Carrier:

Test Insurance Company 111 Main Street Any City, AL 35801 **Agent:** Alpha Ins Agcy Inc

Policy Information: WC 12-AB-1234-1

Workers' Compensation 05/30/2014 to 05/30/2015 Audit ID: 184473 Audit Method: Physical Audit Complete Type: Regular

Insured Name and Address: XYZ Construction Inc

XYZ Construction Inc 123 Any St Nashville, TN 37208 **Generated:** 12/16/2015 3:13 PM

Completed By:

Keith West WestK@wis-inc.com Wilkinson Insurance Services 5650 Sanderson Street Suite Q Huntsville, AL 35805 12/16/2015

Audrey: 4.1, PID: 52

Description Of Operations ... Audit 184473

Legal Entity: CORPORATION | Policy No(s): WC 12-AB-1234-1 | Policy Period: 05/30/2014 to 05/30/2015

XYZ Construction Inc is a doing business as a corporation in Nashville, TN.

The insured is a general contractor working for insurance companies performing residential restoration work. They are doing fire, water, and wind damage restoration. This type of work includes cleaning up homes after these types of disasters have occurred. Field employees could perform a variety of tasks, depending on the damage incurred, including tearing out old flooring (carpet, tile, wood, etc.) and replacing with new, tearing out damaged drywall and replacing with new, painting, etc. In this period field employees performed primarily painting and carpentry work, no interchange of labor. The painting employees were classified under the 5474 class code and all carpentry related work was placed under the 5645 class code.

Employees working in the offices of the insured have been placed in the 8810 class code. These workers are performing various tasks such as receptionist, bookkeeping, scheduling, etc and are not exposed to the operations of the job site.

Several employees are included in the 8742 class code as outside estimators. They are performing job estimates and have travel responsibilities included within the regular scope of the job duties.

Overtime wages were paid and the premium portion has been deducted.

No bonuses were paid in this period to included employees. The only bonuses were for excluded officers.

The insured also used a number of insured subcontractors and uninsured subcontractors. Certificates of insurance were reviewed for all insured subs and all have been excluded per verification of their COI's. Payments made to the insured subs were all covered within the COI dates. All uninsured subs were included in the appropriate class code per their duties. One performed glass installation work while the others were general carpentry laborers.

Officer 1 is the President and is excluded per exemption filed on the TN registry. Officer 2 is the Secretary/Treasurer and is excluded per exemption filed on the TN registry. Both officers are active in the business overseeing all operations, visiting job sites on a regular basis to determine job progress, provide indirect supervision through the job site foremen, etc.

Exposure Summary ... Audit 184473 ... 06/01/2014 to 06/01/2015 ... Policy WC 12-AB-1234-1 Insured: XYZ Construction Inc Policy Period: 05/30/2014 to 05/30/2015 Audit Period: 06/01/2014 to 06/01/2015 Policy No(s): WC 12-AB-1234-1 Auditor: Keith West

State	Code	Classification	Loc	Basis	Mod	Exposure	
TN	0042	Landscape gardening		Payroll		0	
TN	5213	Concrete private residences construction - monolithic		Payroll		0	
TN	5348	Tile, stone, mosaic or terrazzo work - inside		Payroll		0	
TN	5462	Glazier - away from shop		Payroll		0	
TN	5474	Painting NOC		Payroll		184,022	
TN	5645	Carpentry - detached dwellings		Payroll		82,914	
TN	8742	Salespersons, collectors, messengers		Payroll		369,308	
TN	8810	Clerical office employees		Payroll		208,164	
Total I	Exposur	e:				844,408	
		Subcontractors Exposure Summary					
TN	5462	Glazier - Away From Shop & Drivers		Payroll		3,445	
TN	5645	Carpentry - Detached One or Two Family Dwellings		Payroll		1,000	
Total Exposure:						4,445	
Grand	Grand Total Exposure: 848,85						

