

When a remodeling contractor risk comes across your desk with multiple classifications do you ever sit back and think to yourself . . .

"I wish someone had just one class code that would encompass all my insured's needs!"

## OUR CONTRACT ANNOUNCES A BRAND NEW CLASSIFICATION FOR REMODELING CONTRACTORS – 99123

A Remodeler is defined as a contractor who does work involving renovations to a structure, either interior or exterior. This could encompass any combination of Carpentry; Ceiling or wall installation; Door/window installation; Dry wall installation; Electrical work; Floor covering; Home furnishing installation; Insulation work; Masonry; Painting; Paperhanging; Plumbing (incidental operations only – up to 10% of receipts); Siding installation; or Tile, stone, marble work. This could apply to either residential and/or commercial renovation/remodeling work. Use **Class 99123** for risks that perform these operations and combine the applicable payroll.

Rates have been added to our rater for this new class.