



Minnesota Workers' Compensation
Insurers Association, Inc.

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February 1, 2019

ALL ASSOCIATION MEMBERS

Circular Letter No. 19-1744

RE: 2018 Test Audit Summary Report

Attached are the summary sheets showing the results of the 2018 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, 2018 through December 31, 2018 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, 2018 - December 31, 2018

Minnesota Workers Compensation Insurers Association

Voluntary Market

Test Audits Completed January 1, 2018 - December 31, 2018

Quarter: 1	AFN Number	Carrier ID	Test Audit Payroll	Company Audit Payroll	Reason Code(s)	Total Payroll Difference
	0052930	10243	743,630	707,387	P6	36,243
	3014029	11169	526,291	599,454	C4 P1 P2	-73,163
	2769573	11444	913,681	920,179	P6	-6,498
	3162777	11444	413,409	413,409	C1	0
	1205641	11444	357,541	357,541	C1	0
	0846341	11444	921,157	843,142	P6	78,015
	3304938	12122	434,298	518,925	P1 P2	-84,627
	3542668	12122	1,218,662	1,200,962	C4 P1	17,700
	3455213	12122	428,760	366,700	P6	62,060
	3270438	12122	751,747	751,747	C4	0
	1187473	12122	939,473	939,473		0
	1043757	12122	924,559	924,559		0
	1965450	12122	1,194,154	1,197,430	P6	-3,276
	0144576	12122	1,427,845	1,448,242	P4	-20,397
	1145207	12122	1,159,947	1,159,947		0
	1207580	12211	989,697	989,697		0
	2884704	12807	285,915	358,354	P7	-72,439
	0468177	12882	1,910,713	1,910,713	P4	0
	3158346	12890	1,539,847	1,539,847		0
	3315271	12890	1,719,259	1,719,259		0
	3228962	12890	2,033,319	2,033,319		0
	3619762	12890	1,615,015	1,615,015		0
	3227463	13633	1,517,570	1,518,646	P4 P6	-1,076
	3300168	15385	970,308	969,115	P2	1,193
	0261246	15385	1,014,332	1,014,332		0
	3577975	15865	830,189	757,333	P1	72,856
	1345176	15873	279,900	273,550	P6	6,350
	3172634	15873	265,108	257,981	P2	7,127
	3467306	15873	412,260	412,260		0
	3220990	15873	401,941	401,941		0
	3232390	15873	367,495	367,495		0

Minnesota Workers Compensation Insurers Association

Voluntary Market

Test Audits Completed January 1, 2018 - December 31, 2018

Quarter: 1	AFN Number	Carrier ID	Test Audit Payroll	Company Audit Payroll	Reason Code(s)	Total Payroll Difference
	2331551	15962	671,131	679,338	P2	-8,207
	2672600	15962	455,444	312,474	P1	142,970
	3086003	15962	95,484	152,720	P1	-57,236
	0236128	15962	197,770	197,770		0
	3256890	15962	167,131	167,131	C1 C4	0
	0268712	16144	2,004,509	2,004,509		0
	3209148	16853	737,675	737,675		0
	1965727	16853	709,152	600,513	P4	108,639
	1679996	16853	843,506	821,776	P4	21,730
	1367552	16853	642,162	639,635	P6	2,527
	0649333	16853	680,319	638,582	P2 P6	41,737
	0501565	16853	334,473	335,109	P2	-636
	0200980	16853	1,098,477	1,146,126	P3	-47,649
	0194700	16853	735,865	735,865		0
	2166046	16853	256,911	264,591	P6	-7,680
	3217537	16985	972,866	801,361	C4 P2 P6	171,505
	3144893	16985	435,614	435,614		0
	2588404	16985	641,392	641,392		0
	3277851	16985	797,847	817,925	C3 P4	-20,078
	0431591	17035	794,876	794,876	C4	0
	3193226	17035	868,189	493,774	P1 P6	374,415
	3187372	17035	901,433	901,433	C4	0
	1236644	17035	508,482	398,282	C4 P6	110,200
	2297078	17035	482,344	424,000	C2 P2 P6	58,344
	2110857	17035	282,446	282,446	C4	0
	1310100	17035	295,408	288,821	P3	6,587
	2561000	17256	370,520	370,520		0
	2788462	17256	927,661	928,944	C4 P4	-1,283
	1054295	17426	729,429	681,776	C4 P6	47,653
	0150878	17469	449,120	483,340	P4	-34,220

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Test Audits Completed January 1, 2018 - December 31, 2018

