



Minnesota Workers' Compensation  
Insurers Association, Inc.

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January 28, 2025

**ALL ASSOCIATION MEMBERS**

Circular Letter No. 25-1856

**RE: 2024 Test Audit Summary Report**

Attached are the summary sheets showing the results of the 2024 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, 2024 through December 31, 2024 and is sorted by Carrier ID in the voluntary and assigned risk markets.

If you have any questions regarding this report, please contact Trice Tormoen, Underwriting Manager, at 952-897-6402 or by emailing [trice.tormoen@mwcia.org](mailto:trice.tormoen@mwcia.org).

# **MWCIA**

## **Test Audit Program**



### **Voluntary Market**

**Test Audits Completed**

**January 1, 2024 - December 31, 2024**

# Minnesota Workers' Compensation Insurers Association

## Voluntary Market

Test Audits Completed January 1, 2024 - December 31, 2024

Quarter: 1	AFN Number	Carrier ID	Test Audit Payroll	Company Audit Payroll	Reason Code(s)	Total Payroll Difference
	3756195	11037	138,275	138,275		0
	3661892	11037	413,277	413,277		0
	0608866	12432	504,393	500,572	P3	3,821
	3407726	13161	673,867	673,867		0
	3653867	13579	916,125	683,798	C1 C4 P1	232,327
	3777698	14397	814,478	1,030,829	P6	-216,351
	0585793	15865	1,532,680	1,532,680		0
	3221864	15865	1,403,644	1,480,742	P6	-77,098
	2411253	15865	843,176	716,217	P6	126,959
	3558182	15865	157,383	157,383		0
	0402176	16446	1,521,465	1,521,465		0
	0478130	16985	260,842	260,842		0
	0965073	16985	490,333	390,192	P6	100,141
	1393570	16985	696,638	696,638		0
	3533646	16985	55,765	132,908	P6	-77,143
	3733713	16985	201,932	204,542	P2	-2,610
	3293912	17469	397,960	397,960		0
	3202419	17469	227,040	227,040		0
	0414700	17469	340,896	340,896		0
	2208920	18147	396,149	396,149		0
	2005565	18147	356,649	335,583	P4	21,066
	3216845	18147	476,351	476,351		0
	0694223	19291	2,074,294	1,965,201	P6	109,093
	3451446	19968	838,410	600,458	P1	237,952
	3691754	22799	468,800	468,800		0
	3732306	22799	295,749	305,183	P4 P6	-9,434
	3397328	27669	1,046,563	949,129	C4 P4	97,434
	1401424	29475	1,607,893	1,630,643	P4	-22,750
	3434670	29475	1,322,622	1,322,622		0
	0911283	29475	691,959	693,740	P2	-1,781
	3629729	29475	1,269,778	1,269,778		0

# Minnesota Workers' Compensation Insurers Association

## Voluntary Market

Test Audits Completed January 1, 2024 - December 31, 2024

Quarter: 1	AFN Number	Carrier ID	Test Audit Payroll	Company Audit Payroll	Reason Code(s)	Total Payroll Difference
	1458973	29475	1,150,371	1,150,371		0
	3328516	37079	128,486	128,486		0

