	C5 P1 P4	37,206
1764268		476,490	476,490		0
0829730		790,936	790,936		0
0999741		10,117,235	9,743,619	P2 P4	373,616
1175866		664,893	664,893		0
0900710		2,315,864	2,326,963	C1 P2 P6	-11,099
1187384		2,280,666	2,295,736	P2	-15,070
2672839		4,040,485	4,040,485		0
1178946		1,807,023	1,807,023	C1	0
0735493		2,029,859	1,889,420	C1 C5 P4 P5	140,439
2823233		1,562,906	1,671,554	C1 P6	-108,648

MINNESOTA WORKERS' COMPENSATION INSURERS ASSOCIATION, INC.**Voluntary Market****Test Audits Completed January 1, 2006 - December 31, 2006**

2947226	29734	607,850	606,572	C1 C2 P2 P6	1,278
2878089		1,724,341	1,731,458	P2 P6	-7,117
2315750		2,306,243	2,340,210	P2 P6	-33,967
2893193		256,981	266,341	P1	-9,360
2306514		1,441,842	1,349,161	P6	92,681
0707368		2,034,712	2,034,712	C1	0
0920673		299,139	299,139	C5	0

Quarterly Total Test Audit Payroll : **368,576,520**

Quarterly Total Company Audit Payroll : **369,736,489**

Quarterly Total Payroll Difference : **(1,159,969)**



MINNESOTA WORKERS' COMPENSATION INSURERS ASSOCIATION, INC.

Voluntary Market

Test Audits Completed January 1, 2006 - December 31, 2006

<u>Quarter:</u>	<u>AFN Number</u>	<u>Carrier ID</u>	<u>Test Audit Payroll</u>	<u>Company Audit Payroll</u>	<u>Reason Code(s)</u>	<u>Total Payroll Difference</u>
2						
	0645800	11037	953,634	953,634		0
	0448737		286,601	286,715	C5 P6	-114
	0354325		620,503	620,503		0
	0220531		15,316,835	15,680,920	P2 P4 P5 P6	-364,085
	0175064		1,335,799	1,334,932	C5 P6	867
	1436546		83,661	83,661		0
	3173186		106,619	110,937	P6	-4,318
	2927004		36,880	36,727	P6	153
	0991481	11509	733,515	742,710	P2 P6	-9,195
	2842726		477,211	477,211		0
	1052632	12440	313,089	317,129	P2	-4,040
	3051870		122,010	129,509	P2 P4	-7,499
	0209937	13714	1,994,581	1,994,581		0
	0160792		272,715	272,715		0
	0146501		1,699,769	1,677,643	P5	22,126
	0252999		313,977	313,977		0
	0653918		634,733	634,733		0
	1125273	15385	151,153	161,000	P7	-9,847
	3185027		216,069	204,745	P5 P6	11,324
	3182100		174,888	180,948	P6	-6,060
	3177200		376,902	300,000	P7	76,902
	2801264		204,956	209,000	P7	-4,044
	3147670		80,935	80,935		0
	3142284		90,778	90,778		0
	2978709		58,699	95,000	P1 P6	-36,301
	3022161		121,531	150,000	P7	-28,469
	1756818		273,848	220,000	P6	53,848
	0009571		72,312	100,000	P7	-27,688
	2692422		154,835	71,000	C1 P6 P7	83,835
	1437461		353,919	353,919	C2	0
	2670887		260,024	383,718	P5	-123,694
	2540720		121,527	101,823	P6	19,704
	2353385		639,028	500,500	C5 P6 P7	138,528
	3189986		96,546	96,185	P5	361
	0823775	15571	1,211,573	1,211,573		0
	0103985		30,607,653	31,007,664	P5 P6	-400,011
	3181590	15628	197,455	198,453	P6	-998
	3185252		490,909	490,909		0
	0210382		1,885,429	1,885,429		0
	3141512		169,492	214,000	P7	-44,508
	0470970	15865	398,184	398,184		0
	0877859		483,147	514,221	C5 P4 P6	-31,074

MINNESOTA WORKERS' COMPENSATION INSURERS ASSOCIATION, INC.