Quarter: 1	AFN Number	Carrier ID	Test Audit Payroll	Company Audit Payroll	Reason Code(s)	Total Payroll Difference
	2724642	17469	661,479	661,479		0
	2809192	17469	967,138	967,138		0
	3625154	17469	383,441	378,258	P1 P6	5,183
	0394521	17469	1,131,864	1,131,864		0
	3451446	17469	627,494	627,494		0
	0059498	17612	1,654,784	1,643,135	P1	11,649
	3170150	18147	1,510,519	1,510,519		0
	3114441	19291	175,000	175,000		0
	2968002	19968	856,438	860,572	P4	-4,134
	3063496	22241	329,325	329,325	C3	0
	0156906	22241	1,420,922	1,420,922		0
	3158661	22241	395,569	345,597	P1	49,972
	3275548	24562	785,669	709,564	C2 P3	76,105
	3335187	24562	1,135,789	1,183,023	P4	-47,234
	2065908	24562	208,055	208,055		0
	3178592	24562	711,678	712,490	P2	-812
	2923661	24562	361,658	371,200	P6	-9,542
	2258170	24562	328,853	328,853		0
	1754394	24562	516,703	498,733	C2 P6	17,970
	1458078	24759	829,936	825,914	P2	4,022
	2882981	24759	1,564,842	1,901,175	P4	-336,333
	3347206	24759	383,509	383,509		0
	2583321	24759	693,131	693,131		0
	3171196	24759	436,569	478,620	P1	-42,051
	3221280	26135	1,853,740	1,850,683	P2	3,057
	3549658	26135	1,372,940	1,372,940		0
	0829730	26135	1,096,379	1,314,617	P6	-218,238
	3251398	26135	684,851	684,851		0
	0177580	27197	647,045	647,045		0
	3509114	27197	807,031	807,031		0
	0616877	27197	1,276,779	1,276,779		0

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Test Audits Completed January 1, 2018 - December 31, 2018

Quarter: 1	AFN Number	Carrier ID	Test Audit Payroll	Company Audit Payroll	Reason Code(s)	Total Payroll Difference
	0598429	27669	1,006,814	1,006,814	C4	0
	3225014	27669	1,685,186	1,685,186		0
	3136083	35866	1,926,222	1,926,222		0
	2037947	35866	725,775	729,498	P6	-3,723
	1477650	35866	675,823	677,663	P2	-1,840
	0923087	35866	1,237,276	1,237,276		0
	0835110	35866	965,361	965,361		0
	0393010	35866	1,220,791	1,161,873	P2 P5	58,918
	0876070	35866	1,520,991	1,520,991		0
	3196477	37079	1,191,327	1,179,817	P6	11,510
	3167554	37079	646,051	643,749	P4	2,302
	3202068	37079	679,709	679,709		0
	3151171	37079	515,082	356,472	C1 P1	158,610
	3030253	37079	676,160	698,679	P3	-22,519
	2580950	37079	657,004	654,004	C4 P5	3,000
	1391224	37079	391,306	396,252	P4	-4,946
	0542750	37079	1,967,776	1,971,656	P2	-3,880
	2686082	37079	267,963	258,237	P2 P6	9,726
	3310469	37079	471,100	473,325	P6	-2,225
	1762877	37079	311,103	282,382	C4 P4	28,721
	3204281	38660	590,793	590,793		0
	1020250	38660	486,447	486,447		0
	3208642	39071	972,491	979,054	P4	-6,563
	3462932	39071	670,133	670,133		0
	3191545	39071	1,180,839	1,180,839	C1	0
	3423949	69103	470,983	470,983		0
	0443840	69103	1,785,556	1,785,556	C1	0
	1003364	69103	532,737	432,287	P1 P2	100,450
	1295411	69103	302,512	701,384	P6	-398,872
	0489492	90468	506,130	506,130		0

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Test Audits Completed January 1, 2018 - December 31, 2018

Quarter: 1	AFN Number	Carrier ID	Test Audit Payroll	Company Audit Payroll	Reason Code(s)	Total Payroll Difference
	3320289	90468	396,454	432,613	C1 P2 P3 P4	-36,159

Quarterly Total Test Audit Payroll: **100,038,683**

Quarterly Total Company Audit Payroll: **99,707,173**

Quarterly Total Payroll Difference: **331,510**



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Test Audits Completed January 1, 2018 - December 31, 2018

Quarter: 2	AFN Number	Carrier ID	Test Audit Payroll	Company Audit Payroll	Reason Code(s)	Total Payroll Difference
	3199827	10448	1,773,104	1,731,149	P6	41,955
	1147285	10448	892,133	896,093	P6	-3,960
	0948837	10448	617,448	843,675	P6	-226,227
	0667994	10448	394,435	394,435		0
	3225971	10448	1,092,620	1,137,365	P3	-44,745
	0138320	10448	1,469,856	1,469,856		0
	3612817	11053	511,258	511,258		0
	3673099	11444	337,922	338,661	P6	-739
	3222064	11444	650,699	775,000	P6	-124,301
	2018853	11916	1,376,908	1,405,711	P2 P6	-28,803
	3225769	11916	916,333	937,764	P2 P4	-21,431
	3364088	12122	488,791	488,791		0
	0818011	12211	1,748,761	1,732,974	P6	15,787
	2175380	12440	931,764	932,717	C4 P6	-953
	3168490	12440	263,540	261,036	P1	2,504
	3570280	12440	885,422	885,422	C4	0
	0692824	12440	432,730	282,338	P1	150,392
	0403938	12440	285,654	285,654		0
	1060724	12440	419,598	625,310	P1	-205,712
	3615993	12777	598,808	598,808		0
	3207342	12807	456,148	457,021	P6	-873
	0838411	12890	1,438,842	1,422,597	C4 P6	16,245
	0324302	13633	500,330	528,201	P1 P4	-27,871
	3213723	13633	1,103,929	1,103,929		0
	3175197	13633	1,910,373	1,839,655	P6	70,718
	1318012	13633	1,852,276	1,852,276	C4	0
	2837234	14842	1,174,986	1,174,986		0
	2849313	14842	328,152	328,152		0
	1723731	14842	938,426	1,106,511	P1	-168,085
	1977814	14842	1,588,490	1,588,490		0
	0587885	15539	680,338	680,338	C1	0

