

Carrier: Test Insurance Company 111 Main Street Any City, AL 35801 Agent: MS Ins Agcy Inc	Policy Information: HAZ II 1234-567 Hazard II Garage Liability 12/25/2014 to 12/25/2015 Audit ID: 184477 Audit Method: Physical Audit Complete Type: Regular	Insured Name and Address: XYZ Service Station 123 Any St Marion, MS 39342 Generated: 12/16/2015 3:25 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
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Description Of Operations ... Audit 184477

Legal Entity: INDIVIDUAL *Policy No(s):* HAZ II 1234-567 *Policy Period:* 12/25/2014 to 12/25/2015

John Doe dba XYZ Service Station is operating as a sole proprietorship in Marion, MS.

The business of the insured is a service station that also sells gasoline, candy, lottery tickets, cokes, cigarettes, normal staple items, etc. The insured pumps gas as well as performs automobile service. They perform oil changes, tune-up's, repair brakes and tires, etc. They are not doing major engine overhaul work. The insured had eight employees not including the owner.

Premium O/T was not deducted since the employees are subject to a \$100/week cap and the premium O/T has no bearing on exposure for this type of policy.

The insured did not use subcontractors.

The owner of the company is John Doe who is active in the business as the store manager and has been included in the garage liability at the maximum.

Exposure Summary ... Audit 184477 ... 01/01/2015 to 01/01/2016 ... Policy HAZ II 1234-567

Insured: XYZ Service Station *Policy Period:* 12/25/2014 to 12/25/2015
Audit Period: 01/01/2015 to 01/01/2016
Policy No(s): HAZ II 1234-567 *Auditor:* Keith West

State	Code	Classification	Loc	Basis	Mod	Exposure
MS	HAZII	Garage Liability				31,016
Total Exposure:						31,016

Principal ... Audit 184477

John Doe	Owner	Included		P/R: 1.00
Start/End: 01/01/2015 to 01/01/2016	Min: 5,200	Max: 5,200		
MS	HAZII	Garage Liability		
Audit Period: 01/01/2015 to 01/01/2016	Total Amt: 0	Included At: 5,200		
Store Manager				

Exposure Recap ... Audit 184477 ... 01/01/2015 to 01/01/2016

State	Code	Classification / Name	Loc	Basis	Mod	Exposure
MS	HAZII	Garage Liability				
		Emp 1		<i>Duties:</i> Store worker		20,286
				<i>Weekly Cap Adjustment; 52 Weeks</i>		(15,086)
		Emp 2		<i>Duties:</i> Garage worker		11,416
				<i>Weekly Cap Adjustment; 52 Weeks</i>		(6,216)
		Emp 3		<i>Duties:</i> Garage worker		12,016
		Emp 4		<i>Duties:</i> Garage worker		5,123
				<i>Weekly Cap Adjustment; 9 Weeks</i>		(4,223)
		Emp 5		<i>Duties:</i> Garage worker		5,959
				<i>Weekly Cap Adjustment; 11 Weeks</i>		(4,859)
		Emp 6		<i>Duties:</i> Garage worker		370
				<i>Weekly Cap Adjustment; 2 Weeks</i>		(170)
		Emp 7		<i>Duties:</i> Garage worker		336
				<i>Weekly Cap Adjustment; 2 Weeks</i>		(136)
		Emp 8		<i>Duties:</i> Garage worker		4,157
				<i>Weekly Cap Adjustment; 10 Weeks</i>		(3,157)
		*John Doe		<i>Duties:</i> Store Manager		5,200
						----- 31,016

Total Exposure:

31,016

Worksheet3 ... Audit 184477

Name	Code	Gross	YTD 2015	Adj
* John Doe	HAZII	0	0	
Emp 1	HAZII	20,286	20,286	(15,086)
Emp 2	HAZII	11,416	11,416	(6,216)
Emp 3	HAZII	12,016	12,016	
Emp 4	HAZII	5,123	5,123	(4,223)
Emp 5	HAZII	5,959	5,959	(4,859)
Emp 6	HAZII	370	370	(170)
Emp 7	HAZII	336	336	(136)
Emp 8	HAZII	4,157	4,157	(3,157)
Totals:		59,663	59,663	(33,847)
Adj:		(33,847)		
Exposure:		25,816		