Voluntary Market

Test Audits Completed January 1, 2006 - December 31, 2006

3181000	15865	191,346	192,392	P6	-1,046
0026360		227,893	224,079	P1 P5	3,814
3135775		136,457	134,651	P1	1,806
3163035		366,677	343,365	C1 C5 P6	23,312
0327913		561,643	561,643		0
2529483		135,780	135,780		0
1023772		54,104	54,758	P6	-654
1310100		273,281	273,281		0
2444550		1,830,213	1,825,085	P1 P2 P6	5,128
1351290		208,567	208,567		0
2297604		788,653	798,324	C2 P6	-9,671
2214369		40,834	40,834		0
1714627		361,477	341,528	P2 P6	19,949
2071819		1,038,302	1,038,302		0
2058090		269,078	269,078		0
1801996		358,503	355,002	C1 P4	3,501
2901331		64,365	64,365		0
2016559	15873	321,713	319,829	P5	1,884
1093223	16446	863,810	863,810		0
3170693	16985	114,310	114,310		0
0258172		331,398	331,398		0
0877611		328,220	328,220		0
1197207		135,798	135,798		0
3185127		91,609	91,609		0
0499153		292,891	292,891		0
1075080		163,207	163,207		0
2175436		198,075	198,075		0
0534552		201,451	201,451		0
2831449		300,331	300,331		0
3017087		131,663	131,663		0
0194336		176,020	176,020		0
0088676		1,673,586	1,673,586		0
0357200		351,577	351,577		0
2454491	17035	10,126	9,354	P6	772
0578444		41,930	46,199	P2	-4,269
2209268		5,792	57,719	P6	-51,927
3164461		8,736	8,736		0
2933101		41,455	77,103	P6	-35,648
3044130		58,257	58,128	C5 P6	129
0060470		268,507	285,090	P5 P6	-16,583
0884430	17124	370,893	453,279	P1 P6	-82,386
3164752		482,873	480,523	C2 C5 P2	2,350
2694336	17426	154,802	154,802		0
1790870		602,083	602,083		0

MINNESOTA WORKERS' COMPENSATION INSURERS ASSOCIATION, INC.

Voluntary Market

Test Audits Completed January 1, 2006 - December 31, 2006

3161966	17426	85,973	85,973		0
0157155	17469	533,274	533,274		0
0016268		2,119,556	2,119,556		0
0040118		893,819	893,819		0
0099635		2,703,780	2,703,780		0
0112925		69,092	69,092		0
3142581	18147	195,260	195,260		0
2384710		392,893	392,893		0
1501054		121,824	121,824		0
0346390	24562	106,990	121,108	P6	-14,118
0267600		163,974	160,150	P6	3,824
0593427		363,059	362,477	C5 P2	582
0070017		745,381	713,341	P6	32,040
1823930		307,339	307,339	C5	0
1889524		218,005	225,206	P2	-7,201
2053918		636,565	636,565	C5	0
2979713		118,025	116,842	P6	1,183
2151995		127,448	163,037	P1	-35,589
3150778		2,041,671	2,041,671	C1	0
3141226		292,979	275,250	P6	17,729
2500116		151,347	201,065	P6	-49,718
1863843		4,797,046	4,716,051	C1 P6	80,995
0181188	29734	4,874,799	4,874,799		0
2477033		14,773,888	14,282,474	P6	491,414

Quarterly Total Test Audit Payroll : **115,656,197**

Quarterly Total Company Audit Payroll : **115,968,892**

Quarterly Total Payroll Difference : **(312,695)**

MINNESOTA WORKERS' COMPENSATION INSURERS ASSOCIATION, INC.

Voluntary Market

Test Audits Completed January 1, 2006 - December 31, 2006

<u>Quarter:</u>	<u>AFN Number</u>	<u>Carrier ID</u>	<u>Test Audit Payroll</u>	<u>Company Audit Payroll</u>	<u>Reason Code(s)</u>	<u>Total Payroll Difference</u>
3						
	1593285	10243	493,662	493,662		0
	1594443		146,120	146,120		0
	1733648		3,818,230	3,818,230		0
	0053589	10545	245,564	245,564		0
	0735442	10863	6,322,948	6,322,565	P6	383
	0697370	11037	10,494,617	10,532,873	C5 P2 P4	-38,256
	0074594		408,547	407,591	C5 P2	956
	2716291		1,924,636	1,924,636	C1 C5	0
	0873128		164,056	129,249	P2 P6	34,807
	3156937		487,896	487,896	C1	0
	0622885		229,691	229,691		0
	2544296		121,232	121,232	C2	0
	1409026	11053	348,638	348,638		0
	0321354		789,081	789,081		0
	3154911	12238	929,275	929,275		0
	0051934	12440	1,601,275	1,628,422	P1	-27,147
	3131536		963	36,141	P6	-35,178
	0483796		439,907	439,904		3
	2154749		912,733	912,733		0
	1982192		744,030	597,918	C5 P1	146,112
	0079944		792,903	792,903	C5	0
	3167480		538,862	538,155	P2	707
	3174724		510,573	510,798	P6	-225
	1161423		701,588	701,588		0
	1167456		639,026	639,026		0
	0276111		218,706	219,236	P2	-530
	2693054		380,795	380,795	C2 C3	0
	2710943		144,159	146,010	P6	-1,851
	0828963	12890	22,076,427	22,075,828	P5	599
	0175161		5,371,059	5,371,059		0
	0127493		35,790,882	35,790,882		0
	0224065	13706	2,580,778	2,580,778		0
	0862878		3,138,209	3,138,209		0
	0500593		14,127,675	14,127,675		0
	1204378		3,885,270	3,885,270		0
	0584606		4,291,346	4,291,346		0
	0260037	13714	462,788	462,788		0
	2045737	14842	565,765	565,765		0
	1819631		221,551	221,551		0
	1286382	14974	1,404,708	1,404,708		0
	0010456	15539	665,749	665,749		0
	0068403	15865	7,893,427	7,892,163	P5	1,264