Principal ... Audit 184473

Office	er 1		President			Excluded		P/R: 0.00
		2004 to 06/01/2005	Min:	41,	600	Max:	166,400	
		ΓΝ						
		01/2004 to 06/01/2005 ger / Executive Supervisor	Total Amt:	94,	000			
						Ford 2.2		D/D 0.00
Office		2004 to 06/04/200E	S/T	11	600	Excluded	166 400	P/R: 0.00
oldi I/E		2004 to 06/01/2005 FN	Min:	41,	600	Max:	166,400	
Audit I		01/2004 to 06/01/2005	Total Amt:	52.	200			
	itive Superv		100000					
		Exposure Recap	Audit 184473	06/01	/2014	4 to 06/01/20	015	
State	Code	Classification / Name		Loc	-	asis	Mod	Exposure
TN	0042	Landscape gardening				Payroll		
		No Exposure				•		
								=======
TNI	E242	Concrete private resid	lences			Doverell		
TN	5213	construction - monolit	hic			Payroll		
		No Exposure						
								=======
TN	5348	Tile, stone, mosaic or	terrazzo			Payroll		
111	JJ40	work - inside				i ayıuli		
		No Exposure						
								=======
TN	5462	Glazier - away from sl	hop			Payroll		
		No Exposure						
								=======
TN	5474	Painting NOC				Payroll		
		Emp 1				ting - Interio	r	37,20
						redit @ 1.5		(11
		Emp 10				ting - Interio	r	5,68
						redit @ 1.5		(322
		Emp 11				ting - Interio	r	13,38
		Emp 12				redit @ 1.5	r	(78
		Emp 12 Emp 2				ting - Interio ting - Interio		8,19 30,12
		LIIIP Z				redit @ 1.5		(1,88
		Emp 3				ting - Interio	r	32,73
						edit @ 1.5		(1,522
		Emp 4		Duties:	Pain	ting - Interio		22,48
		Emp 5				ting - Interio		36
		Emp 6				ting - Interio	r	7,72
		F 7				redit @ 1.5	_	(8
		Emp 7				ting - Interio	Γ	5,17
		Emp 8				redit @ 1.5 ting - Interio	r	(6) 2,16
		Emp 9				ting - Interio		2,16
		p 0				edit @ 1.5		(78
								184,02
TN	5645	Carpentry - detached	dwellings			Payroll		
		Emp 13				gh Carpentry	/	23,00
						edit @ 1.5		(1,430
		Emp 14				gh Carpentry	/	31,49
						redit @ 1.5		(778
		Emp 15				gh Carpentry	/	28,98
				rem C	ıı Cr	edit @ 1.5		(262

