JENCAP®

Top 10 Misused Class Codes

Selecting the wrong class code for your clients' Workers' Compensation insurance can be extremely costly — from both a coverage and premium perspective. Jencap's dedicated Workers' Compensation brokers identified the top 10 class codes that get misused the most. You can't afford to get it wrong — partner with a specialized wholesaler who can make sure you're asking the right questions and getting it right the first time.

CODE	DESCRIPTION	COMMON MISTAKE
0042	Lawn care, planting, and landscape maintenance	Including high-risk activities like tree removal, mulch processing, or sawmill operations.
3122	Millwrights — machinery installation and alignment	Using for light mechanical or equipment installers who don't meet the scope of true millwright work.
5437	Finish carpentry only (trim, cabinets, staircases, mantels, etc.)	Assigning 5437 to general or rough carpentry when it's not finish-only work.
5610	Standalone debris cleanup with no construction involvement	Applying to crews already engaged in construction. Cleanup becomes part of the governing class.
5606	Construction supervisors with no tools or direct jobsite oversight	Assigning to working foremen or leads who are actively supervising on-site — these must go under the governing class.
8809	Executive officer payroll (NY and TX only)	Using in other states where 8810 should apply.
5537 / 5474 / 5183	HVAC, framing, electrical, and other artisan trades	Using 5606 for supervising foremen in these trades — they must be classified under the artisan trade code they oversee.
5403 vs. 5645	5403 — Commercial carpentry 5645 — Residential remodeling & handyman work	Using 5403 for residential remodel jobs. If it includes framing or structural updates, it should be 5645.
9014 vs. 0917	9014 — Janitorial (commercial) 0917 — Janitorial (residential)	Failing to confirm where the cleaning takes place and defaulting to 9014.
Governing Class Confusion	Classifications should follow the main business exposure	Applying separate codes for support roles (e.g., janitors or receptionists) instead of including them in the governing class.