

Class-Code Dispute Builder

Insurance

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This guide explains what the tool produces, how to use the output, and what to watch for. The actual output (draft/report) is generated on the tool page.

Background

Builds a classification dispute case to move roles to the correct, lower-risk rating class, with evidence and the expected savings. Use it to correct a costly misclassification. To first identify it, use the Payroll Classification Reviewer or Workers Comp Class Code Audit.

Purpose of this tool & output

Build a case to reclassify to a lower rate

How the output is used

Use the builder to make a case to reclassify to a lower workers-comp rate, backed by job descriptions and class-code evidence.

Who receives it

The insurer/workers-comp auditor handling the classification.

How to submit / file it

Submit with the job descriptions and correct class-code evidence within the audit dispute window.

Who should vet it

A workers-comp/insurance consultant, to strengthen the reclassification case.

Important cautions

AI-generated case; insurer/surveyor decides final classification.

Companion documents

- Premium Audit Dispute Letter
- Audit Worksheet Reviewer
- Payroll / Exposure Reconciliation

This is AI-assisted guidance. Verify with a qualified professional before any binding decision. Fees, authorities and processes vary by state and change over time — confirm with your state authority.