							82,914
TN	8742	Salespersons, collectors, messengers			Payroll		
		Emp 23		Duties: Out	tside Estimat	or	191,352
		Emp 24			tside Estimat		94,000
		Emp 25			tside Estimat		73,539
		Emp 26			tside Estimat		10,417
		LIIIp 20		Dulles. Ou	Side Estimat	.01	
							369,308
ΓN	8810	Clerical office employees		D. (' D.	Payroll		00.00
		Emp 17		Duties: Red			20,66
		Emp 18		Duties: Acc			40,000
		Emp 19		Duties: Sed			52,497
		Emp 20		Duties: Boo			37,62
		Emp 21		Duties: A/R			25,900
		Emp 22		Duties: Pay	/roll		31,481
							208,164
ΓN	EXCLUDED						
		*Officer 1 (Excluded)	1	Duties: Ope	erations Man	ager /	94,000
		` '		Executive S			
		*Officer 2 (Excluded)		Duties: Exe	ecutive Supe	rvisor	52,200
							0
Total	Exposure:						844,408
· Otal	Ехрооціо.	Subcontrac	tors Expo	sure Reca	ap		044,400
ΓN	5462	Glazier - Away From Shop &			Payroll		
IIN	3402	Drivers			Гаугоп		
		Sub 6 - glazier work					3,445
							3,445
		Carpentry - Detached One	or Two		D		
	E0.4E				Payroll		
TN	5645	Family Dwellings			,		
ΓN	5645	Family Dwellings Sub 2 - carpentry labor			-,,		1,000
TN	5645	Family Dwellings					1,000
TN		Family Dwellings			,		1,000
Total	l Exposure:	Family Dwellings Sub 2 - carpentry labor			,		1,000 ====== 4,445
Total		Family Dwellings Sub 2 - carpentry labor					1,000
Γotal	l Exposure: id Total Exposu	Family Dwellings Sub 2 - carpentry labor Ire: Worksh	neet3 Audi				1,000 ======= 4,445 848,853
Total Gran	l Exposure: Id Total Exposu	Family Dwellings Sub 2 - carpentry labor Ire: Worksh	neet3 Audi Gross	6/1 - 6	5/1	Prem OT (1,000 ====== 4,445
Total Gran	l Exposure: nd Total Exposu Name	Family Dwellings Sub 2 - carpentry labor Ire: Worksh Code EXCLUDED	neet3 Audi Gross 94,00	6/1 - 6	5/1 94,000	Prem OT (1,000 ======= 4,445 848,853
Total Gran	I Exposure: Id Total Exposu Name er 1 er 2	Family Dwellings Sub 2 - carpentry labor Ire: Worksh	neet3 Audi Gross	6/1 - 6 0 9	5/1	Prem OT (1,000 ======= 4,445 848,853
Total Gran Office Office Emp 1	I Exposure: Id Total Exposu Name er 1 er 2	Family Dwellings Sub 2 - carpentry labor Ire: Worksh Code EXCLUDED EXCLUDED 5474 5474	eet3 Audi Gross 94,00 52,20 37,20 30,12	6/1 - 6 0 9 0 8 9 3 6 3	5/1 94,000 52,200 37,209 30,126	Prem OT (1,000 ======== 4,445 848,853 Credit @ 1.5
Total Gran Office Office Emp 1 Emp 2 Emp 3	I Exposure: Id Total Exposu Name er 1 er 2	Family Dwellings Sub 2 - carpentry labor Ire: Worksh Code EXCLUDED EXCLUDED 5474 5474 5474	Gross 94,00 52,20 37,20 30,12 32,73	6/1 - 6 0 9 0 9 9 3 6 3	5/1 94,000 52,200 37,209 30,126 32,730	Prem OT (1,000 ======= 4,445 848,853 Credit @ 1.5
Total Gran Office Office Emp 1 Emp 2 Emp 3 Emp 4	I Exposure: Ind Total Exposure Name er 1 er 2	Family Dwellings Sub 2 - carpentry labor Ire: Worksh Code EXCLUDED EXCLUDED 5474 5474 5474 5474 5474	Gross 94,00 52,20 37,20 30,12 32,73 22,48	6/1 - 6 0 9 0 9 6 3 0 3 6 3	5/1 94,000 52,200 37,209 30,126 32,730 22,486	Prem OT (1,000 ======== 4,445 848,853 Credit @ 1.5
Office Office Emp 1 Emp 2 Emp 3 Emp 4 Emp 5	I Exposure: Id Total Exposu Name er 1 er 2	Family Dwellings Sub 2 - carpentry labor Ire: Code EXCLUDED EXCLUDED 5474 5474 5474 5474 5474 5474 5474	Gross 94,00 52,20 37,20 30,12 32,73 22,48 36	6/1 - 6 0 9 0 9 6 3 0 3 6 3 0 3	5/1 94,000 52,200 37,209 30,126 32,730 22,486 360	Prem OT (1,000 ========= 4,445 848,853 Credit @ 1.5
