



Minnesota Workers' Compensation
Insurers Association, Inc.

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CIRCULAR NO. 26-1872

Date: January 22, 2026

To: All Association Members

Re: **2025 Test Audit Summary Report**

Attached are the summary sheets showing the results of the 2025 Test Audit Program administered by the Minnesota Workers' Compensation Insurers Association Inc. (MWCIA). For your convenience, the report lists all test audits completed from January 1, 2025 through December 31, 2025 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.

MWCIA

Test Audit Program



Voluntary Market

Test Audits Completed January 1, 2025 - December 31, 2025

Minnesota Workers' Compensation Insurers Association

Voluntary Market

Test Audits Completed

January 1, 2025 - December 31, 2025

Quarter: 1	AFN Number	Carrier ID	Test Audit Payroll	Company Audit Payroll	Reason Code(s)	Total Payroll Difference
	3624867	11037	1,074,631	805,862	P1 P4	268,769
	3783410	11037	223,205	223,205		0
	2069814	11037	574,218	564,219	P2	9,999
	0394920	11169	115,509	115,509		0
	2233070	11169	295,718	296,979	C3 P4	-1,261
	3753843	11169	162,589	162,589		0
	2211343	12882	285,081	225,880	P4	59,201
	3394600	13633	228,567	228,567		0
	0550647	15571	1,577,983	1,577,983		0
	3170150	15571	1,531,970	1,537,922	C4 P2 P3	-5,952
	3474734	15865	417,519	417,519		0
	1124773	15865	265,714	265,714		0
	3596854	15962	415,649	415,649	C4	0
	3602451	16144	164,030	202,127	P6	-38,097
	1347179	16446	1,210,147	1,214,712	P1	-4,565
	3165373	16446	238,685	238,685		0
	1408429	16985	864,840	864,840		0
	3485297	16985	179,345	177,778	P3	1,567
	0283614	17035	1,287,205	1,287,205	C1	0
	3690035	17191	669,009	669,009	C4	0
	1172948	18147	1,999,679	1,901,212	P4 P6	98,467
	0720186	18147	586,894	586,894		0
	3281710	19968	1,425,536	1,425,536		0
	2184796	19968	1,483,123	1,477,665	C4 P2	5,458
	1827456	22799	373,259	367,627	C1 P6	5,632
	1451553	24759	717,364	717,364		0
	3105383	24759	365,987	365,987		0
	2707942	24759	447,545	445,388	P6	2,157
	0912816	29475	504,682	506,963	P2 P6	-2,281
	2123053	29475	902,160	902,160		0
	2986728	31283	941,483	934,079	P1 P2	7,404

Minnesota Workers' Compensation Insurers Association

Voluntary Market

Test Audits Completed

January 1, 2025 - December 31, 2025

Quarter: 1	AFN Number	Carrier ID	Test Audit Payroll	Company Audit Payroll	Reason Code(s)	Total Payroll Difference
	3647589	31283	1,212,573	1,214,812	C4 P6	-2,239
	1477650	35866	977,628	926,585	P4	51,043
	3688307	39071	1,614,048	1,614,048		0
	2923661	39071	388,957	643,985	P1 P6	-255,028
	1885545	39071	938,873	1,015,778	P6	-76,905
	3687132	39071	631,121	633,282	P3	-2,161
	3194359	40533	632,200	632,200		0
	3314168	40533	898,663	931,181	P2 P6	-32,518
	0379409	90468	1,840,310	1,571,061	P6	269,249
	1050753	90468	1,262,011	1,262,011		0
	3161004	90468	240,866	240,866		0
	3188778	90468	326,912	326,912		0

