Builders Mutual®
INSURANCE COMPANY
Where Builders Come First®

Premium Audit Workers' Compensation Classification Process

What is your legal entity?

Individual
Partnership
Corporation
LLC
LLP

Who are the owners/officers/ partners and what are their duties?

Assign to the principal operations in which the executive officers are engaged.

What are your operations?

Assign basic classification

Standard Exceptions

Classifications common to most businesses:

- Clerical 8810
- Drivers 7380
- Salesperson 8742
- Auto Salespersons 8748

General Exclusions

Operations unusual for the business described by the basic class:

- Aviation
- New Construction
- Stevedoring
- Saw Mills
- Day Care Centers

Multiple basic classes may apply? *(construction, farming, employment agency)*

NO → *Determine Governing class*

YES → *Determine basic classifications* → *General Inclusions*

Operations that appear to be separate businesses but are included in the basic class:

- Maintenance & repair of insured's equip/ buildings
- Manufacture of container for insured's products
- Medical facilities for insured's employees
- Printing by insured in its own products

If proper records are maintained, assign to applicable class. If not, assign to highest-rated class (Interchange of Labor).

Miscellaneous Employees

Performs duties common for separate operations subject to more than one basic class. Assign to Governing Class – the basic class with largest payroll.

- General superintendent
- Maintenance
- Shipping/Receiving
- Yard worker

Determine Governing Classification

The basic classification with the largest payroll.

Assign Miscellaneous Employees to Governing Classification