Quarterly Total Test Audit Payroll: **23,714,243**

Quarterly Total Company Audit Payroll: **23,192,617**

Quarterly Total Payroll Difference: **521,626**



# Minnesota Workers' Compensation Insurers Association

## Voluntary Market

Test Audits Completed January 1, 2024 - December 31, 2024

Quarter: 2	AFN Number	Carrier ID	Test Audit Payroll	Company Audit Payroll	Reason Code(s)	Total Payroll Difference
	0402346	10960	1,466,115	1,466,115		0
	3737644	11037	674,916	675,559	P2 P4	-643
	3615373	13633	1,019,407	800,000	P6	219,407
	0324302	13633	210,036	210,036		0
	3680122	14451	248,798	240,796	C4 P6	8,002
	3174127	15571	645,672	645,672	C4	0
	2413264	15865	629,124	640,729	P6	-11,605
	3157490	16446	1,186,141	1,231,249	P3	-45,108
	3638007	16446	752,487	752,487		0
	3192554	16446	277,540	299,439	P1 P3	-21,899
	3178667	16446	147,289	137,995	P4	9,294
	2024314	16446	690,901	690,901		0
	0263982	16985	204,196	204,961	P6	-765
	3213079	17124	331,677	331,677	C3	0
	3406254	17124	448,220	459,325	C4 P1 P2	-11,105
	3738796	17124	733,506	503,463	C4 P4	230,043
	3678983	17124	429,995	449,090	P4	-19,095
	3246009	17191	841,582	848,004	P3	-6,422
	3117776	17191	554,505	554,505		0
	3679515	17191	953,051	928,613	C4 P4	24,438
	3649797	17191	1,019,590	1,019,590	C4	0
	3197836	17426	1,152,874	1,168,138	C4 P4	-15,264
	3271607	17469	266,400	286,283	C4 P3	-19,883
	3713994	17469	282,564	282,564		0
	3299651	17469	416,893	416,893		0
	3271864	17469	921,153	961,524	P2	-40,371
	3182879	17469	602,902	932,315	C4 P1	-329,413
	0220140	17469	1,518,327	1,518,327		0
	3675839	19593	573,093	573,093		0
	0866806	19593	473,450	473,450		0
	3675700	19593	1,866,780	1,707,223	P1 P6	159,557

# Minnesota Workers' Compensation Insurers Association

## Voluntary Market

Test Audits Completed January 1, 2024 - December 31, 2024

Quarter: 2	AFN Number	Carrier ID	Test Audit Payroll	Company Audit Payroll	Reason Code(s)	Total Payroll Difference
	3620160	19968	423,683	406,611	P4 P6	17,072
	2804999	19968	2,007,489	1,508,903	C1 P1 P2 P4 P5	498,586
	1913298	19968	489,233	489,233	C4	0
	3628040	22799	241,183	251,195	P3	-10,012
	3722145	22799	122,149	173,749	P1	-51,600
	2322196	22799	375,176	375,176	C1	0
	0974080	22799	1,176,394	1,167,877	P4	8,517
	1162837	27669	1,908,022	1,911,030	P4	-3,008
	0547964	29475	1,348,757	1,401,352	P3	-52,595
	2049961	29475	2,033,389	2,033,389	C4	0
	0726575	29475	1,719,828	1,658,629	P1 P4	61,199

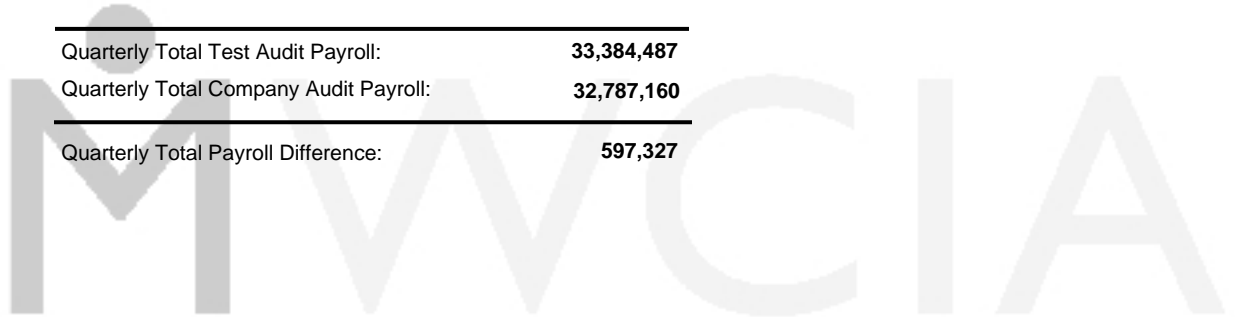
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Quarterly Total Test Audit Payroll: **33,384,487**

Quarterly Total Company Audit Payroll: **32,787,160**

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Quarterly Total Payroll Difference: **597,327**