Quarterly Total Test Audit Payroll: **32,493,488**

Quarterly Total Company Audit Payroll: **32,135,549**

Quarterly Total Payroll Difference: **357,939**

Minnesota Workers' Compensation Insurers Association

Voluntary Market

Test Audits Completed

January 1, 2025 - December 31, 2025

Quarter: 2	AFN Number	Carrier ID	Test Audit Payroll	Company Audit Payroll	Reason Code(s)	Total Payroll Difference
	3703685	10863	294,095	294,095		0
	3742349	11169	822,537	822,537		0
	3022633	11223	217,196	223,140	P6	-5,944
	0616800	11223	723,564	752,054	P1	-28,490
	3754323	11509	500,924	500,924	C4	0
	3326186	11509	812,011	678,161	P1	133,850
	3724187	12637	302,969	484,903	P1 P6	-181,934
	3312195	12637	296,457	425,392	P1 P2 P6	-128,935
	2776162	13633	609,513	609,513	C4	0
	3162549	15245	416,328	608,127	P1	-191,799
	3028992	15962	909,621	775,773	C4 P1	133,848
	3713382	16144	128,012	131,721	P6	-3,709
	3631299	17035	370,734	376,434	C4 P3	-5,700
	3202173	17035	2,071,468	1,528,308	P1 P2	543,160
	3206196	17124	717,388	717,388		0
	3208842	17124	2,006,576	2,011,001	C4 P4 P6	-4,425
	3206132	17124	747,340	766,927	P1 P4	-19,587
	2975556	17124	318,767	250,667	P1	68,100
	1354841	17124	781,385	920,606	P1	-139,221
	0660361	17124	610,535	610,535		0
	3133953	17426	829,416	829,416		0
	2872340	17426	298,477	298,477		0
	1118633	17426	117,599	117,599		0
	0761990	18147	1,368,520	1,368,520		0
	1228528	18147	879,520	879,520		0
	2357488	18147	1,609,101	1,552,487	P4 P5	56,614
	3173981	18147	291,013	287,893	P2	3,120
	3642980	19291	190,989	226,517	C1 P1	-35,528
	1788981	19593	1,852,931	1,852,931		0
	2614537	20206	1,006,002	1,006,002		0
	3147013	20206	408,855	408,855		0

Minnesota Workers' Compensation Insurers Association

Voluntary Market

Test Audits Completed

January 1, 2025 - December 31, 2025

Quarter: 2	AFN Number	Carrier ID	Test Audit Payroll	Company Audit Payroll	Reason Code(s)	Total Payroll Difference
	3179879	22799	1,371,253	1,169,343	P1 P4	201,910
	0292176	27669	951,072	945,070	P6	6,002
	3151169	35866	469,276	405,214	C3 P1	64,062
	3605164	39071	612,750	612,750		0
	3611061	39071	219,400	455,430	C5 P1	-236,030

Quarterly Total Test Audit Payroll:	26,133,594
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Quarterly Total Company Audit Payroll:	25,904,230
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Quarterly Total Payroll Difference:	229,364
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Minnesota Workers' Compensation Insurers Association

Voluntary Market

Test Audits Completed

January 1, 2025 - December 31, 2025

Quarter: 3	AFN Number	Carrier ID	Test Audit Payroll	Company Audit Payroll	Reason Code(s)	Total Payroll Difference
	3546995	10448	1,477,301	1,458,205	P6	19,096
	2258170	10448	498,840	500,052	P6	-1,212
	3600106	10642	335,253	327,467	P2 P6	7,786
	0037842	11169	734,009	713,742	P4	20,267
	2262100	11169	1,507,540	1,505,319	P6	2,221
	1267434	11223	1,779,730	877,867	P6	901,863
	3732781	11223	87,775	107,205	P1	-19,430
	0801194	11363	606,895	606,895		0
	3125255	12637	420,319	419,347	P6	972
	2189356	12637	1,626,133	1,857,567	P1	-231,434
	0157465	13579	2,015,826	2,015,826		0
	1612620	15245	857,387	856,804	P5	583
	1419412	15571	368,598	368,598		0
	3596478	16985	886,078	921,292	P3	-35,214
	0747742	16985	935,769	935,769		0
	1897969	17124	235,686	235,686		0
	3755605	17124	110,162	110,162		0
	0897728	17426	294,346	457,382	P6	-163,036
	1725360	17426	188,069	188,069		0
	2171074	17426	462,909	545,735	P4	-82,826
	3171956	17469	107,720	107,720	C4	0
	3186490	17469	657,418	657,418		0
	3610005	17469	214,591	215,249	P4	-658
	3716550	17469	647,287	582,942	P1 P2	64,345
	3825284	17469	621,168	578,818	P4	42,350
	1855581	17469	438,145	448,153	P6	-10,008
	1409352	17469	130,744	130,744		0
	2318113	17469	671,770	671,770		0
	3808538	17965	1,992,366	1,992,366		0
	0757950	18147	506,540	506,540	C4	0
	3753013	18147	818,953	818,953		0