MINNESOTA WORKERS' COMPENSATION INSURERS ASSOCIATION, INC.

Voluntary Market

Test Audits Completed January 1, 2006 - December 31, 2006

2923092	15865	328,379	328,379		0
1103865		276,941	276,800	P5	141
3146165		118,700	104,447	P6	14,253
3178819		1,467,606	1,467,606		0
1481347	16144	66,637	66,637		0
1482327		106,621	106,621		0
1566083		78,889	78,889		0
1472283		33,116	33,116		0
1559095		74,766	74,766		0
3181314		15,835	15,835		0
3158284		14,522	14,522		0
3183879		60,479	61,872	P5	-1,393
3175507		59,261	50,851	P5	8,410
0115690	16446	415,113	415,113		0
1399039		135,614	125,215	P4 P6	10,399
2712229		694,165	694,165		0
1681877		49,985	50,485	C5 P6	-500
1839209		38,601	39,306	P6	-705
1949608		156,679	156,679		0
1347969		738,364	738,364	C5	0
0313653		770,111	770,111		0
2384299		90,501	80,040	P7	10,461
2286092		120,399	102,935	P5	17,464
2253755		182,343	182,343		0
0521213		3,915,831	3,915,831		0
0903388		340,554	273,943	P6	66,611
0069396		526,784	526,784	C1	0
1311875		489,815	480,578	C5 P6	9,237
3124830		89,402	89,150	P2 P6	252
0632112		187,240	187,240	C5	0
0015580		186,816	186,816		0
0060658		454,095	454,095		0
0588253		191,251	194,409	P5	-3,158
3159258	17035	414,173	414,173	C5	0
3145703	17426	524,539	470,092	C5 P1	54,447
3069974		90,746	99,609	P6	-8,863
2477602		70,059	64,770	P6	5,289
2780879		107,653	107,653		0
3181646		100,647	100,647		0
0733369		862,877	849,538	P1 P6	13,339
1646044		115,260	115,260		0
1383582		398,958	347,446	P1 P6	51,512
1013092		37,386	37,386		0
0158100		364,278	344,664	P1 P4	19,614

MINNESOTA WORKERS' COMPENSATION INSURERS ASSOCIATION, INC.

Voluntary Market

Test Audits Completed January 1, 2006 - December 31, 2006

2889048	17426	78,704	78,704		0
0415324	17469	899,126	899,126		0
0309729		357,643	357,643		0
0240389		1,007,942	1,007,942		0
0179655		721,505	721,505		0
0167088		944,449	944,449		0
2499258	18147	156,300	156,300		0
0660671		129,024	129,024		0
2787849		190,786	190,786		0
2407728		105,526	103,526	P6	2,000
1995456		125,924	125,924		0
0031364		106,715	106,715		0
0737232		308,794	308,794		0
0913251		1,033,014	1,033,014		0
1217429	18244	52,145	50,883	P2 P6	1,262
0209546		897,773	889,582	C3 C5 P2 P4 P6	8,191
1366181		295,554	307,333	C1 C5 P6	-11,779
2691620		249,587	252,466	P6	-2,879
3088391		244,311	137,737	P1	106,574
3147091		654,713	603,664	C5 P1 P6	51,049
0472824		552,806	552,806		0
3021041		345,171	347,412	C2 P2 P6	-2,241
1754432	19968	437,253	437,253		0
2476630	20605	1,978,318	1,978,318		0
1787683		7,300,510	7,300,510		0
2158876		31,760	31,760		0
2303566	24562	141,333	186,949	P7	-45,616
2096013		90,677	256,629	P1 P6	-165,952
0803685		1,090,542	1,090,542		0
1315714		327,264	327,264	C2	0
3164534		959,543	959,543	C5	0
0227560	24759	711,135	711,135		0
0887692	27669	523,208	523,208		0
0243256		675,677	675,349	P6	328
0059757		1,920,247	1,920,247		0
0063576		1,993,027	1,990,764	P5	2,263
0258121		3,378,214	3,379,802	P5	-1,588