# Minnesota Workers' Compensation Insurers Association

## Voluntary Market

Test Audits Completed January 1, 2024 - December 31, 2024

Quarter: 3	AFN Number	Carrier ID	Test Audit Payroll	Company Audit Payroll	Reason Code(s)	Total Payroll Difference
	3688316	12122	236,296	234,681	P6	1,615
	0116629	12882	269,521	283,411	P2	-13,890
	0681083	12882	303,490	314,736	P3	-11,246
	3621018	13633	658,655	663,903	P4	-5,248
	2297957	15571	579,938	564,893	P6	15,045
	3420286	15865	91,129	117,679	P1 P3	-26,550
	3180179	15865	627,442	628,830	C4 P2	-1,388
	3192298	16446	365,780	365,780		0
	1862502	16446	354,163	556,553	P1	-202,390
	3475910	16446	528,351	545,551	P6	-17,200
	3200779	16985	513,258	518,397	C4 P2	-5,139
	1771400	17035	505,430	505,430		0
	3112216	17124	223,810	179,286	P1	44,524
	1308599	17124	265,591	260,577	C4 P4 P6	5,014
	3153632	17124	1,057,679	1,063,967	P1 P2	-6,288
	0454320	17124	220,683	220,683		0
	3621801	17191	978,780	1,060,322	P5	-81,542
	3713305	17426	115,260	114,120	P2 P6	1,140
	3642781	17426	213,760	207,713	P6	6,047
	3601813	17426	1,628,869	1,641,125	P5	-12,256
	3158370	17426	235,614	235,614		0
	2583690	17426	157,637	143,555	P2 P5	14,082
	0838365	17469	1,424,086	1,424,086	C4	0
	3778320	17469	458,571	458,571		0
	3599820	17469	136,175	138,564	P3	-2,389
	0495891	18147	241,048	241,048		0
	0670880	18147	623,080	596,809	P6	26,271
	1001671	18147	886,375	885,560	C4 P2	815
	2223244	18147	427,237	411,721	C4 P6	15,516
	3440666	18147	465,589	465,589		0
	3630300	19291	155,506	102,000	P6	53,506

# Minnesota Workers' Compensation Insurers Association

## Voluntary Market

Test Audits Completed January 1, 2024 - December 31, 2024

Quarter: 3	AFN Number	Carrier ID	Test Audit Payroll	Company Audit Payroll	Reason Code(s)	Total Payroll Difference
	2158892	19593	127,657	127,657		0
	3677187	19593	1,112,914	1,112,914	C4	0
	3765667	19593	1,300,051	1,300,051		0
	3521148	19968	262,858	211,577	C1 P1 P6	51,281
	2297078	29475	515,924	515,924	C1	0
	0073130	29475	821,010	884,629	C5 P1	-63,619
	3591311	40533	214,461	229,071	P1 P6	-14,610
	3726493	40533	264,500	155,000	P6	109,500

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Quarterly Total Test Audit Payroll: **19,568,178**

Quarterly Total Company Audit Payroll: **19,687,577**

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Quarterly Total Payroll Difference: **(119,399)**

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# Minnesota Workers' Compensation Insurers Association

## Voluntary Market

Test Audits Completed January 1, 2024 - December 31, 2024

Quarter: 4	AFN Number	Carrier ID	Test Audit Payroll	Company Audit Payroll	Reason Code(s)	Total Payroll Difference
	0281441	11037	297,442	299,594	P2 P4	-2,152
	3163421	11037	1,224,842	1,224,842		0
	0582646	12882	221,930	210,000	C1 P6	11,930
	3135805	12890	1,486,544	1,486,544		0
	3192703	15865	955,257	955,257		0
	3574694	15865	128,180	128,180		0
	2826534	15962	1,154,915	1,158,589	P2	-3,674
	2439441	15962	321,282	342,856	P4	-21,574
	1292153	16144	327,814	328,614	P6	-800
	3628963	16144	331,404	388,300	P1 P3	-56,896
	3188633	16985	190,255	190,255		0
	0499153	16985	590,936	425,722	P6	165,214
	3633441	16985	117,110	117,110		0
	3361627	17035	162,587	162,587		0
	3428946	17035	327,503	327,503		0
	3471146	17124	449,599	518,800	P4	-69,201
	0519820	17426	106,408	173,108	P1	-66,700
	2882167	17426	1,178,845	1,196,671	P4	-17,826
	3777022	17426	1,439,690	1,431,374	P6	8,316
	2591634	17426	1,437,032	1,167,022	C5 P2 P4	270,010
	3199833	17469	1,124,131	1,124,131		0
	2677865	18147	348,137	330,632	P4	17,505
	2092786	24759	731,527	731,527		0
	0476250	24759	477,604	478,550	P6	-946
	3176951	27669	1,035,734	1,035,734		0
	3190199	27669	1,072,797	1,076,188	P2 P4	-3,391
	1706250	31283	1,596,360	1,353,444	P1 P2 P6	242,916
	3767519	31283	489,779	492,424	P4	-2,645
	3346726	31283	381,469	381,469	C4	0
	2946467	31283	806,830	806,830		0
	1043919	31283	931,802	869,642	P1 P2	62,160