Minnesota Workers' Compensation Insurers Association

Voluntary Market

Test Audits Completed

January 1, 2025 - December 31, 2025

Quarter: 3	AFN Number	Carrier ID	Test Audit Payroll	Company Audit Payroll	Reason Code(s)	Total Payroll Difference
	3181954	18147	908,009	908,009		0
	3606309	18147	735,015	757,063	P2 P4 P6	-22,048
	3229569	18147	1,220,536	1,220,536	C4	0
	3336068	18147	634,849	705,095	P1 P4	-70,246
	3450469	18147	1,035,440	1,035,440		0
	3218359	19291	1,005,604	1,004,546	C1 P4	1,058
	3175695	20206	122,769	122,769		0
	2004127	22799	2,055,261	2,055,261		0
	2327694	22799	454,620	492,004	P6	-37,384
	0403067	22799	403,582	403,582		0
	2799278	22799	442,420	456,601	P4 P6	-14,181
	2038382	31283	889,468	860,400	C4 P1	29,068

Quarterly Total Test Audit Payroll:	32,142,900
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Quarterly Total Company Audit Payroll:	31,740,968
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Quarterly Total Payroll Difference:	401,932
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Minnesota Workers' Compensation Insurers Association

Voluntary Market

Test Audits Completed

January 1, 2025 - December 31, 2025

Quarter: 4	AFN Number	Carrier ID	Test Audit Payroll	Company Audit Payroll	Reason Code(s)	Total Payroll Difference
	3826719	11509	1,874,196	1,874,196		0
	3784415	11673	355,244	370,921	P1 P6	-15,677
	3714850	12610	562,237	573,860	C4 P6	-11,623
	1954890	16144	661,381	643,403	P4	17,978
	3237248	17124	302,182	302,182		0
	3616089	17124	1,647,875	1,657,655	P3	-9,780
	3189096	17124	1,246,439	1,372,203	P1 P4	-125,764
	3171741	17124	418,853	418,853		0
	1172026	17124	261,659	261,659		0
	0266140	17426	1,515,599	1,571,168	P1 P2	-55,569
	3580985	17426	1,854,221	1,849,911	P1 P4	4,310
	3767261	17426	773,606	773,606		0
	0776777	17469	1,011,810	1,011,810		0
	3734689	17469	496,584	496,584		0
	0859702	18147	997,453	997,453		0
	0921726	18147	221,265	297,519	P6	-76,254
	3191543	18147	152,025	152,025		0
	0964204	18147	1,278,800	1,278,800		0
	3710982	18147	616,901	616,901		0
	3343549	18147	348,381	348,381		0
	2486814	19291	64,804	146,392	P1 P3 P6	-81,588
	3572402	19291	141,682	141,682		0
	3619248	19968	1,317,353	1,412,531	P1 P6	-95,178
	3448873	22640	721,979	719,689	P2 P5	2,290
	0567612	22799	1,367,568	1,367,568		0
	1458078	24759	1,055,538	1,055,538		0

Minnesota Workers' Compensation Insurers Association

Voluntary Market

Test Audits Completed

January 1, 2025 - December 31, 2025

Quarter: 4	AFN Number	Carrier ID	Test Audit Payroll	Company Audit Payroll	Reason Code(s)	Total Payroll Difference
	3582494	24759	103,449	103,449		0