Quarterly Total Test Audit Payroll : **183,603,558**

Quarterly Total Company Audit Payroll : **183,313,492**

Quarterly Total Payroll Difference : **290,066**

MINNESOTA WORKERS' COMPENSATION INSURERS ASSOCIATION, INC.

Voluntary Market

Test Audits Completed January 1, 2006 - December 31, 2006

<u>Quarter:</u>	<u>AFN Number</u>	<u>Carrier ID</u>	<u>Test Audit Payroll</u>	<u>Company Audit Payroll</u>	<u>Reason Code(s)</u>	<u>Total Payroll Difference</u>
4						
	1742108	10448	729,001	729,001		0
	1133284	10863	7,838,402	7,838,402		0
	1942956	11053	371,864	371,864		0
	2358174		768,333	768,333		0
	2037106		103,402	103,402		0
	0616125	12440	107,290	120,077	P6	-12,787
	3144805		306,903	306,903		0
	0145777		220,533	230,783	C5 P6	-10,250
	1197053		150,111	150,270	C3 P6	-159
	2563541		24,812	27,473	P6	-2,661
	2117649		361,326	362,411	P2	-1,085
	2269180		97,919	98,300	P2	-381
	2409810		101,822	101,822	C3	0
	1106635	12890	177,458	236,160	P1 P3	-58,702
	3104714		981,545	1,102,097	C5 P1 P6	-120,552
	1018450		2,214,473	2,214,473		0
	2217040		799,530	799,530	C1	0
	3137243		577,717	598,135	P1	-20,418
	2905248		765,034	650,866	P4 P6	114,168
	3140233		2,015,306	1,997,398	C5 P4 P6	17,908
	0078212		24,831,769	24,831,769		0
	0133892		55,528,167	55,528,167		0
	3130521		1,206,468	1,201,671	C5 P6	4,797
	3142674	14842	515,407	516,374	C2 P2	-967
	0931381		45,773	45,773		0
	0844144		228,855	217,067	P6	11,788
	0272469		51,584	152,284	P1	-100,700
	3171933		436,060	436,060		0
	2802015		38,836	0	P1	38,836
	3137706		47,223	50,733	P6	-3,510
	1716816		70,526	64,541	P6	5,985
	3182496		62,762	58,899	P6	3,863
	3171123		82,511	84,233	P2 P4	-1,722
	2832232		35,472	34,843	P6	629
	3128776		49,533	49,266	P6	267
	2885760		45,740	47,844	P2 P6	-2,104
	3110233		38,872	38,872		0
	3184165		45,576	45,576		0
	1617958		5,412	5,412		0
	1493817	15873	128,514	145,007	P6	-16,493
	2231468		56,585	78,353	P2 P6	-21,768
	2164671		9,071	9,071		0

MINNESOTA WORKERS' COMPENSATION INSURERS ASSOCIATION, INC.

Voluntary Market

Test Audits Completed January 1, 2006 - December 31, 2006

0845248	15873	136,001	136,001	C2	0
3170457		267,751	20,658	P6	247,093
3146741		269,257	334,258	P1	-65,001
1802747		18,497	22,400	P6	-3,903
3155794		11,863	18,655	P6	-6,792
3115934		39,286	39,286		0
3174170		186,442	186,442	C5	0
2262436		82,210	75,320	P1 P6	6,890
3182536		28,049	23,882	P6	4,167
1361872		127,052	127,052	C1	0
1608835	16144	72,839	72,839		0
1634097		141,495	141,495		0
0003484		110,501	110,501		0
1735365	16446	1,101,451	1,101,451		0
0173983		770,435	770,435		0
0258342		1,380,784	1,380,784		0
0341908		471,419	471,419		0
0496634		402,437	402,437		0
0405817	16985	84,256	84,256		0
2271885		37,883	37,883		0
1746286		12,398	12,398		0
2527138	17035	95,811	93,138	P3 P4 P6	2,673
2568470		85,911	89,011	P6	-3,100
3157050		393,001	479,983	C1 P4	-86,982
0252972		601,122	595,712	P2	5,410
1320858		19,218	21,033	P6	-1,815
0709425	17124	107,877	108,008	C5 P6	-131
3107832		174,047	182,606	C5 P1 P6	-8,559
3145420		100,528	99,137	P6	1,391
3180484		7,128	40,750	P2 P6	-33,622
0329908		80,862	80,862		0
1998323	17256	383,968	383,968		0
1739379		37,811,119	37,811,119		0
1588338		46,780	46,780		0
1151525		4,435,596	4,435,596		0
2606461	18147	117,185	117,185		0
1731580		684,561	684,561		0
0469700		235,491	235,491		0
0800880		94,719	94,719		0
0831905		1,178,953	1,178,953		0
1482300		130,803	130,803		0
1628500		18,233	18,233		0
2709686		80,162	80,162		0
1488040		378,177	378,177		0