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Voluntary Market

Test Audits Completed January 1, 2018 - December 31, 2018

Quarter: 2	AFN Number	Carrier ID	Test Audit Payroll	Company Audit Payroll	Reason Code(s)	Total Payroll Difference
	0144541	15539	262,822	262,822		0
	3110054	15539	718,196	718,196		0
	0798886	15539	960,317	960,317		0
	1054210	15539	321,815	321,815		0
	1981552	15539	298,878	298,878		0
	0706051	15571	868,840	868,840	C4	0
	2360675	15873	684,120	617,342	P2 P6	66,778
	1332767	16446	883,112	883,112		0
	1800914	16446	801,512	793,773	P6	7,739
	2661489	16446	304,890	304,890		0
	2751216	16446	848,806	848,806		0
	3582215	16446	477,760	477,760		0
	3673134	16446	149,103	450,000	P6	-300,897
	0001783	16446	583,005	583,005		0
	0002208	16446	515,325	515,325		0
	0479055	16446	380,693	380,693		0
	0709883	16446	1,368,800	1,368,800	C4	0
	0264300	16446	349,434	349,434		0
	0973432	16446	1,164,052	1,164,052		0
	0478938	16446	994,025	994,025		0
	1409972	16853	748,811	752,780	P6	-3,969
	3600968	17035	270,485	270,485		0
	3162593	17035	767,015	600,258	P6	166,757
	3292694	17124	1,323,336	1,323,336		0
	3222692	17124	307,026	307,580	P2	-554
	2549352	17124	932,967	979,391	C5 P5	-46,424
	0550647	17124	1,090,263	1,090,263		0
	1016326	17124	727,583	728,440	P2	-857
	1354841	17124	659,695	686,376	P6	-26,681
	3652079	17256	1,897,445	1,791,934	P6	105,511
	2420058	17256	304,929	304,929		0

Minnesota Workers Compensation Insurers Association

Voluntary Market

Test Audits Completed January 1, 2018 - December 31, 2018

Quarter: 2	AFN Number	Carrier ID	Test Audit Payroll	Company Audit Payroll	Reason Code(s)	Total Payroll Difference
	3167316	19968	408,456	408,456		0
	3145853	19968	1,439,587	1,447,485	C4 P2	-7,898
	2656760	19968	1,191,646	1,088,422	C5 P1	103,224
	1967673	19968	1,410,241	1,367,169	P1 P2	43,072
	3622048	21873	1,182,538	1,241,567	P6	-59,029
	1031163	22241	1,894,423	1,894,423		0
	1927264	22799	1,108,025	1,108,025		0
	1148230	24562	1,541,591	1,541,591	C2	0
	1405861	24562	1,015,526	1,015,526		0
	0020338	24562	1,975,215	1,983,756	P2	-8,541
	2969904	24562	340,675	340,675		0
	3480127	24759	739,508	628,305	P1 P2	111,203
	0170470	24759	348,489	348,489		0
	1291769	30902	641,517	631,259	P1	10,258
	3608656	32044	1,309,373	1,000,000	P6	309,373
	0768448	33928	1,271,498	1,285,076	P4	-13,578
	3183931	33928	1,259,076	1,259,076	C4	0
	0919616	33928	490,047	354,047	P1	136,000
	1829068	33928	437,291	432,212	P6	5,079
	2619032	33928	568,198	568,198		0
	2650150	33928	756,755	756,755		0
	2699257	33928	308,354	334,354	P1	-26,000
	3044181	33928	531,275	533,625	P1	-2,350
	3155234	33928	1,620,706	1,612,050	C1 P2	8,656
	3183092	33928	832,146	843,269	P2	-11,123
	3452493	33928	652,285	418,000	C4 P2	234,285
	3196120	33928	320,381	331,890	P2 P4	-11,509
	3288839	33928	1,081,613	1,081,613		0
	3594373	33928	363,703	406,977	P6	-43,274
	3621474	33928	1,192,409	971,808	P1 P2	220,601
	2877805	37079	957,302	957,302		0

Minnesota Workers Compensation Insurers Association

Voluntary Market

Test Audits Completed January 1, 2018 - December 31, 2018

Quarter: 2	AFN Number	Carrier ID	Test Audit Payroll	Company Audit Payroll	Reason Code(s)	Total Payroll Difference
	3129276	61417	1,587,076	1,587,076	C1	0
	3346726	90468	395,099	395,099		0
	3309730	90468	1,449,265	1,449,265		0
	2614073	90468	433,202	1,321,875	P6	-888,673