Quarterly Total Test Audit Payroll:	21,369,084
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Quarterly Total Company Audit Payroll:	21,815,939
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Quarterly Total Payroll Difference:	(446,855)
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Minnesota Workers' Compensation Insurers Association

Voluntary Market

Test Audits Completed

January 1, 2025 - December 31, 2025

YTD Total Test Audit Payroll:	112,139,066
YTD Total Company Audit Payroll:	111,596,686
YTD Total Payroll Difference:	542,380

Total Audits: 149

Total Audits
requiring corrected USRs: * 68

Percentage of Audits
requiring corrected USRs: * 45.6 %

Summary of Differences:

Payroll Difference	Count	Classification Difference	Count
P1	29	C1	4
P2	14	C2	0
P3	7	C3	2
P4	20	C4	15
P5	3	C5	1
P6	32		
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, 2025 - December 31, 2025

Minnesota Workers' Compensation Insurers Association

Assigned Risk Market - Mail Audits

Test Audits Completed January 1, 2025 - December 31, 2025

Quarter: 1	AFN Number	Carrier ID	Test Audit Payroll	Company Audit Payroll	Reason Code(s)	Total Payroll Difference
	2344572	12368	28,308	28,308		0
	3621704	12368	87,104	87,104		0
	3637980	12368	46,145	78,024	P6	-31,879
	3721133	12368	59,370	60,602	P6	-1,232
	3615107	27821	8,591	8,591		0

Quarterly Total Test Audit Payroll: **229,518**

Quarterly Total Company Audit Payroll: **262,629**

Quarterly Total Payroll Difference: **(33,111)**

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.

MWV CIA

Minnesota Workers' Compensation Insurers Association

Assigned Risk Market - Mail Audits

Test Audits Completed

January 1, 2025 - December 31, 2025

Quarter: 2	AFN Number	Carrier ID	Test Audit Payroll	Company Audit Payroll	Reason Code(s)	Total Payroll Difference
	3779535	12368	803,160	751,643	C4 P4	51,517
	3793888	12368	219,727	219,727		0
	3731873	12368	331,271	366,911	P6	-35,640
	3450707	12368	527,189	527,189	C4	0
	3441279	12368	126,874	121,727	P4 P6	5,147
	2616815	12368	238,211	238,211		0
	2199009	27821	0	148,224	P1	-148,224
	3724811	27821	300,336	166,994	C4 P1 P6	133,342

Quarterly Total Test Audit Payroll: **2,546,768**

Quarterly Total Company Audit Payroll: **2,540,626**

Quarterly Total Payroll Difference: **6,142**

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 - 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, 2025 - December 31, 2025

Quarter: 3	AFN Number	Carrier ID	Test Audit Payroll	Company Audit Payroll	Reason Code(s)	Total Payroll Difference
	3291213	27821	181,044	185,936	P2	-4,892
	3133665	27821	45,194	52,351	C4 P3	-7,157

Quarterly Total Test Audit Payroll: **226,238**

Quarterly Total Company Audit Payroll: **238,287**

Quarterly Total Payroll Difference: **(12,049)**

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, 2025 - December 31, 2025

Quarter: 4	AFN Number	Carrier ID	Test Audit Payroll	Company Audit Payroll	Reason Code(s)	Total Payroll Difference
	3657360	12368	41,026	41,026		0
	3763869	12368	40,000	30,000	P3	10,000
	3784327	12368	22,640	22,640		0
	3815136	12368	15,945	36,149	P1	-20,204
	3115997	12368	22,635	14,075	P6	8,560
	2320827	12368	50,190	50,190		0
	0968021	12368	28,012	28,012		0
	0664553	12368	8,283	10,892	P6	-2,609
	3686199	12368	40,398	40,398		0
	3334651	27821	22,886	30,796	P1	-7,910
	3310884	27821	27,479	27,479		0
	1581155	27821	0	5,994	C4 P1	-5,994
	1131044	27821	8,198	8,198		0
	3814536	27821	2,687	4,034	C4 P3 P4	-1,347
Quarterly Total Test Audit Payroll:			330,379			
Quarterly Total Company Audit Payroll:			349,883			
Quarterly Total Payroll Difference:			(19,504)			