# Minnesota Workers' Compensation Insurers Association

## Voluntary Market

Test Audits Completed January 1, 2024 - December 31, 2024

Quarter: 4	AFN Number	Carrier ID	Test Audit Payroll	Company Audit Payroll	Reason Code(s)	Total Payroll Difference
	2383594	35866	1,946,068	2,010,133	P1	-64,065
	3417666	39071	304,502	316,853	P3	-12,351
	2028107	40533	1,571,093	1,600,309	C4 P2	-29,216
	3729440	40533	1,987,424	1,987,424	C4	0
	3592814	40533	539,759	539,759		0

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Quarterly Total Test Audit Payroll: **27,794,591**

Quarterly Total Company Audit Payroll: **27,367,977**

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Quarterly Total Payroll Difference: **426,614**



# Minnesota Workers' Compensation Insurers Association

## Voluntary Market

Test Audits Completed      January 1, 2024 - December 31, 2024

YTD Total Test Audit Payroll:	<b>104,461,499</b>
YTD Total Company Audit Payroll:	<b>103,035,331</b>
YTD Total Payroll Difference:	<b>1,426,168</b>

Total Audits:	<b>150</b>
Total Audits requiring corrected USRs: *	<b>71</b>
Percentage of Audits requiring corrected USRs: *	<b>47.3 %</b>

**Summary of Differences:**

Payroll Difference	Count	Classification Difference	Count
P1	<b>21</b>	C1	<b>6</b>
P2	<b>20</b>	C2	<b>0</b>
P3	<b>12</b>	C3	<b>1</b>
P4	<b>25</b>	C4	<b>23</b>
P5	<b>4</b>	C5	<b>2</b>
P6	<b>31</b>		
P7	<b>0</b>		

**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, 2024 - December 31, 2024**

# Minnesota Workers' Compensation Insurers Association

## Assigned Risk Market - Mail Audits

Test Audits Completed January 1, 2024 - December 31, 2024

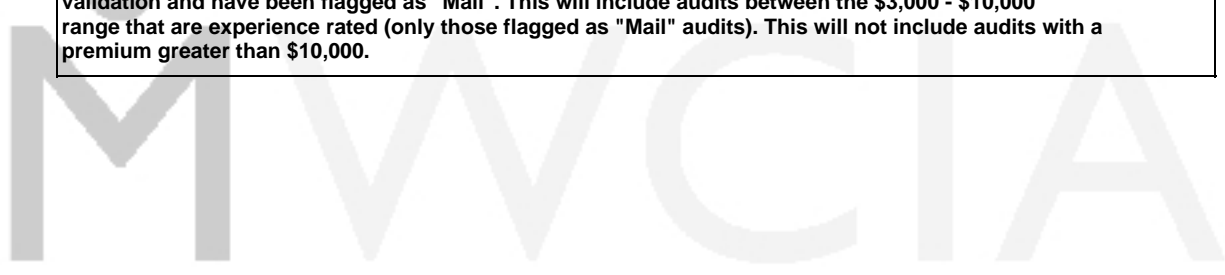
Quarter: 1	AFN Number	Carrier ID	Test Audit Payroll	Company Audit Payroll	Reason Code(s)	Total Payroll Difference
	3732120	12368	12,864	16,602	P3	-3,738
	2665336	12368	51,063	45,600	P3	5,463
	3509572	12368	81,087	84,604	C4 P6	-3,517
	3623839	12368	49,500	48,000	C4 P6	1,500
	3625755	27821	4,525	3,165	P3	1,360
	3773099	27821	9,776	11,819	P3	-2,043