Quarterly Total Test Audit Payroll: **83,079,625**

Quarterly Total Company Audit Payroll: **83,558,545**

Quarterly Total Payroll Difference: **(478,920)**



Minnesota Workers Compensation Insurers Association

Voluntary Market

Test Audits Completed January 1, 2018 - December 31, 2018

Quarter: 3	AFN Number	Carrier ID	Test Audit Payroll	Company Audit Payroll	Reason Code(s)	Total Payroll Difference
	1758438	10243	1,068,004	1,068,004		0
	0898074	10243	409,999	409,999		0
	0494917	10243	1,584,094	1,199,419	C2 P1	384,675
	0040223	10243	452,264	452,264		0
	3594439	10448	511,357	511,357		0
	0829897	10448	1,279,986	1,207,373	P6	72,613
	0043729	10448	669,192	669,192	C4	0
	3183443	11037	148,657	148,657		0
	1157795	12440	539,136	539,136		0
	3589018	12440	1,473,228	1,473,228		0
	2968215	12440	1,168,923	1,140,403	P6	28,520
	1185446	12440	541,864	541,864		0
	0496111	12440	1,260,359	1,276,282	P6	-15,923
	0279340	12440	316,523	316,523		0
	0101958	12440	1,787,223	1,787,223	C5	0
	3165906	12807	1,078,361	1,078,361		0
	1922912	12890	687,715	703,566	C4 P3	-15,851
	3646158	12890	1,703,758	1,703,758		0
	3190499	15539	400,907	421,000	P6	-20,093
	2416662	15539	652,560	651,425	P4 P5	1,135
	3253014	15571	186,283	174,900	P6	11,383
	3626654	15571	639,100	477,781	P1 P6	161,319
	1385437	15571	281,054	300,645	C4 P6	-19,591
	0048232	15865	1,891,548	1,893,457	P6	-1,909
	0883131	15865	1,074,250	1,055,697	P6	18,553
	1936875	15865	1,339,562	1,339,562	C4 P6	0
	2475103	15865	546,366	651,641	P6	-105,275
	3180422	15865	544,198	589,694	P6	-45,496
	2918323	15865	569,644	569,644		0
	0545589	15865	763,451	783,458	P2	-20,007
	1753762	15865	987,997	987,997		0

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Quarter: 3	AFN Number	Carrier ID	Test Audit Payroll	Company Audit Payroll	Reason Code(s)	Total Payroll Difference
	2529521	15865	1,016,946	1,017,716	C4 P6	-770
	3616983	16144	176,723	173,407	P3	3,316
	3617643	16144	185,670	185,670		0
	3509773	16144	424,317	298,800	P2 P6	125,517
	2391015	16144	621,578	615,150	C5 P1	6,428
	0176265	16446	652,197	652,197		0
	0811505	16446	1,303,919	1,303,919		0
	3531966	16985	238,941	104,521	C4 P6	134,420
	2796058	16985	200,543	195,587	P2	4,956
	3096734	16985	110,360	105,388	P1	4,972
	3485297	16985	134,137	137,716	P3	-3,579
	0737895	17124	738,299	552,299	C2 P1	186,000
	3225380	17124	1,642,416	1,642,416		0
	0254908	17124	1,250,481	1,250,481		0
	2608820	17124	489,461	489,461		0
	3491195	17124	931,746	931,746		0
	0720356	17124	924,851	924,851		0
	3403231	17426	480,985	480,985		0
	3583074	17426	764,741	825,529	P3	-60,788
	3200474	17426	736,325	734,015	P2	2,310
	1764268	17426	799,547	872,865	P3	-73,318
	2601516	17426	976,228	995,929	P2 P4	-19,701
	0914363	17426	406,787	406,787		0
	3358681	17426	571,225	542,445	C5 P6	28,780
	2396467	17426	509,939	509,939		0
	1721976	17426	1,172,685	1,172,685		0
	0260673	17469	1,233,956	1,248,703	P1	-14,747
	0668265	17469	437,020	437,020		0
	2534355	17469	112,248	112,248		0
	1107097	17469	281,211	281,211		0
	1776932	17469	207,884	174,836	P6	33,048

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Quarter: 3	AFN Number	Carrier ID	Test Audit Payroll	Company Audit Payroll	Reason Code(s)	Total Payroll Difference
	3152588	17469	786,508	786,508		0
	3600202	17469	258,052	258,052	C4	0
	3036316	17469	276,536	276,536		0
	3616894	17469	184,792	184,792		0
	0074349	17469	157,934	157,934		0
	3344886	18147	322,118	322,118	C4	0
	0148466	18147	163,653	165,047	P2	-1,394
	0371700	18147	248,942	245,585	C5 P6	3,357
	1149849	18147	505,307	559,173	P3 P6	-53,866
	1159100	18147	2,022,210	2,074,899	P3 P4	-52,689
	2572176	18147	162,089	163,773	P2	-1,684
	3159227	18147	106,411	106,411		0
	3202557	18147	529,841	529,841	C1	0
	3216779	18147	299,975	299,975		0
	3312364	22241	878,698	878,698		0
	1181351	22799	1,495,046	1,477,083	P6	17,963
	0974080	22799	1,067,825	1,049,896	C4 P6	17,929
	1931431	22799	938,161	973,008	P4 P6	-34,847
	2380188	22799	1,121,191	1,121,191	C4	0
	2939401	22799	870,925	870,925		0
	3336068	22799	303,333	303,333		0
	3434670	22799	1,272,785	1,272,785		0
	0216020	22799	129,428	129,428		0
	0726575	22799	1,317,098	1,323,793	C4 P6	-6,695
	2911396	22799	105,705	105,705		0
	3600328	24759	135,903	135,903		0
	3154548	24759	298,160	298,160		0
	3166796	26135	481,249	481,916	P6	-667
	3344228	26135	685,004	663,108	P6	21,896
	1903497	26135	1,068,310	1,069,925	C4 P6	-1,615
	2893193	26135	560,512	560,512		0