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, 2025 - December 31, 2025

YTD Total Test Audit Payroll:	3,332,903
YTD Total Company Audit Payroll:	3,391,425
YTD Total Payroll Difference:	(58,522)

Total Audits: 29

Total Audits
requiring corrected USRs: * 17

Percentage of Audits
requiring corrected USRs: * 58.6 %

Summary of Differences:

Payroll Difference	Count	Classification Difference	Count
P1	5	C1	0
P2	1	C2	0
P3	3	C3	0
P4	3	C4	6
P5	0	C5	0
P6	7		
P7	0		

Difference Reasons

Payroll Differences:

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

Classification Differences:

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

* 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, 2025 - December 31, 2025

Minnesota Workers' Compensation Insurers Association

Assigned Risk Market - Physical Audits

Test Audits Completed January 1, 2025 - December 31, 2025

Quarter: 1	AFN Number	Carrier ID	Test Audit Payroll	Company Audit Payroll	Reason Code(s)	Total Payroll Difference
	0290823	12368	2	11,481	C4 P4	-11,479

Quarterly Total Test Audit Payroll: 2

Quarterly Total Company Audit Payroll: 11,481

Quarterly Total Payroll Difference: (11,479)

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, 2025 - December 31, 2025

Quarter: 2	AFN Number	Carrier ID	Test Audit Payroll	Company Audit Payroll	Reason Code(s)	Total Payroll Difference
	3750098	12368	226,117	226,117		0
	3747719	12368	223,188	193,044	P4 P5	30,144
	3781015	12368	175,835	187,251	P3 P4	-11,416
	3664904	12368	360,975	360,975		0
	3622446	12368	179,661	179,661		0
	3740505	27821	233,200	233,200		0
	0441023	27821	1,722,064	1,729,938	P4	-7,874

Quarterly Total Test Audit Payroll:	3,121,040
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Quarterly Total Company Audit Payroll:	3,110,186
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Quarterly Total Payroll Difference:	10,854
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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, 2025 - December 31, 2025

Quarter: 3	AFN Number	Carrier ID	Test Audit Payroll	Company Audit Payroll	Reason Code(s)	Total Payroll Difference
	3628179	12368	421,830	441,482	P6	-19,652
	3217922	12368	269,445	269,445		0
	3510507	27821	73,995	76,246	P2	-2,251

Quarterly Total Test Audit Payroll: **765,270**

Quarterly Total Company Audit Payroll: **787,173**

Quarterly Total Payroll Difference: **(21,903)**

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.

MW CIA

Minnesota Workers' Compensation Insurers Association

Assigned Risk Market - Physical Audits

Test Audits Completed

January 1, 2025 - December 31, 2025

Quarter: 4	AFN Number	Carrier ID	Test Audit Payroll	Company Audit Payroll	Reason Code(s)	Total Payroll Difference
	3301379	12368	52,929	52,100	P6	829
	3764063	27821	107,412	107,412		0
	3751638	27821	747,838	739,610	P6	8,228
	3683459	27821	38,312	38,312	C4	0
	3619451	27821	50,947	50,947		0
	3025128	27821	9,268	15,805	P6	-6,537

Quarterly Total Test Audit Payroll: **1,006,706**

Quarterly Total Company Audit Payroll: **1,004,186**

Quarterly Total Payroll Difference: **2,520**

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, 2025 - December 31, 2025

YTD Total Test Audit Payroll:	4,893,018
YTD Total Company Audit Payroll:	4,913,026
YTD Total Payroll Difference:	(20,008)

Total Audits: 17

Total Audits
requiring corrected USRs: * 8

Percentage of Audits
requiring corrected USRs: * 47.1 %

Summary of Differences:

Payroll Difference	Count	Classification Difference	Count
P1	0	C1	0
P2	1	C2	0
P3	1	C3	0
P4	4	C4	2
P5	1	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).