Quarterly Total Test Audit Payroll: **208,815**

Quarterly Total Company Audit Payroll: **209,790**

Quarterly Total Payroll Difference: **(975)**

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, 2024 - December 31, 2024

Quarter: 2	AFN Number	Carrier ID	Test Audit Payroll	Company Audit Payroll	Reason Code(s)	Total Payroll Difference
	3713220	12368	32,019	33,047	P2 P3	-1,028
	3691584	27821	31,520	31,520		0

Quarterly Total Test Audit Payroll: **63,539**

Quarterly Total Company Audit Payroll: **64,567**

Quarterly Total Payroll Difference: **(1,028)**

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, 2024 - December 31, 2024

Quarter: 3	AFN Number	Carrier ID	Test Audit Payroll	Company Audit Payroll	Reason Code(s)	Total Payroll Difference
	3791298	12368	0	3,431	P3	-3,431
	3682199	12368	59,488	59,488		0
	3429127	12368	9,900	9,900		0
	3130453	12368	33,827	33,827		0
	3642420	12368	29,066	29,066		0

Quarterly Total Test Audit Payroll: **132,281**

Quarterly Total Company Audit Payroll: **135,712**

Quarterly Total Payroll Difference: **(3,431)**

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, 2024 - December 31, 2024

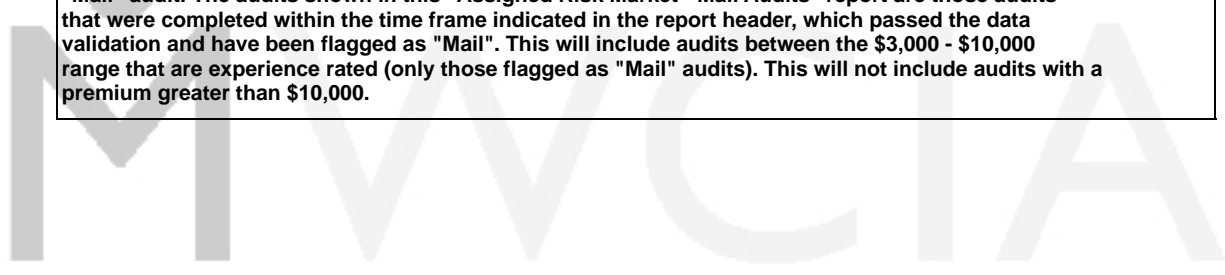
Quarter: 4	AFN Number	Carrier ID	Test Audit Payroll	Company Audit Payroll	Reason Code(s)	Total Payroll Difference
	3580474	12368	5,320	32,235	P1 P3 P7	-26,915
	3128738	12368	14,600	14,600		0
	3116196	12368	72,716	72,716		0
	2666545	12368	69,427	64,892	P2 P4	4,535
	1699547	27821	117,801	65,182	P4	52,619
	3712294	27821	69,587	69,587		0
	2743345	27821	142,776	33,947	C4 P1	108,829

Quarterly Total Test Audit Payroll: **492,227**

Quarterly Total Company Audit Payroll: **353,159**

Quarterly Total Payroll Difference: **139,068**

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, 2024 - December 31, 2024

YTD Total Test Audit Payroll:	<b>896,862</b>
YTD Total Company Audit Payroll:	<b>763,228</b>
YTD Total Payroll Difference:	<b>133,634</b>

Total Audits:	<b>20</b>
Total Audits requiring corrected USRs: *	<b>11</b>
Percentage of Audits requiring corrected USRs: *	<b>55.0 %</b>

### Summary of Differences:

Payroll Difference	Count	Classification Difference	Count
P1	2	C1	0
P2	2	C2	0
P3	7	C3	0
P4	2	C4	3
P5	0	C5	0
P6	2		
P7	1		

### Difference Reasons

#### Payroll Differences:

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

#### Classification Differences:

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

\* 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, 2024 - December 31, 2024**