MINNESOTA WORKERS' COMPENSATION INSURERS ASSOCIATION, INC.

Voluntary Market

Test Audits Completed January 1, 2006 - December 31, 2006

2630460	18244	497,288	424,227	C1 C5 P1	73,061
0938408		248,293	247,997	P6	296
2454181		624,649	624,649		0
1789066		59,094	58,961	P6	133
2318580		59,480	59,630	P6	-150
2318970		223,620	141,190	C5 P1 P6	82,430
2741423		334,720	372,006	P7	-37,286
3181811	24562	55,893	55,893		0
3184634		494,546	570,963	C5 P1	-76,417
0432610	24759	515,517	515,517		0
3143624	39579	20,708	20,708		0
3090817		196,808	193,954	P1 P6	2,854
2532344		488,934	546,047	C5 P6	-57,113
2528436		473,394	473,394		0
1801821		258,128	258,128		0
1307487		620,643	624,008	C1 P5	-3,365
1220470		52,955	52,955	C5	0
2644177		128,296	128,296		0
2030446		112,972	112,972		0
0817899		25,000	25,000		0
0517828		350,774	350,774		0
0325961		724,995	724,995		0
0229253		545,926	545,926		0
0058416		244,807	244,807		0
1190164		703,834	703,834		0
Quarterly Total Test Audit Payroll :		163,348,329			
Quarterly Total Company Audit Payroll :		163,482,185			
Quarterly Total Payroll Difference :		(133,856)			

MINNESOTA WORKERS' COMPENSATION INSURERS ASSOCIATION, INC.

Voluntary Market

Test Audits Completed January 1, 2006 - December 31, 2006

YTD Total Test Audit Payroll :	831,184,604
YTD Total Company Audit Payroll :	832,501,058
YTD Total Payroll Difference :	(1,316,454)

Summary of Errors :

Error	Count of Errors	Error	Count of Errors
P1	44	C1	25
P2	47	C2	12
P3	2	C3	9
P4	23	C4	0
P5	32	C5	71
P6	131		
P7	14		

Total Audits: 525

Total Audits
w/ Differences: 258

Percentage of
Audits showing
Differences: 49.1 %

Difference Reasons

Payroll Differences:

- P1: Officer, partner, individual payroll limitations
- P2: Overtime Credit
- P3: No payroll verification
- P4: Rule II 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: Change of claim on audit
- C5: All Other

MINNESOTA WORKERS' COMPENSATION INSURERS ASSOCIATION, INC.

Assigned Risk Market - Mail Audits

Test Audits Completed January 1, 2006 - December 31, 2006

<u>Quarter:</u>	<u>AFN Number</u>	<u>Carrier ID</u>	<u>Test Audit Payroll</u>	<u>Company Audit Payroll</u>	<u>Reason Code(s)</u>	<u>Total Payroll Difference</u>
1	3110094	21466	28,495	28,495		0
	1044427		50,346	51,901	P6	-1,555
	3137484		70,355	86,965	P6	-16,610
	3007090		106,989	106,989		0
	2996391		41,600	41,600		0
	2901889		73,058	73,058		0
	2888726		347,887	358,912	P1	-11,025
	2886898		622,322	680,993	P1	-58,671
	2676273		2,945,421	2,886,861	P1	58,560
	2664330		53,668	53,668		0
	2564920		39,399	39,399		0
	2556626		53,212	103,729	P1	-50,517
	2482541		150,483	122,882	P6	27,601
	1316583		139,447	137,835	C5 P6	1,612
	2479214		170,136	235,245	P1	-65,109
	1359274		671,734	412,078	P1 P6	259,656
	1518380		84,262	84,262		0
	1732951		67,706	67,706		0
	2004984		1,355,987	1,280,497	P1	75,490
	2064391		1,142,869	1,161,945	C1 P1 P6	-19,076
	2266490		42,761	42,761		0
	2356961		120,918	120,918		0
	2362880		66,761	79,560	P1	-12,799
	2444607		136,640	61,433	C3 P6	75,207
	2255170		130,344	130,344		0
	2459361		2,383,439	2,562,232	P1	-178,793

MINNESOTA WORKERS' COMPENSATION INSURERS ASSOCIATION, INC.