Fotal Gran Office Coffice Emp 1 Emp 2 Emp 3 Emp 4 Emp 5 Emp 6	I Exposure: Id Total Exposu Name er 1 er 2	Family Dwellings Sub 2 - carpentry labor Ire: Worksh Code EXCLUDED EXCLUDED 5474 5474 5474 5474 5474 5474 5474 547	94,00 52,20 37,20 30,12 32,73 22,48 36 7,72	6/1 - 6 0 9 0 9 6 3 0 3 6 3 0 3 1	6/1 94,000 52,200 37,209 30,126 332,730 22,486 360 7,721	Prem OT (1,000 ========= 4,44\$ 848,853 Credit @ 1.5
Office Office Office Emp 1 Emp 2 Emp 3 Emp 4 Emp 5 Emp 6 Emp 7	I Exposure: Id Total Exposu Name er 1 er 2	Family Dwellings Sub 2 - carpentry labor Ire: Code EXCLUDED EXCLUDED 5474 5474 5474 5474 5474 5474 5474	Gross 94,00 52,20 37,20 30,12 32,73 22,48 36	6/1 - 6 0 9 0 8 9 3 6 3 0 3 6 4 0 1 1 5	5/1 94,000 52,200 37,209 30,126 32,730 22,486 360	Prem OT (1,000 ========= 4,445 848,853 Credit @ 1.5
Office Office Office mp 1 mp 2 mp 3 mp 4 mp 5 mp 6 mp 7 mp 8 mp 9	I Exposure: Id Total Exposu Name er 1 er 2	Family Dwellings Sub 2 - carpentry labor	neet3 Audi Gross 94,00 52,20 37,20 30,12 32,73 22,48 36 7,72 5,17 2,16 22,85	6/1 - 6 0 9 0 9 6 6 0 3 0 6 6 2 0 1 1 5 8 8	5/1 94,000 52,200 37,209 30,126 32,730 22,486 360 7,721 5,175 2,168 22,858	Prem OT (1,000 ==================================
Office Office Emp 1 Emp 2 Emp 3 Emp 4 Emp 5 Emp 7 Emp 8 Emp 7 Emp 8 Emp 7	I Exposure: Ind Total Exposure Name er 1 er 2	Family Dwellings Sub 2 - carpentry labor	94,00 52,20 37,20 30,12 32,73 22,48 36 7,72 5,17 2,16 22,85 5,68	6/1 - 6 0 9 0 9 6 6 0 3 6 6 2 0 1 1 5 5 8 8 8	5/1 94,000 52,200 37,209 30,126 32,730 22,486 360 7,721 5,175 2,168 22,858 5,685	Prem OT (1,000 ==================================
Office Office mp 1 Emp 2 Emp 3 Emp 4 Emp 6 Emp 6 Emp 7 Emp 8 Emp 9 Emp 1 Emp 1	Name er 1 er 2	Family Dwellings Sub 2 - carpentry labor	94,00 52,20 37,20 30,12 32,73 22,48 36 7,72 5,17 2,16 22,85 5,68 13,38	6/1 - 6 0 9 0 9 6 6 0 6 0 1 1 1 5 8 8 8 2 5 8	3/1 94,000 52,200 37,209 30,126 32,730 22,486 360 7,721 5,175 2,168 22,858 5,685 13,388	Prem OT (1,000 ==================================
Office Office Emp 2 Emp 3 Emp 4 Emp 5 Emp 6 Emp 7 Emp 8 Emp 9 Emp 9 Emp 1 Emp 1	Name er 1 er 2	Family Dwellings Sub 2 - carpentry labor	94,00 94,00 37,20 30,12 32,73 22,48 36 7,72 5,17 2,16 22,85 5,68 13,38 8,19	6/1 - 6 0 9 0 9 6 6 3 0 6 6 2 0 1 1 5 5 8 8 2 5	5/1 94,000 52,200 37,209 30,126 32,730 22,486 360 7,721 5,175 2,168 22,858 5,685 13,388 8,190	Prem OT (1,000 ==================================
Office Office Office Imp 1 Imp 2 Imp 2 Imp 3 Imp 4 Imp 5 Imp 6 Imp 7 Imp 8 Imp 9 Imp 1	Name er 1 er 2 0 1 1 2 3	Family Dwellings Sub 2 - carpentry labor	94,00 52,20 37,20 30,12 32,73 22,48 36 7,72 5,17 2,16 22,85 5,68 13,38 8,19 23,00	6/1 - 6 0 9 0 9 6 6 3 0 6 6 2 0 1 1 5 5 8 8 8 7 2	5/1 94,000 52,200 37,209 30,126 32,730 22,486 360 7,721 5,175 2,168 22,858 5,685 13,388 8,190 23,007	Prem OT (1,000 ==================================
Office Office Office Emp 1 Emp 2 Emp 3 Emp 6 Emp 7 Emp 1 Emp 1 Emp 1 Emp 1	Name er 1 er 2	Family Dwellings Sub 2 - carpentry labor	94,00 94,00 37,20 30,12 32,73 22,48 36 7,72 5,17 2,16 22,85 5,68 13,38 8,19	6/1 - 6 0 9 0 9 6 6 3 0 1 1 5 5 8 8 2 7 2 3 3	5/1 94,000 52,200 37,209 30,126 32,730 22,486 360 7,721 5,175 2,168 22,858 5,685 13,388 8,190	Prem OT (1,000 ==================================
Office Office Office of	Name er 1 er 2 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	Family Dwellings Sub 2 - carpentry labor	94,00 52,20 37,20 30,12 32,73 22,48 36 7,72 5,17 2,16 22,85 5,68 13,38 8,19 23,00 31,49	6/1 - 6 0 9 0 9 6 3 0 0 3 6 3 0 0 3 1 1 5 8 8 3 5 8 8 3 7 7 3 3 6 2	5/1 94,000 52,200 37,209 30,126 360 7,721 5,175 2,168 22,858 5,685 13,388 8,190 23,007 31,493	Prem OT (1,000 ==================================