# Minnesota Workers' Compensation Insurers Association

## Assigned Risk Market - Physical Audits

Test Audits Completed January 1, 2024 - December 31, 2024

Quarter: 1	AFN Number	Carrier ID	Test Audit Payroll	Company Audit Payroll	Reason Code(s)	Total Payroll Difference
	3756032	12368	60,305	57,600	P6	2,705
	3779329	12368	30,901	41,472	P3	-10,571
	3740083	12368	83,648	83,648		0
	3726673	12368	39,320	39,320		0
	2924528	12368	36,939	36,939		0
	1882740	12368	68,900	68,900		0
	3618175	27821	22,707	22,707		0

Quarterly Total Test Audit Payroll: **342,720**

Quarterly Total Company Audit Payroll: **350,586**

Quarterly Total Payroll Difference: **(7,866)**

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, 2024 - December 31, 2024

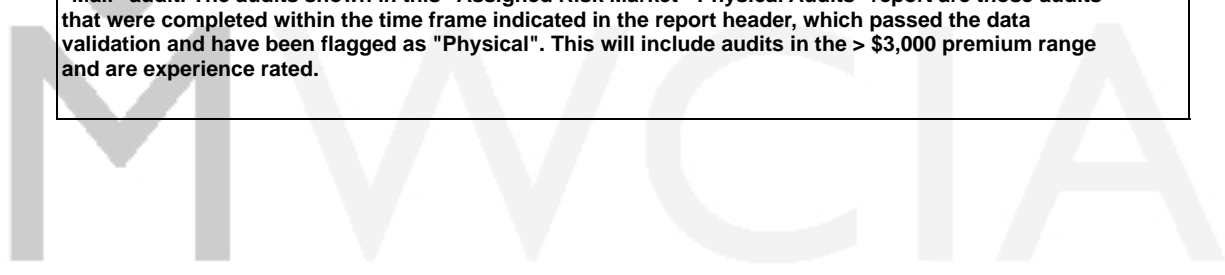
Quarter: 2	AFN Number	Carrier ID	Test Audit Payroll	Company Audit Payroll	Reason Code(s)	Total Payroll Difference
	3763332	12368	40,447	40,447		0
	3740370	12368	1,000	1,000		0
	3460247	12368	10,387	10,387		0
	1263722	12368	45,246	45,246		0
	3601996	27821	47,434	47,434		0
	2555573	27821	23,390	23,390		0
	3602557	27821	42,916	30,571	P6	12,345

Quarterly Total Test Audit Payroll:                                   **210,820**

Quarterly Total Company Audit Payroll:                               **198,475**

Quarterly Total Payroll Difference:                                   **12,345**

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, 2024 - December 31, 2024

Quarter: 3	AFN Number	Carrier ID	Test Audit Payroll	Company Audit Payroll	Reason Code(s)	Total Payroll Difference
	1339907	12368	6,156	6,156		0
	3802554	27821	28,386	28,386		0

Quarterly Total Test Audit Payroll: **34,542**

Quarterly Total Company Audit Payroll: **34,542**

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.



# Minnesota Workers' Compensation Insurers Association

## Assigned Risk Market - Physical Audits

Test Audits Completed January 1, 2024 - December 31, 2024

Quarter: 4	AFN Number	Carrier ID	Test Audit Payroll	Company Audit Payroll	Reason Code(s)	Total Payroll Difference
	3643259	27821	36,163	36,163		0
	3778457	27821	44,487	45,561	P6	-1,074

Quarterly Total Test Audit Payroll: **80,650**

Quarterly Total Company Audit Payroll: **81,724**

Quarterly Total Payroll Difference: **(1,074)**

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, 2024 - December 31, 2024

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YTD Total Test Audit Payroll:	668,732
YTD Total Company Audit Payroll:	665,327
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YTD Total Payroll Difference:	3,405

Total Audits: 18

Total Audits requiring corrected USRs: \* 3

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Percentage of Audits requiring corrected USRs: \* 16.7 %

### Summary of Differences:

Payroll Difference	Count	Classification Difference	Count
P1	0	C1	0
P2	0	C2	0
P3	1	C3	0
P4	0	C4	0
P5	0	C5	0
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).