

Workers Comp Class Code Audit

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

Analyses your job roles for likely misclassification under the Employees' Compensation Act rating and estimates the premium you could save by reclassifying low-risk staff. Use it when your WC premium looks high. To build the dispute, use the Class-Code Dispute Builder.

Purpose of this tool & output

Describe your job roles and we identify misclassified class codes inflating your premium

How the output is used

Use the audit to find misclassified class codes inflating your workers-comp premium, and to correct them.

Who should vet it

A workers-comp/insurance consultant, to confirm the correct class codes.

Important cautions

AI-generated analysis. Verify with your insurance broker and IRDA-registered insurer before disputing.

Companion documents

- Workmen Comp Premium Calculator
- Payroll Classification Reviewer
- Experience-Mod / Claims-History Analyzer
- Premium Over-Rating Dispute Letter
- Statutory Cover Compliance Check

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.