Office Of	Name er 1 er 2 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	Family Dwellings Sub 2 - carpentry labor Worksh Code EXCLUDED EXCLUDED 5474 5474 5474 5474 5474 5474 5474 547	neet3 Audi Gross 94,00 52,20 37,20 30,12 32,73 22,48 6 7,72 5,17 2,16 22,85 5,68 13,38 8,19 23,00 31,49 28,98	6/1 - 6 0 9 0 9 6 6 0 3 0 5 8 8 8 7 7 7 3 3 6 8 8	5/1 94,000 52,200 37,209 30,126 32,730 22,486 360 7,721 5,175 2,168 22,858 5,685 13,388 8,190 23,007 31,493 28,986	Prem OT (1,000 ==================================
Office Office Office Emp 1 Emp 2 Emp 5 Emp 6 Emp 7 Emp 1 Emp 1 Emp 1 Emp 1 Emp 1 Emp 1 Emp 1 Emp 1 Emp 1 Emp 1	Name er 1 er 2 1 1 2 3 4 5 5 6 6 7 8	Family Dwellings Sub 2 - carpentry labor	94,00 52,20 37,20 30,12 32,73 22,48 36 7,72 5,17 2,16 22,85 5,68 13,38 8,19 23,00 31,49 28,98 1,89 20,66 40,00	6/1 - 6 0 9 0 9 6 6 3 0 0 3 6 6 2 0 1 1 5 5 8 8 8 2 5 8 0 0 7 7 2 3 3 6 6 3 6 6 3 7 7 2 4 8 8 7 7 7 2 4 8 8 7 7 7 7 8 8 8 8 7 7 7 8 8 8 8 8 8 8	3/1 94,000 52,200 37,209 30,126 32,730 22,486 360 7,721 5,175 2,168 22,858 5,685 13,388 8,190 23,007 31,493 28,986 1,898 20,661 40,000	Prem OT (1,000 ==================================
Fotal Gran Groffice	Name er 1 er 2 1 1 2 3 4 5 6 6 7 8 9	Family Dwellings Sub 2 - carpentry labor Worksh Code EXCLUDED EXCLUDED 5474 5474 5474 5474 5474 5474 5474 547	94,00 52,20 37,20 30,12 32,73 22,48 36 7,72 5,17 2,16 22,85 5,68 13,38 8,19 23,00 31,49 28,98 1,89 20,66 40,00 52,49	6/1 - 6 0 9 0 9 6 6 3 0 6 2 0 1 1 5 5 8 8 8 2 5 7 2 8 8 7 2 8 7	5/1 94,000 52,200 37,209 30,126 32,730 22,486 360 7,721 5,175 2,168 22,858 5,685 13,388 8,190 23,007 31,493 28,986 1,898 20,661 40,000 52,497	Prem OT (1,000 ==================================
Total Gran * Office	Name er 1 er 2 1 1 2 3 4 5 6 6 7 7 8 8 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9	Family Dwellings Sub 2 - carpentry labor	94,00 37,20 30,12 32,73 22,48 36 7,72 5,17 2,16 22,85 5,68 13,38 8,19 23,00 31,49 28,98 1,89 20,66 40,00 52,49 37,62	6/1 - 6 0 9 0 9 6 6 3 0 6 2 0 1 1 5 5 8 8 2 5 7 3 3 3 3 3 6 6 2 7 4 2 7 5 3 3 3 5	5/1 34,000 52,200 37,209 30,126 32,730 22,486 360 7,721 5,175 2,168 22,858 5,685 13,388 8,190 23,007 31,493 28,986 1,898 20,661 40,000 52,497 37,625	Prem OT (1,000 ==================================
Total Gran Office Office Toffice Toff	Name er 1 er 2 er 3 4 5 6 7 8 9 9 10	Family Dwellings Sub 2 - carpentry labor Worksh Code EXCLUDED EXCLUDED 5474 5474 5474 5474 5474 5474 5474 547	neet3 Audi Gross 94,00 52,20 37,20 30,12 32,73 22,48 5,68 13,38 8,19 23,00 31,49 28,98 1,89 20,66 40,00 52,49 37,62	6/1 - 6 0 9 0 9 6 3 0 6 3 0 6 3 1 5 8 8 3 7 3 6 3 8 7 4 5 9 0 4 7 6 9 7 2 8 9 8 7 8 8 8 7 8 8 8 7 8 8 8 7 8 8 8 8 7 8 8 8 8 7 8 8 8 8 7 8	5/1 94,000 52,200 37,209 30,126 32,730 22,486 360 7,721 5,175 2,168 22,858 5,685 13,388 8,190 23,007 81,493 28,986 1,898 20,661 40,000 52,497 37,625 25,900	Prem OT (1,000 ==================================
Total	Name er 1 er 2 1	Family Dwellings Sub 2 - carpentry labor	94,00 37,20 30,12 32,73 22,48 36 7,72 5,17 2,16 22,85 5,68 13,38 8,19 23,00 31,49 28,98 1,89 20,66 40,00 52,49 37,62	6/1 - 6 0 9 0 9 6 3 0 0 3 6 3 0 0 3 1 1 5 8 8 3 5 7 3 3 6 3 8 1 1 2 3 0 4 7 7 3 1 5 3 1 6 3 1 7 7 8 3 1 8	5/1 34,000 52,200 37,209 30,126 32,730 22,486 360 7,721 5,175 2,168 22,858 5,685 13,388 8,190 23,007 31,493 28,986 1,898 20,661 40,000 52,497 37,625	Prem OT (1,000 ==================================