Cell Details

Emp 3	01/01/1900	0	Enter Number of Weeks >>
	04/08/2015	0	<< Enter a Start Date
	08/28/2015	0	<< Enter an End Date
Emp 4		0	Enter Number of Weeks >>
	02/03/2015	0	<< Enter a Start Date
	04/09/2015	0	<< Enter an End Date
Emp 5		0	Enter Number of Weeks >>
	10/11/2015	0	<< Enter a Start Date
	01/01/2016	0	<< Enter an End Date
Emp 6		0	Enter Number of Weeks >>
	05/13/2015	0	<< Enter a Start Date
	05/27/2015	0	<< Enter an End Date
Emp 7		0	Enter Number of Weeks >>
	06/28/2015	0	<< Enter a Start Date
	07/12/2015	0	<< Enter an End Date
Emp 8		0	Enter Number of Weeks >>
	01/09/2015	0	<< Enter a Start Date
	03/26/2015	0	<< Enter an End Date

Hazard II Garage Liability Workers ... Audit 184477 ... 01/01/2015 to 01/01/2016

State	Code / Name	Classification	Loc	Basis	Mod	Adj	Exposure
MS	HAZII	Garage Liability					31,016
	Emp 1	<i>Weekly Cap Adjustment; 52 Weeks</i>					15,086
	Emp 2	<i>Weekly Cap Adjustment; 52 Weeks</i>					6,216
	Emp 4	<i>Weekly Cap Adjustment; 9 Weeks</i>					4,223
	Emp 5	<i>Weekly Cap Adjustment; 11 Weeks</i>					4,859
	Emp 6	<i>Weekly Cap Adjustment; 2 Weeks</i>					170
	Emp 7	<i>Weekly Cap Adjustment; 2 Weeks</i>					136
	Emp 8	<i>Weekly Cap Adjustment; 10 Weeks</i>					3,157
	*John Doe	<i>Under inclusion Min</i>					(5,200)
Total Adjustments / Exposure:						28,647	31,016

Worksheet Gross Total	Verification Source Total	Audit Total
59,663	59,663	59,663

General Information ... Audit 184477

Insured:	XYC Service Station	Phone:	601-555-5555
	123 Any St	Fax:	
	Marion, MS 39342	Mobile:	
	Contact: John Doe	Email:	
Records Obtained From:	John Doe	Phone:	601-555-5555
	123 Any St	Fax:	
	Marion, MS 39342	Mobile:	
		Email:	

Verification Source Record

XYC Service Station	Verification Source Record:	941, State, and Computer Reports
	Employer's Federal ID No.:	12-3456789
	1st Quarter 2015:	12,402

2nd Quarter 2015:	11,042
3rd Quarter 2015:	15,865
4th Quarter 2015:	16,458
<i>Subtotal:</i>	55,767
Sec 125 01/01/2015 to 01/01/2016	3,896
<i>Adjusted Subtotal:</i>	59,663
<i>Total:</i>	59,663

General Information Checklist

Are the records computerized?	YES	What is the condition of the records?	FAIR
Were payroll journal records examined?	YES	Were general ledger records examined?	NO ¹
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?	N/A
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?	NO

Auto-Notes

1 The insured did not provide general ledger records as requested.

Notes ... Audit 184477 ... Policy HAZ II 1234-567

Test Insurance Company	Any City, AL
XYC Service Station	Marion, MS
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
MS	HAZII	Garage Liability			20,800	31,016	49.12%

Exit Interview conducted on 12/16/2015 at 01:08 PM

Interviewee:	John Doe	Title:	Owner
Records were obtained from:		Title:	

Notes to Audit Department

Exposure is higher due to more hires during the period.

Additional time was needed in order to verify start/end dates of employment for all workers.

Signature Form ... Audit 184477

Insured:	XYC Service Station		
Policy No(s):	HAZ II 1234-567	Policy Period:	12/25/2014 to 12/25/2015

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: **John Doe**

Note: The signature is only viewable with Internet Explorer.

Signed: 12/16/2015 01:09:00 PM

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

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

Progress ... Audit 184477

Test Insurance Company	Any City, AL
Insured:	XYC Service Station Marion, MS
Policy No(s):	HAZ II 1234-567 Policy Period: 12/25/2014 to 12/25/2015
Auditor:	Keith West Wilkinson Insurance Services Inc. (800) 356-7346 Ext 217

Progress Entry:	02/19/2011 at 10:36:13 AM
Entered By:	Rhonda Splear-Admin
<i>Remarks:</i>	
1st Customer Satisfaction Surveys Marked Printed	