

October 26, 2021

# **DCRB CIRCULAR NO. 1006**

To All Members of the DCRB:

# Re: APPROVAL OF DCRB FILING NO. 2109 **BASIC MANUAL HOUSEKEEPING REVISIONS TO SECTION 2 EFFECTIVE DECEMBER 1, 2021**

The Delaware Insurance Commissioner has approved DCRB Filing No. 2109 regarding housekeeping revisions to Section 2 of the Delaware Workers Compensation Manual of Rules, Classifications and Rating Values for Workers Compensation and for Employers Liability Insurance (Basic Manual) for policies effective 12:01 a.m., December 1, 2021 or later. This effective date implementation aligns concurrently with the DCRB's normal voluntary market loss cost and residual market rate revision filing, which was filed with the Commissioner on August 19, 2021 (see DCRB Filing No. 2104, available on the DCRB's website: http://www.dcrb.com and by clicking on the home screen's "Industry Resources" tab, then the "Filings" link, for reference). This coordination will consolidate necessary changes that members and other constituents must make to policies, forms and systems.

The housekeeping revisions are intended to improve Manual language by making it clearer and less ambiguous. The revisions clarify existing classification procedures and updates language defining certain classifications in order to align with verbiage used in other Manual provisions and/or to recognize ongoing technological or industrial changes. These changes are intended to assist in the administration of the DCRB's uniform classification plan and do not revise the scope of any classification or impact any classification's voluntary market loss cost or residual market rating value.

The Manual housekeeping revisions are summarized below:

## Section 2

- Revision to the "All Employees Including Office Except Workfare Or Home Health Care And/Or Home Care Services" entry from the "Definitions" section for clarification.
- Revisions to 19 classification descriptions.
- Revisions to the "Nursing Home, Personal Care Home And Residential Care Facility Classification Guidelines entry from the General Auditing and Classification Information section for clarity.

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# **Underwriting Guide**

• Addition of 4 new Underwriting Guide entries, revisions to 2 existing Underwriting Guide entries, and deletion of 5 Underwriting Guide entries.

Please refer to Filing No. 2109, also posted under the "Filings" link of the DCRB's website, for additional information. Please contact Robert Ferrante – Senior Classification Analyst – Technical Services, at (215) 320-4584 or at <a href="mailto:referrante@pcrb.com">referrante@pcrb.com</a> for any questions relating to this Circular. The Basic Manual will be updated on the DCRB's website at a later date.

William V. Taylor President

Approved Effective December 1, 2021

#### **SECTION 2**

RATING VALUES through CLASSIFICATIONS & RATING VALUES remains unchanged.

#### **DEFINITIONS**

No change to ALL EMPLOYEES EXCEPT OFFICE through ALL EMPLOYEES INCLUDING OFFICE

**ALL EMPLOYEES INCLUDING OFFICE EXCEPT HOME HEALTH CARE AND/OR HOME CARE SERVICES:** This definition is the same as the "all employees including office" definition above except for the designated separate personnel (e.g., home health <u>care and home care services</u>), which shall be subject to separate classification as provided for in this Manual.

No change to N.O.C. through TO BE SEPARATELY RATED OR SEPARATELY RATE.

#### **CLASSIFICATIONS**

No change to Classification Code 005 – TREE PRUNING, SPRAYING, REPAIRING OR FUMIGATING through Classification Code 105 – BAKERY, WHOLESALE.

106 PROCESSED MEAT PRODUCTS MFG. – NO SLAUGHTERING OR HANDLING OF LIVESTOCK

No change.

### **OPERATIONS ALSO INCLUDED:**

No change.

# **OPERATIONS NOT INCLUDED:**

No change to Item 1. and Item 2.

3. Assign Code 910 to a business receiving principally engaged in selling meat on a wholesale basis. Mmeat is received in boxed, carcass or partial carcass form and cutsand/or ground the meats into portion-controlled fresh meat products such as steaks, roasts, or chops. Such business Code 910 does not include killing animals, handling livestock, or utilizinge chemicals and/or heat (the use of smoke and/or cooking) into -processing the meat materials.

No change to Item 4. and Item 5.

# **UNDERWRITING GUIDE**

No change.

No change to Classification Code 107 – CANDY, CHOCOLATE OR CHEWING GUM MFG through Classification Code 263 – PAPER COATING/FINISHING – BY CONTRACTOR.

# 265 STATIONAERY PRODUCTS MFG

No change.

No change to Classification Code 275 – EMPLOYMENT CONTRACTOR - TEMPORARY PLASTICS ARTICLES MFG. - INJECTION MOLDING STAFF through Code 649 – CEILING INSTALLATION – SUSPENDED ACOUSTICAL GRID TYPE.