Duties: Rough Carpentry

Emp 16

Emp 24		8742		94,000		000		
Emp 25		8742		73,539		539		
Emp 26		8742		10,417	10	417		
		0042 5213						
No Exposure		5348		0		0		
		5462				150		/c = · ·
Tota				997,152	997	152		(6,544
	dj:			(6,544)				
Exposu	re:			990,608				
		S	ubcont	ractors Audit 1	84473			
Name	Certificate	Detail						Exposure
	Carrier:		COI's	verified	C	Cost:	969,496	
	Policy Num:				N	faterials:	0	
Insured Subs - 8	Contract Pe	riod:	06/01	/2014 to 06/01/20	15 9	6 Adjustments:	0	
	Limits:							
	Audit State:		TN					
(No code)								969,496
				Cost Detail				
Date A	Amount			3331 2314	No	otes		
	234,423	Sub 8	3					
	32,676	_						
	89,765	_						
	12,387							
	54,356	_						
		Sub 1						
	533,667	_						
	2.346							
	Carrier:			ls provided to insu	red subs	Cost:	592,394	
	Policy Num:		materia	io provided to irisu	. Su Subs	Materials:	0	
Materials for Insd Subs			06/01/2	014 to 06/01/2015		% Adjustments:	0	
materials for misa oubs	Limits:	illou.	00/01/2	014 10 00/01/2013		70 Adjustificitis.		
	Audit State:		TN					
(No code)	, want otate.					1		592,394
(140 0000)	Carrier:		Granite	State		ost:	36,906	JJZ,JJ-
	Policy Num:		WC812			laterials:	0	
Sub 1	Policy Num.			014 to 06/26/2015		Adjustments:	0	
Sub i	Limits:	u.	00/20/2	014 10 00/20/2010	, ,	Aujustinents.	0	
	Audit State:		TN					
(No code)	Audit State.		111					36,906
(IND COUR)	Carrier:					Cost:	1,000	30,300
						Materials:	0	
Sub 2 - carpentry labor	Policy Num: Contract Pe		06/0	1/2014 to 06/01/20	115	% Adjustments:	0	
oub 2 - carpentry labor	Limits:	iiou.	00/0	1/2014 10 00/01/20	, 10	70 Aujustinents.	U	
	Audit State:		TN					
5645				or Two Family Dw	ellinge			1,000
JU 4 J	Carpentry -		Liberty			ost:	16,971	1,000
	Policy Num:		WC456			laterials:	0	
Sub 3				55432 014 to 04/29/2016		Adjustments:	0	
Jub 3	Policy Perio	u.	0412912	0141004/29/2010	, %	Aujustinents.	U	
	Limits: Audit State:		TN					
(No codo)	Audit State:		TIN					16 074
(No code)	Carrier:	1	Duilda-	s Mutual		ost:	14,686	16,971
	Policy Num:			s Mutuai 945ULD4		ost: laterials:	14,686	
Sub 4	Policy Num.			9450LD4 013 to 07/25/2015		Adjustments:	0	
Jub 4	Limits:	u.	0112312	013 (0 07723/2015	, %	Aujustinents.	U	
	Audit State:		TN					
(No codo)	Audit State:		111					44 606
(No code)	Carriar		Dridast	old Cacualty	0	net:	101 644	14,686
	Carrier:		WC567	eld Casualty		ost: aterials:	101,641	
Sub 5	Policy Num: Policy Perio			05453 013 to 09/01/2015			0	
Jub J		ru.	09/01/2	0131008/01/2015	70	Adjustments:	U	
	Limits: Audit State:	-	TNI					
(No code)	Audit State:		TN					101,641
(NO code)	Carrier:					Cost:	3,445	101,641
	Policy Num:		-			Materials:		
Sub 6 - alazior work	Contract Pe		06/0	1/2014 to 06/01/20	115	% Adjustments:	0	
Sub 6 - glazier work	Limits:	iiou.	00/0	1/2017 10 00/01/20	, 10	n Aujustinents.	U	
			TN					
5462	Audit State:			8 Drivers				2 441
540∠	Glazier - Aw			α Dilvers		oet:	76 000	3,44
	Carrier:		AIG	215665		ost:	76,989	
	Policy Num:		WC 546			laterials:	0	
Sub 7	Dollar Davis		U0/U1/2			6 Adjustments:	0	
Sub 7	Policy Perio	u.	00/01/2	013 to 08/01/2016) 7	,		
Sub 7	Policy Perio Limits: Audit State:		TN	013 to 08/01/2016) 7	, rajuotinonto.		