Minnesota Workers Compensation Insurers Association

Voluntary Market

Test Audits Completed January 1, 2018 - December 31, 2018

Quarter: 3	AFN Number	Carrier ID	Test Audit Payroll	Company Audit Payroll	Reason Code(s)	Total Payroll Difference
	3598998	26135	542,904	542,904		0
	3522321	26135	1,018,755	1,018,755		0
	3433466	26135	1,494,659	1,496,859	P2 P6	-2,200
	0049883	27669	1,557,524	1,557,524	C4	0
	3597494	39071	609,540	609,540		0
	3445189	39071	419,137	415,796	P6	3,341
	0691682	39071	800,863	799,212	P2 P6	1,651
	2553317	39071	1,311,075	1,311,075		0
	0625655	39071	349,441	354,758	P1 P6	-5,317
	1421344	40533	1,973,042	1,957,166	P6	15,876
	3167400	40533	699,363	677,043	P6	22,320
	3578374	40533	624,073	624,073		0
	2537117	40533	752,585	757,467	P1 P6	-4,882
	0178381	40533	527,601	527,601		0
	0993719	69103	228,186	422,887	P6	-194,701
	0220140	69103	1,133,751	1,145,797	P2	-12,046
	2686074	69103	797,132	922,405	P2 P6	-125,273
	1349694	69103	760,274	760,274		0
	1223810	69103	1,460,154	1,460,154	C4	0
	3222834	69103	721,024	721,024		0
	0870498	69103	1,146,142	1,146,142		0
	3126812	69103	1,343,532	1,337,688	C5 P1	5,844
	2433141	69103	574,167	574,167		0
	0991368	69103	1,482,107	1,482,107	C4	0
	2001039	69103	1,300,494	1,361,097	C1 P6	-60,603

Minnesota Workers Compensation Insurers Association

Voluntary Market

Test Audits Completed January 1, 2018 - December 31, 2018

Quarter: 3	AFN Number	Carrier ID	Test Audit Payroll	Company Audit Payroll	Reason Code(s)	Total Payroll Difference
	1221361	69103	834,741	917,681	P6	-82,940

Quarterly Total Test Audit Payroll: **89,506,896**

Quarterly Total Company Audit Payroll: **89,247,241**

Quarterly Total Payroll Difference: **259,655**



Minnesota Workers Compensation Insurers Association

Voluntary Market

Test Audits Completed January 1, 2018 - December 31, 2018

Quarter: 4	AFN Number	Carrier ID	Test Audit Payroll	Company Audit Payroll	Reason Code(s)	Total Payroll Difference
	3252011	10138	826,331	826,331		0
	3162008	11037	420,119	420,119		0
	3138553	11169	599,903	599,903		0
	0260037	11169	920,958	920,966	C4	-8
	3120009	11169	600,146	592,618	P3	7,528
	1893033	11444	225,720	223,216	P1	2,504
	2372657	11444	1,619,226	1,959,437	P1	-340,211
	3458812	12122	161,107	163,557	C4 P6	-2,450
	3586842	12122	464,762	318,621	P1	146,141
	3656025	12122	253,921	253,921	C4	0
	3694543	12122	270,989	270,989	C4	0
	0136883	12122	101,662	113,740	P3	-12,078
	0553239	12122	533,418	533,418		0
	0690554	12122	1,272,918	1,272,918		0
	0689726	12122	135,922	135,922		0
	0881066	12122	231,929	231,929		0
	0968242	12122	609,544	660,972	P1	-51,428
	3371426	12122	63,285	138,996	P1	-75,711
	2989719	12882	565,930	565,930		0
	3204261	12882	917,143	887,030	P2 P6	30,113
	2223090	12890	1,678,605	1,727,295	P3	-48,690
	1839810	13633	1,443,372	1,317,495	P1 P3	125,877
	0425257	13633	349,305	343,412	P6	5,893
	3153148	14842	2,018,414	1,955,742	P1 P6	62,672
	3550886	14842	1,572,129	1,572,129		0
	3541422	14842	438,606	438,606		0
	2208709	14842	719,446	719,446		0
	3214595	14842	652,704	652,704		0
	0281654	14842	1,143,934	1,153,721	P6	-9,787
	3137250	14842	482,189	498,555	P6	-16,366
	3310864	14842	623,073	522,514	P4 P6	100,559