Assigned Risk Market - Mail Audits

Test Audits Completed January 1, 2006 - December 31, 2006

Quarterly Total Test Audit Payroll :	11,096,239
Quarterly Total Company Audit Payroll :	11,012,268
Quarterly Total Payroll Difference :	83,971

* 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 all 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, INC.

Assigned Risk Market - Mail Audits

Test Audits Completed January 1, 2006 - December 31, 2006

<u>Quarter:</u>	<u>AFN Number</u>	<u>Carrier ID</u>	<u>Test Audit Payroll</u>	<u>Company Audit Payroll</u>	<u>Reason Code(s)</u>	<u>Total Payroll Difference</u>
2	0301795	21466	70,929	67,277	P1 P6	3,652
	1655809		213,116	215,363	P6	-2,247
	1965603		398,712	398,962	P5	-250
	2460076		68,844	68,844		0
	2565439		232,701	182,897	C3 P6	49,804
	2686090		75,750	75,100	P5	650
	0587516		170,130	170,375	P2	-245
	3139443		173,731	99,111	P1	74,620
	0642312		78,776	78,776		0
	0173746		3,574	66,383	P5	-62,809
	2810875		289,077	214,446	P6	74,631
	0602752		52,534	52,534		0
	0596388		164,270	170,000	P5	-5,730
	0371424		1,461,557	1,461,557		0
	0356310		62,141	62,141		0
	0305723		59,254	59,254		0
	0009326		161,498	161,498		0
	0196002		68,226	69,509	P5	-1,283
	0075698		69,547	69,547		0
	0027669		57,964	57,964		0
	0021369		14,540	14,540		0
	1326554		262,289	262,289		0
	1409972		170,363	153,443	P1	16,920
	0272124		387,978	407,875	P5	-19,897
	2452758		215,529	214,104	P6	1,425
	1017390		165,960	165,960		0
	3137837		370,772	308,606	P6	62,166
	2666456		98,780	98,780		0
	2597993		93,644	93,644	C1	0
	2467780		115,401	118,378	P6	-2,977
	2361760		328,919	328,919		0
	2192292		802,566	802,566		0
	2191784		116,200	113,800	P6	2,400
	2162989		79,280	87,467	P6	-8,187
	1870726		45,012	49,639	P6	-4,627
	1842951		124,016	127,017	P5	-3,001
	1833154		92,605	64,043	C5 P6	28,562

MINNESOTA WORKERS' COMPENSATION INSURERS ASSOCIATION, INC.

Assigned Risk Market - Mail Audits

Test Audits Completed January 1, 2006 - December 31, 2006

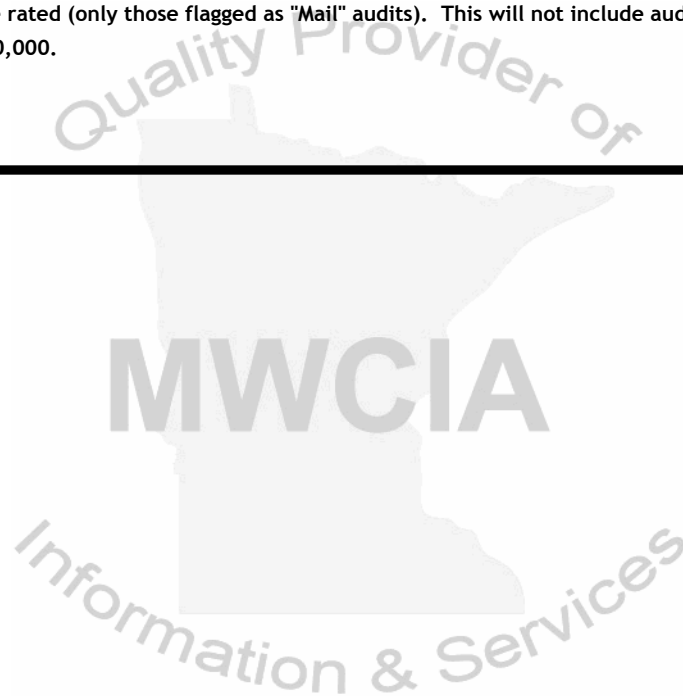
2	2484552	21466	146,146	135,472	P6	10,674
----------	---------	-------	---------	---------	----	--------