	Code /		mpensation		/						
State	Name	Class	ification				Loc	Basis	Mod	Adj	Exposure
TN	0042	Lands	scape garden	ing				Payroll			
TN	5213		Concrete private residences construction monolithic					Payroll			
TN	5348		iitnic stone, mosaic	or terra	770 Work -	ineida		Payroll			(
TN	5462		er - away fron		ZZO WOIK -	IIISIGE		Payroll			
TN	5474		ng NOC	попор				Payroll			184,022
	Emp 1			Pre	m OT Cred	lit @ 1.	5	. a.j. o		115	101,02
	Emp 10				m OT Cred					322	
	Emp 11			Pre	m OT Cred	lit @ 1.	5			78	
	Emp 2			Pre	m OT Cred	lit @ 1.	5			1,885	
	Emp 3				m OT Cred					1,522	
	Emp 6				m OT Cred					8	
	Emp 7				m OT Cred					66	
	Emp 9			Pre	m OT Cred	lit @ 1.				78	
							Adj	ustments	Total:	4,074	
TN	5645	Carpe	entry - detach			1:1 🔿 1		Payroll		4 400	82,914
	Emp 13				m OT Cred					1,430	
	Emp 14	-			m OT Cred					778	
	Emp 15	-		Pre	m OT Cred	ııt @ 7.:		uetmenta	Total	262	
TNI	0740	Coloo	noroono coll	aatara n	200000000	_	Auj	ustments	iotai.	2,470	200 200
TN TN	8742 8810		persons, colle al office emp		lessenger	>		Payroll Payroll			369,308 208,164
TN	Excluded	Cleric	ai onice emp	loyees				Fayloli		146,200	200,104
	Adjustment	s / Evno	euro:							152,744	844,408
i Otai z	најазапст	3 / Expo.	Juic.							102,144	044,400
			Worksheet (Gross	Verification	on Sour	се	Audit			
			Total		Total			Total			
			(997,152		997	,152	997,152	2		
			Gen	eral Info	rmation	. Audit	1844	73			
Insure	d·		XYZ Const	ruction	Phone:	615-1	22.45	37			
IIISUIC	u.		Inc			013-1	23-43	J1			
			123 Any St		Fax:						
			Nashville, 37208	IN	Mobile:						
			Contact: E	mp 18	Email:			stISP.com	1		
Recor	ds Obtained	From:	Emp 18		Phone:	615-1	23-45	67			
			123 Any St		Fax:						
			Nashville, 37208	ΓN	Mobile:						
					Email:			stISP.com	1		
VV7 0				Verifica	tion Sour	ce Rec	ord				
ATZ	onstruction		tion Source F	Sacord.	941, State	a and (ימשח	ıtar Dana	rte		
			/er's Federal		12-34567		νοιτιρί	irei Leho	າ ເວ		
		Litibio	1st Quarte		12-04007	JJ					180,819
			2nd Quarte								175,741
			3rd Quarte								194,480
			4th Quarte								435,367
				ubtotal:							986,407
	- Subtra	act 06/01	/2015 to 06/3								-57,295
			/2014 to 06/3								68,040
			Adjusted S								997,152
			•	Total:							997,152
			Wo	rkers' C	ompensat	tion Ch	ecklis	st			
15 day period	/ rule observ ?	ed for the	e audit	YES		Is the	legal	entity con	rect?		YES
	ere any addi	tional en	tities?	NO				ny new op			NO
Were	there leased	employe	es?	NO		If emp	loyee mploy	s lumped ees?	, did yo	u provide	N/A
Were non-guaranteed bonuses			ises	N/A		# of employees? Were employee contributions to benefit plans included?			ribution d?	s to	N/A
exclud	led?				Were housing allowances included?						
exclud	led? commission:	s included	d?	N/A N/A		Were	housii		nces in	cluded?	N/A YES