Minnesota Workers Compensation Insurers Association

Voluntary Market

Test Audits Completed January 1, 2018 - December 31, 2018

Quarter: 4	AFN Number	Carrier ID	Test Audit Payroll	Company Audit Payroll	Reason Code(s)	Total Payroll Difference
	0563404	14842	853,569	789,903	P4	63,666
	3367569	15539	1,721,028	1,721,028	C4	0
	3102440	15539	604,112	604,112		0
	3170542	15539	134,111	135,935	P3	-1,824
	1861379	15539	186,406	186,406		0
	1061259	15539	535,898	535,898		0
	0354562	15539	439,138	377,869	P1 P2	61,269
	3647496	15539	405,121	377,001	P4 P6	28,120
	0665096	15539	216,994	216,994		0
	2796082	15865	575,942	575,942		0
	2901986	15873	651,094	646,746	C5 P6	4,348
	3653529	15873	116,346	116,346		0
	3121153	15873	1,366,172	1,419,524	C2 P4	-53,352
	2732173	15873	226,899	226,899		0
	2185504	15873	112,445	111,536	C4 P6	909
	3203059	16144	181,280	181,280		0
	3493551	16144	304,694	402,154	P4	-97,460
	3200359	16985	203,179	203,179		0
	0929018	16985	118,255	121,792	P2	-3,537
	3590144	17035	325,728	325,728	C1	0
	3242867	17035	428,092	428,092		0
	3240434	17035	304,603	304,603		0
	3109373	17035	282,856	1,367,888	P6	-1,085,032
	2675447	17035	378,189	378,189		0
	2656817	17035	487,854	487,854		0
	2648172	17035	393,319	400,758	P6	-7,439
	3601863	17035	301,009	301,009	C5	0
	0996785	17035	1,758,218	1,751,954	P6	6,264
	3187018	17035	727,295	727,295		0
	1444573	17035	548,117	565,107	P2 P6	-16,990
	3684838	17035	385,093	525,000	P6	-139,907

Minnesota Workers Compensation Insurers Association

Voluntary Market

Test Audits Completed January 1, 2018 - December 31, 2018

Quarter: 4	AFN Number	Carrier ID	Test Audit Payroll	Company Audit Payroll	Reason Code(s)	Total Payroll Difference
	3288858	17426	482,528	482,528		0
	3257966	17426	402,220	395,920	P5	6,300
	2196042	17426	303,215	303,215		0
	1222830	17426	361,712	348,640	P6	13,072
	3281387	17469	379,124	382,837	P2	-3,713
	3224565	17469	116,595	116,595		0
	2959291	17469	539,005	568,213	C4 P6	-29,208
	1207490	18147	237,254	237,254		0
	2247178	19968	1,176,915	1,184,963	P2	-8,048
	3497726	19968	635,300	674,683	P1 P2	-39,383
	1256637	19968	389,020	389,020		0
	2969050	19968	807,428	807,428		0
	3445466	19968	1,131,478	1,181,071	P6	-49,593
	1206770	19968	1,475,862	1,475,862		0
	0377023	19968	739,161	731,153	C4 P6	8,008
	0920673	19968	333,283	333,283		0
	3570470	22799	368,481	368,481		0
	3203300	22799	431,288	405,438	P6	25,850
	1230549	24562	339,794	339,794		0
	3183027	24562	409,439	409,439		0
	1823930	24562	429,508	430,068	C3 P2	-560
	3117741	24562	507,264	507,264		0
	0345202	24759	1,502,117	1,529,262	C4 P3	-27,145
	2140691	24759	1,269,391	1,320,879	C4 P1	-51,488
	2105950	24759	133,239	145,389	C4 P3	-12,150
	0765503	24759	674,372	674,372		0
	3150809	26135	1,913,134	1,911,058	P2	2,076
	3169386	26135	361,119	361,119		0
	3179481	27669	1,488,969	1,488,969		0
	0053392	27669	1,378,802	1,378,802		0
	0972126	27669	474,190	474,190		0

Minnesota Workers Compensation Insurers Association

Voluntary Market

Test Audits Completed January 1, 2018 - December 31, 2018

Quarter: 4	AFN Number	Carrier ID	Test Audit Payroll	Company Audit Payroll	Reason Code(s)	Total Payroll Difference
	0477338	27669	542,205	542,205		0
	2789205	27669	634,823	631,668	P2 P6	3,155
	0024481	27669	536,475	536,475		0
	2822768	27669	799,310	799,310		0
	1394983	27669	302,241	309,658	P2 P6	-7,417
	0196363	27669	638,658	638,658		0
	1417100	31283	519,688	649,465	P1	-129,777
	3002004	31283	267,527	210,729	C1 P1	56,798
	3157837	31283	1,579,761	1,590,609	C3 P1	-10,848
	3169058	31283	1,355,982	1,391,490	P6	-35,508
	1308599	33928	560,689	562,648	P2 P6	-1,959
	0254053	33928	755,470	755,470		0
	3201828	33928	400,655	400,655		0
	3601813	33928	807,352	807,352		0
	3171575	39071	1,690,099	1,676,559	P6	13,540
	2761661	39071	373,684	404,617	P1	-30,933
	3601876	39071	540,023	540,599	C4 P6	-576
	1321943	39071	661,322	661,322	C4 C5	0
	0593826	39071	1,060,765	1,060,765		0
	0382167	39071	563,870	559,259	C4 P6	4,611
	0584398	39071	316,618	316,618		0
	3188654	39137	756,978	758,980	P6	-2,002
	3175141	39137	1,640,717	1,612,117	P4 P6	28,600
	3120621	39137	1,034,155	1,037,203	C1 P2	-3,048
	0700940	39137	968,585	968,585		0
	2716887	40533	524,486	524,486		0
	0211613	69103	1,385,315	1,385,315		0