Approved Effective December 1, 2021

### 651 CARPENTRY – COMMERCIAL STRUCTURES

#### **UNDERWRITING GUIDE DELETION:**

Asbestos - Encapsulation Or Removal (Not Pipe Insulation)

No change to Classification Code 652 – CARPENTRY – RESIDENTIAL INCLUDES ONE- OR TWO-FAMILY DETACHED HOUSES, TOWNHOUSES OR ROW HOUSES OR BUILDINGS DESIGNED PRIMARILY FOR MULTIPLE OCCUPANCY (E.G., APARTMENTS) THREE STORIES OR LESS IN HEIGHT OR GARAGES CONSTRUCTED IN CONNECTION WITH THE HOUSES OR APARTMENTS through Classification Code 662 – APPLIANCE – ELECTRICAL - SERVICE OR REPAIR.

PLUMBING: GAS, STEAM, HOT WATER OR OTHER PIPEFITTING, INCLUDING HOUSE CONNECTIONS – SHOP PAYROLL, IF ANY, MUST BE INCLUDED

No change.

### **UNDERWRITING GUIDE REVISION:**

Insulation Work, Pipe (Incl. Asbestos Encapsulation Or Removal)
Pipe Covering Installation (Incl. Asbestos Encapsulation Or Removal)

No change to Classification Code 664 – **HEATING, VENTILATING OR AIR CONDITIONING CONTRACTOR** through Classification Code 816 – **AUTOMOBILE FILLING STATION – RETAIL**.

### 817 BUS OPERATION

No change.

### **OPERATIONS ALSO INCLUDED:**

1. Assign Code 817 to specialist contractors transporting human remains for funeral homes, coroners' offices, etc.

#### **OPERATIONS NOT INCLUDED:**

No change.

# **UNDERWRITING GUIDE ADDITION:**

Transporting Human Remains, By Specialist Contractor

No change to Classification Code 818 – AUTOMOBILE OR AUTOMOBILE TRUCK DEALER - ALL EMPLOYEES INCLUDING OFFICE. ALSO INCLUDES BUT IS NOT NECESSARILY LIMITED TO: INLAND BOAT DEALERS, MOBILE HOME DEALERS, RECREATIONAL VEHICLE DEALERS OR SPECIALIST CONTRACTORS PERFORMING MOBILE HOME SET-UP OR WARRANTY SERVICE through Classification Code 890 – LIBRARY – PUBLIC – ALL EMPLOYEES INCLUDING OFFICE.

891 PRE- SCHOOL (CHILD CARE OR EARLY EDUCATION SERVICES)- ALL EMPLOYEES INCLUDING OFFICE

No change.

## **OPERATIONS NOT INCLUDED:**

No change.

Approved Effective December 1, 2021

2. Assign Code 965 to a day nursery school, pre-k or kindergarten, or child day care center operated by a school district or by an employer principally engaged in operating an elementary school.

No change to Classification Code 895 – **EMPLOYMENT CONTRACTOR – TEMPORARY COLLEGE OR SCHOOL STAFF** through Classification Code 907 – **FRUIT OR VEGETABLE DEALER – WHOLESALE**.

### 910 MEAT DEALER - WHOLESALE

Applicable to businesses principally engaged in the wholesale sale/distribution of fresh and processed meats and whose operations include the cutting <u>and/or grinding</u> of fresh meats into portion-controlled fresh meat products, such as steaks, roasts, or chops. Deboning will also be performed if the fresh meat is received in carcasses or partial carcasses. Such business may also distribute poultry and/or fish merchandise in addition to the meat merchandise and the operations may include the filleting of the fish and the cutting of poultry carcasses into parts. The business may further distribute grocery merchandise and/or fresh fruit and vegetables.

No change to Classification Code 911 – **GROCERY – WHOLESALE** through Classification Code 914 – **DEPARTMENT STORE – ALL EMPLOYEES INCLUDING OFFICE.** 

# 915 MEAT, FISH AND/OR POULTRY STORE – RETAIL, ALL EMPLOYEES EXCEPT OFFICE

No change.

#### **OPERATIONS NOT INCLUDED:**

No change to Item 1. and Item 2.

3. Assign Code 910 when the business' operations simply involve cutting, <u>and/</u>or grinding fresh meats received in boxes, (deboning will also be performed if the fresh meat is received in carcasses or partial carcasses), and more than 50% of the sales are to wholesale customers.

No change to Item 4.

No change to Classification Code 916 – CLOTHING OR DRY GOODS STORE – WHOLESALE OR RETAIL through Classification Code 940 – RESIDENTIAL CARE FACILITY FOR INDIVIDUALS WITH INTELLECTUAL DISABILITIES – ALL EMPLOYEES EXCEPT OFFICE AND THE SEPARATE STAFF OF A CERTIFIED WORK CENTER.

# 941 SOCIAL REHABILITATION FACILITY – FOR ADULTS OR CHILDREN – ALL EMPLOYEES INCLUDING OFFICE

No change.

# **OPERATIONS ALSO INCLUDED:**

No change.

# **OPERATIONS NOT INCLUDED:**

No change to Item 1. Through Item 6.

Approved Effective December 1, 2021

7. Assign Code 958 to alcohol and/or drug residential facilities licensed as Residential Detoxification: Substance Use Disorders or Residential Treatment: Substance Use Disorders.