Quarterly Total Test Audit Payroll :	7,562,331
--------------------------------------	------------------

Quarterly Total Company Audit Payroll :	7,348,080
---	------------------

Quarterly Total Payroll Difference :	214,251
--------------------------------------	----------------

* 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 all 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, INC.**Assigned Risk Market - Mail Audits****Test Audits Completed January 1, 2006 - December 31, 2006**

<u>Quarter:</u>	<u>AFN Number</u>	<u>Carrier ID</u>	<u>Test Audit Payroll</u>	<u>Company Audit Payroll</u>	<u>Reason Code(s)</u>	<u>Total Payroll Difference</u>
3	2251264	21466	163,270	158,743	P2	4,527
	2676389		232,684	107,100	P7	125,584
	2770768		147,109	147,109		0
	1338587		295,032	327,024	P7	-31,992
	2676443		115,016	115,016		0
	2251833		80,763	80,763		0
	2149125		108,555	108,555	C5	0
	1370324		179,898	199,362	C1 P2 P5 P6	-19,464
	2580144		32,602	73,750	C5 P7	-41,148

Quarterly Total Test Audit Payroll : **1,354,929**

Quarterly Total Company Audit Payroll : **1,317,422**

Quarterly Total Payroll Difference : **37,507**

* 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 all 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, INC.

Assigned Risk Market - Mail Audits

Test Audits Completed January 1, 2006 - December 31, 2006

<u>Quarter:</u>	<u>AFN Number</u>	<u>Carrier ID</u>	<u>Test Audit Payroll</u>	<u>Company Audit Payroll</u>	<u>Reason Code(s)</u>	<u>Total Payroll Difference</u>
4	3031080	21466	82,110	106,868	P5	-24,758
	1170260		277,462	283,599	P5	-6,137
	3110310		472,221	390,679	P7	81,542
	2812100		57,580	57,580		0
	2574527		104,554	117,101	P6	-12,547
	2351714		120,145	120,145		0
	2180634		278,257	281,027	P6	-2,770
	1973541		62,052	83,208	P1	-21,156
	1086340		277,287	277,287		0
	0709930		199,956	358,274	C1 C5 P1	-158,318
	0133027		76,343	76,343		0
	2260972		81,749	81,840	P5	-91
	0102555		142,493	143,033	P5	-540
	1359290		388,903	378,068	P5	10,835
	1454897		61,701	41,701	P6	20,000
	1940945		644,827	498,707	P1	146,120
	2788705		161,184	158,071	P5	3,113
	2348144		364,438	352,237	P5	12,201
	2364980		130,482	125,231	P6	5,251
	2476770		583,805	541,535	P7	42,270
	2574020		453,115	453,115		0
	1664875		44,698	43,798	P5	900
4	1801821	39579	258,128	258,128		0
	1307487		620,643	624,008	C1 P5	-3,365
	2528436		473,394	473,394		0
	3143624		20,708	20,708		0
	3090817		196,808	193,954	P1 P6	2,854

MINNESOTA WORKERS' COMPENSATION INSURERS ASSOCIATION, INC.

Assigned Risk Market - Mail Audits

Test Audits Completed January 1, 2006 - December 31, 2006

Quarterly Total Test Audit Payroll :	6,635,043
Quarterly Total Company Audit Payroll :	6,539,639
Quarterly Total Payroll Difference :	95,404

* 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 all 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, INC.

Assigned Risk Market - Mail Audits

Test Audits Completed January 1, 2006 - December 31, 2006

YTD Total Test Audit Payroll :	26,648,542
YTD Total Company Audit Payroll :	26,217,409
YTD Total Payroll Difference :	431,133

Summary of Errors :

Error	Count of Errors	Error	Count of Errors
P1	17	C1	5
P2	3	C2	0
P3	0	C3	2
P4	0	C4	0
P5	17	C5	5
P6	25		
P7	5		

Total Audits: 100

Total Audits
w/ Differences: 63

Percentage of
Audits showing
Differences: 63.0 %

Difference Reasons

Payroll Differences:

- P1: Officer, partner, individual payroll limitations
- P2: Overtime Credit
- P3: No payroll verification
- P4: Rule II 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: Change of claim on audit
- C5: All Other

MINNESOTA WORKERS' COMPENSATION INSURERS ASSOCIATION, INC.