Minnesota Workers Compensation Insurers Association

Voluntary Market

Test Audits Completed January 1, 2018 - December 31, 2018

Quarter: 4	AFN Number	Carrier ID	Test Audit Payroll	Company Audit Payroll	Reason Code(s)	Total Payroll Difference
	3233492	69103	920,245	920,245		0

Quarterly Total Test Audit Payroll: **80,518,671**

Quarterly Total Company Audit Payroll: **82,116,424**

Quarterly Total Payroll Difference: **(1,597,753)**



Minnesota Workers Compensation Insurers Association Voluntary Market

Test Audits Completed January 1, 2018 - December 31, 2018

YTD Total Test Audit Payroll:	353,143,875
YTD Total Company Audit Payroll:	354,629,383
YTD Total Payroll Difference:	(1,485,508)

Total Audits:	460
Total Audits requiring corrected USRs: *	136
Percentage of Audits requiring corrected USRs: *	29.6 %

Summary of Differences:

Payroll Difference	Count	Classification Difference	Count
P1	49	C1	15
P2	56	C2	7
P3	20	C3	4
P4	30	C4	52
P5	5	C5	10
P6	113		
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

* Test Audits that develop a reportable difference in payroll (\$3,000 difference in reportable payroll or in excess of 2% of total payroll) or classification code (a change in governing code).

MWCIA

Test Audit Program



Assigned Risk - Physical Audits

Test Audits Completed

January 1, 2018 - December 31, 2018

Minnesota Workers Compensation Insurers Association

Assigned Risk Market - Physical Audits

Test Audits Completed January 1, 2018 - December 31, 2018

Quarter: 1	AFN Number	Carrier ID	Test Audit Payroll	Company Audit Payroll	Reason Code(s)	Total Payroll Difference
	3592583	12368	389,213	389,213		0
	2358204	12368	508,474	472,047	C1 P1	36,427
	3208539	12368	273,242	273,242		0
	0130265	39579	437,516	432,801	P6	4,715

Quarterly Total Test Audit Payroll: **1,608,445**

Quarterly Total Company Audit Payroll: **1,567,303**

Quarterly Total Payroll Difference: **41,142**

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, 2018 - December 31, 2018

Quarter: 2	AFN Number	Carrier ID	Test Audit Payroll	Company Audit Payroll	Reason Code(s)	Total Payroll Difference
	0065803	12368	1,356,017	1,370,085	P2	-14,068
	2195976	12368	426,290	426,290	C4	0
	3176215	12368	586,680	586,680		0
	3148733	12368	969,823	970,623	P5	-800
	3631554	12368	338,942	338,942		0
	3609984	39579	276,512	276,512		0
	3475366	39579	184,300	184,300		0
	3248029	39579	572,123	572,123		0
	3397328	39579	729,236	706,181	P6	23,055
	3598970	39579	417,628	417,628		0
	3412626	39579	355,948	356,570	P2	-622
	3147319	39579	308,655	308,655		0
	2118610	39579	1,380,629	1,380,629		0
Quarterly Total Test Audit Payroll:			7,902,783			
Quarterly Total Company Audit Payroll:			7,895,218			
Quarterly Total Payroll Difference:			7,565			

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, 2018 - December 31, 2018

Quarter: 3	AFN Number	Carrier ID	Test Audit Payroll	Company Audit Payroll	Reason Code(s)	Total Payroll Difference
	3615075	12368	376,500	376,500		0
	2846764	12368	501,382	414,526	P1	86,856
	3166303	12368	73,272	75,730	P4	-2,458
	3216900	12368	1,575,061	1,575,061		0
	3155195	12368	2,055,244	2,055,244		0
	3596657	12368	64,855	73,615	P4	-8,760
	3558606	12368	456,358	456,358		0
	0629170	12368	315,894	319,915	C5 P6	-4,021
	2646285	12368	1,490,668	1,490,668		0
	3594235	12368	92,250	92,250		0
	3208303	39579	198,612	198,612	C5	0

Quarterly Total Test Audit Payroll: **7,200,096**

Quarterly Total Company Audit Payroll: **7,128,479**

Quarterly Total Payroll Difference: **71,617**

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, 2018 - December 31, 2018

Quarter: 4	AFN Number	Carrier ID	Test Audit Payroll	Company Audit Payroll	Reason Code(s)	Total Payroll Difference
	0416657	12368	1,583,092	1,583,092		0
	3227528	12368	89,886	89,886		0
	3204210	12368	343,869	343,869		0
	2179083	39579	352,672	352,672		0
	1199722	39579	163,899	163,899		0

Quarterly Total Test Audit Payroll: **2,533,418**

Quarterly Total Company Audit Payroll: **2,533,418**

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.