Invoices reviewed for materials credit for uninsured subs?	NO	Were contract drivers used?	NO
Was premium overtime deducted?	YES	Does the insured operate an aircraft?	NO
	General Information	on Checklist	
Are the records computerized?	YES	What is the condition of the records?	GOOD
Were payroll journal records examined?	YES	Were general ledger records examined?	YES
Was the check book examined?	NO	Were income tax return records examined?	NO
Were cash disbursement records examined?	NO	Were 941 Returns examined?	YES
Were U/C Returns examined?	YES	Were Certificates of Insurance examined?	YES
Were 1099 records examined?	NO	What other records were examined?	NONE
All locations/addresses shown verified/discussed on audit?	YES	Was the profit & loss statement reviewed?	YES

Notes ... Audit 184473 ... Policy WC 12-AB-1234-1

Test Insurance Company	Any City, AL	
XYZ Construction Inc	Nashville, TN	
Keith West	Wilkinson Insurance Services Inc.	(800) 356-7346 Ext 217

Percent difference between actual and estimated exposures (negative if est. > act.):

State	Code	Classification	Prem Basis	Location	Est	Act	Pct Diff
TN	0042	Landscape gardening	Payroll		3,126	0	(100.00)%
TN	5213	Concrete private residences construction - monolithic	Payroll		5,115	0	(100.00)%
TN	5348	Tile, stone, mosaic or terrazzo work - inside	Payroll		15,399	0	(100.00)%
TN	5474	Painting NOC	Payroll		50,000	0	(100.00)%
TN	5645	Carpentry - detached dwellings	Payroll		165,000	0	(100.00)%
TN	8742	Salespersons, collectors, messengers	Payroll		152,165	0	(100.00)%
TN	8810	Clerical office employees	Payroll		64,879	0	(100.00)%

Exit Interview conducted on 12/16/2015 at 10:57 AM

Interviewee:	Officer 1	Title:	President	
Records were obtained from:		Title:		

Notes to Audit Department

Gross revenue: \$3,543,927.

Exposures varied based on availability of jobs and the nature of business the insured is in. Exposures will fluctuate from year to year based on the types and scope of jobs obtained by the insured.

Additional time was spent verifying employee wages, separating exposure by class code, verifying sub payments and COI's and general write-up of the file.

Signature Form ... Audit 184473

Insured:	XYZ Construction Inc		
Policy No(s):	WC 12-AB-1234-1	Policy Period:	05/30/2014 to 05/30/2015

The undersigned acknowledges that a representative of Wilkinson Insurance Services Inc. was present on the date below for the purpose of conducting an insurance audit for the policy indicated above.

Insured's Authorized Representative:		Officer 1
Note: The signature is only		viewable with Internet Explorer.
Signed:	12/16/2015 10:58:00 AM	

A copy of this audit for the agent of record is approved.

Auditor:	Wilkinson Insurance Services
Auditor.	5650 Sanderson Street Suite Q Huntsville, AL 35805

Progress ... Audit 184473

Test Insurance Company		Any City, AL	
Insured:	XYZ Construction Inc	Nashville, TN	
Policy No(s):	WC 12-AB-1234-1	Policy Period:	05/30/2014 to 05/30/2015

- , ,		
Auditor:	Keith West Wilkinson Insurance Services Inc. (800) 356-7346 Ext 217	
Progress Entry:	11/17/2008 at 07:59:28 PM	
Entered By:	Test Insurance Company	
Remarks:		
1st Audit Transmittals	Marked Printed	
Progress Entry:	02/19/2011 at 10:30:32 AM	
Entered By:	Rhonda Splear-Admin	
Remarks:		
1st Customer Satisfac	tion Surveys Marked Printed	
Progress Entry:	04/27/2012 at 09:31:11 AM	
Entered By:	Test Insurance Company	
Remarks:		
1st Audit Transmittals	Marked Printed	