Assigned Risk Market - Physical Audits

Test Audits Completed January 1, 2006 - December 31, 2006

<u>Quarter:</u>	<u>AFN Number</u>	<u>Carrier ID</u>	<u>Test Audit Payroll</u>	<u>Company Audit Payroll</u>	<u>Reason Code(s)</u>	<u>Total Payroll Difference</u>
1	2780542	21466	165,253	165,253		0
	0104370		1,627,345	1,627,345		0
	3122398		703,538	703,538		0
	2684314		514,975	514,975		0
	2591910		1,241,454	1,241,454		0
	2563266		2,807,521	2,807,521		0
	2459477		484,352	484,352		0
	2250624		254,226	254,226		0
	1458850		91,583	91,583	C5	0
	1343777		386,250	454,664	C5 P3 P6	-68,414
	1237608		150,486	150,486	C5	0
	3137021		2,109,043	2,109,043		0
Quarterly Total Test Audit Payroll :			10,536,026			
Quarterly Total Company Audit Payroll :			10,604,440			
Quarterly Total Payroll Difference :						(68,414)

* 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, INC.

Assigned Risk Market - Physical Audits

Test Audits Completed January 1, 2006 - December 31, 2006

<u>Quarter:</u>	<u>AFN Number</u>	<u>Carrier ID</u>	<u>Test Audit Payroll</u>	<u>Company Audit Payroll</u>	<u>Reason Code(s)</u>	<u>Total Payroll Difference</u>
2	0489883	21466	520,653	520,653		0
	3137529		223,877	223,877		0
	0232394		359,468	359,468		0
Quarterly Total Test Audit Payroll :			1,103,998			
Quarterly Total Company Audit Payroll :			1,103,998			
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.

MWCIA

Information & Services

MINNESOTA WORKERS' COMPENSATION INSURERS ASSOCIATION, INC.

Assigned Risk Market - Physical Audits

Test Audits Completed January 1, 2006 - December 31, 2006

<u>Quarter:</u>	<u>AFN Number</u>	<u>Carrier ID</u>	<u>Test Audit Payroll</u>	<u>Company Audit Payroll</u>	<u>Reason Code(s)</u>	<u>Total Payroll Difference</u>
3	2672715	21466	233,631	235,121	P6	-1,490
Quarterly Total Test Audit Payroll :			233,631			
Quarterly Total Company Audit Payroll :			235,121			
Quarterly Total Payroll Difference :			(1,490)			

- * 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, INC.

Assigned Risk Market - Physical Audits

Test Audits Completed January 1, 2006 - December 31, 2006

Quarter:	AFN Number	Carrier ID	Test Audit Payroll	Company Audit Payroll	Reason Code(s)	Total Payroll Difference
4	2361701	21466	282,796	333,549	P1	-50,753
	1655990		193,771	130,438	P6	56,771
	1681516		88,845	88,845		0
	2350297		44,771	44,771		0
	3112295		748,568	748,568		0
	1376403		940,891	894,416	P1 P2 P3 P4 P6	46,475
	2466198		70,700	70,700		0
	2476428		73,605	73,605		0
	2579537		154,424	154,424		0
	2669714		65,000	65,000		0
	2673754		70,075	70,075		0
	2736853		36,725	36,725		0
	2884313		265,829	265,829		0
	2353490		67,919	67,919		0
	2350424		18,720	18,720		0
4	1220470	39579	52,955	52,955	C5	0
	2644177		128,296	128,296		0
	2030446		112,972	112,972		0
	1190164		703,834	703,834		0
	0817899		25,000	25,000		0
	0517828		350,774	350,774		0
	0325961		724,995	724,995		0
	0058416		244,807	244,807		0
	2532344		488,934	546,047	C5 P6	-57,113
	0229253		545,926	545,926		0
Quarterly Total Test Audit Payroll :			6,501,132			
Quarterly Total Company Audit Payroll :			6,499,190			
Quarterly Total Payroll Difference :			1,942			

* 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, INC.

Assigned Risk Market - Physical Audits

Test Audits Completed January 1, 2006 - December 31, 2006

YTD Total Test Audit Payroll :	18,374,787
YTD Total Company Audit Payroll :	18,442,749
YTD Total Payroll Difference :	(67,962)

Summary of Errors :

Error	Count of Errors	Error	Count of Errors
P1	2	C1	0
P2	1	C2	0
P3	2	C3	0
P4	1	C4	0
P5	0	C5	5
P6	5		
P7	0		

Total Audits: 41

Total Audits
w/ Differences: 9

Percentage of
Audits showing
Differences: 22.0 %

Difference Reasons

Payroll Differences:

- P1: Officer, partner, individual payroll limitations
- P2: Overtime Credit
- P3: No payroll verification
- P4: Rule II 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: Change of claim on audit
- C5: All Other