MWV CIA

Minnesota Workers Compensation Insurers Association

Assigned Risk Market - Physical Audits

Test Audits Completed

January 1, 2018 - December 31, 2018

YTD Total Test Audit Payroll:	19,244,742
YTD Total Company Audit Payroll:	19,124,418
<hr/>	
YTD Total Payroll Difference:	120,324

Total Audits: 33

Total Audits requiring corrected USRs: * 7

Percentage of Audits requiring corrected USRs: * 21.2 %

Summary of Differences:

Payroll Difference	Count	Classification Difference	Count
P1	2	C1	1
P2	2	C2	0
P3	0	C3	0
P4	2	C4	1
P5	1	C5	2
P6	3		
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

* Test Audits that develop a reportable difference in payroll (\$3,000 difference in reportable payroll or in excess of 2% of total payroll) or classification code (a change in governing code).

MWCIA

Test Audit Program



Assigned Risk - Mail Audits

Test Audits Completed

January 1, 2018 - December 31, 2018

Minnesota Workers Compensation Insurers Association

Assigned Risk Market - Mail Audits

Test Audits Completed January 1, 2018 - December 31, 2018

Quarter: 1	AFN Number	Carrier ID	Test Audit Payroll	Company Audit Payroll	Reason Code(s)	Total Payroll Difference
	3176526	12368	180,716	180,716		0
	1776479	12368	1,360,961	1,360,961		0
	3229410	39579	314,469	314,469	C4	0
	2264927	39579	67,130	130,911	P6	-63,781

Quarterly Total Test Audit Payroll: **1,923,276**

Quarterly Total Company Audit Payroll: **1,987,057**

Quarterly Total Payroll Difference: **(63,781)**

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.

MWCA

Minnesota Workers Compensation Insurers Association

Assigned Risk Market - Mail Audits

Test Audits Completed January 1, 2018 - December 31, 2018

Quarter: 2	AFN Number	Carrier ID	Test Audit Payroll	Company Audit Payroll	Reason Code(s)	Total Payroll Difference
	3179746	12368	592,812	579,442	P6	13,370
	3210695	12368	164,831	202,246	P1 P2	-37,415
	3148543	39579	217,776	279,217	P6	-61,441

Quarterly Total Test Audit Payroll: **975,419**

Quarterly Total Company Audit Payroll: **1,060,905**

Quarterly Total Payroll Difference: **(85,486)**

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, 2018 - December 31, 2018

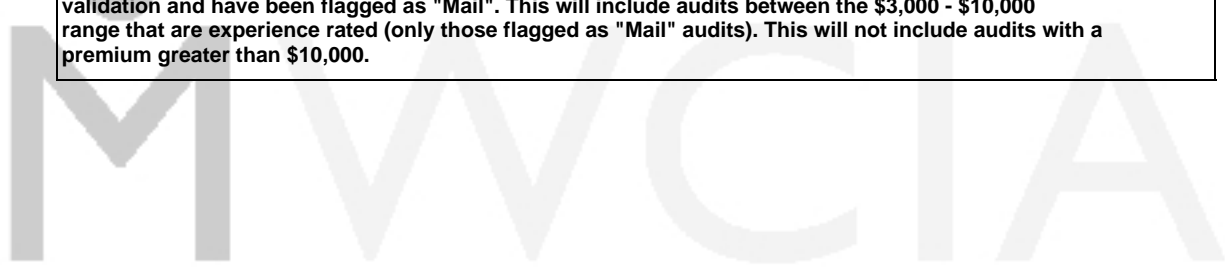
Quarter: 3	AFN Number	Carrier ID	Test Audit Payroll	Company Audit Payroll	Reason Code(s)	Total Payroll Difference
	3211001	12368	74,678	74,678		0
	3640901	12368	75,015	75,015		0
	3297728	12368	162,799	162,799		0
	3583015	12368	51,428	51,428		0
	3603459	12368	397,198	417,709	P6	-20,511
	3151015	39579	297,470	297,470		0

Quarterly Total Test Audit Payroll: **1,058,588**

Quarterly Total Company Audit Payroll: **1,079,099**

Quarterly Total Payroll Difference: **(20,511)**

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, 2018 - December 31, 2018

YTD Total Test Audit Payroll:	3,957,283
YTD Total Company Audit Payroll:	4,127,061
YTD Total Payroll Difference:	(169,778)

Total Audits:	13
Total Audits requiring corrected USRs: *	4
Percentage of Audits requiring corrected USRs: *	30.8 %

Summary of Differences:

Payroll Difference	Count	Classification Difference	Count
P1	1	C1	0
P2	1	C2	0
P3	0	C3	0
P4	0	C4	1
P5	0	C5	0
P6	4		
P7	0		

Difference Reasons

Payroll Differences:

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

Classification Differences:

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

* Test Audits that develop a reportable difference in payroll (\$3,000 difference in reportable payroll or in excess of 2% of total payroll) or classification code (a change in governing code).