No change to Classification Code 942 – **HOME HEALTH CARE SERVICES**, **ALL EMPLOYEES EXCEPT OFFICE** through Classification Code 956 – **LAW FIRM**, **ALL EMPLOYEES INCLUDING OFFICE** 

- 943 HOME HEALTH CARE NONPROFESSIONAL STAFF, ALL EMPLOYEES EXCEPT OFFICE
- 957 PHYSICIAN OR DENTIST, ALL EMPLOYEES INCLUDING OFFICE

No change.

### **OPERATIONS ALSO INCLUDED:**

No change to Item 1.

### **OPERATIONS NOT INCLUDED:**

No change to Item 1. through Item 4.

5. Separate staff performing home health care <u>and/or home care</u> services shall be separately classified to either Code 942 or to Code 943 as provided <u>for</u> in this Manual.

# 958 REHABILITATION HOSPITAL, ALL EMPLOYEES INCLUDING OFFICE

Health care facilities that are licensed as rehabilitation hospitals or psychiatric hospitals by the State of Delaware and who do not meet the criteria for assignment to the hospital classification and are not licensed as a nursing home shall be assigned to this classification. This classification applies to a category of rehabilitative facilities that falls between a full-service hospital and a nursing home.

Types of Facilities to be included in this classification are:

Rehabilitation hospitals

Psychiatric hospitals

Alcohol and/or drug residential facilities licensed as Medical or Social Setting Residential Detoxification: Substance Use Disorders or Residential Treatment: Substance Use Disorders

# **UNDERWRITING GUIDE**

Alcohol and/or Drug Residential Facility Licensed As An Inpatient Non-Hospital Facility

Alcohol and/or Drug Residential Facility Licensed as Residential Detoxification: Substance Use Disorders Alcohol and/or Drug Residential Facility Licensed as Residential Treatment: Substance Use Disorders Detoxification (Alcohol and/or Drug) Residential Facility Licensed As An Inpatient Non-Hospital Facility

Drug and/or Alcohol Residential Facility Licensed As An Inpatient Non-Hospital Facility

Hospital, Psychiatric

Hospital, Rehabilitation

Inpatient Non-Hospital Detoxification Or Drug Free Licensed Facility

Psychiatric Hospital

Rehabilitation Hospital

No change to Classification Code 959 – VETERINARIAN, INCLUDING EMPLOYERS RAISING AND CARING FOR NON-FARM DOMESTIC ANIMALS.

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960 NURSING AND CONVALESCENT HOME – LONG-TERM CARE FACILITY WITH 50% OR MORE BEDS LICENSED AS INTERMEDIATE CARE OR HIGHER – ALL EMPLOYEES EXCEPT OFFICE AND HOME HEALTH AND/OR HOME CARE SERVICES

No change.

#### **OPERATIONS NOT INCLUDED:**

Payroll developed by separate staff(s) performing home health <u>and/or home</u> care services shall be separately classified to either Code 942 or to Code 943 as provided for in this Manual.

#### 961 HOSPITAL – ALL EMPLOYEES INCLUDING OFFICE

No change.

Code 961 includes clerical office personnel engaged in the business administration of the hospital or related functions regardless of whether the office personnel are located at or contiguous to the hospital or at a location separate from the hospital.

#### **OPERATIONS ALSO INCLUDED:**

 Code 961 includes clerical office personnel engaged in the business administration of the hospital or related functions regardless of whether the office personnel are located at or contiguous to the hospital or at a location separate from the hospital.

# **OPERATIONS NOT INCLUDED:**

1. <u>Separate staff Employees</u> performing home health care <u>and/or home care</u> services shall be separately classified to either Code 942 or to Code 943 as provided for in this Manual.

No change to Item 2. and Item 3.

No change to Classification Code 962 – ACCOUNTING OR FINANCIAL AUDITING FIRM – ALL EMPLOYEES INCLUDING CLERICAL OFFICE through Classification Code 964 – WORK CENTER – ALL EMPLOYEES INCLUDING OFFICE.

#### 965 COLLEGE OR SCHOOL, N.O.C.- ALL EMPLOYEES INCLUDING OFFICE

No change.

#### **OPERATIONS ALSO INCLUDED:**

No change to Item 1.

2. The operation of Aa day nursery school, <u>pre-k</u>, kindergarten, or child daycare center <u>operated by a school district</u> by an elementary school or a school district or by an employer principally engaged in operating an elementary school.

No change to Item 3. and Item 4.

No change to Classification Code 966 – TELEVISION, VIDEO, AUDIO OR RADIO EQUIPMENT SERVICE OR REPAIR – SHOP OR OUTSIDE through Classification Code 970 – ATHLETIC TEAM - CONTACT SPORTS - PROFESSIONAL OR SEMIPROFESSIONAL.

Approved Effective December 1, 2021

### 971 COMMERCIAL BUILDINGS

No change.

# **OPERATIONS ALSO INCLUDED:**

No change to Item 1.

2. Separate staff of a homeowners' association performing the maintenance of common grounds (e.g., roads), and the operation and maintenance of recreational amenities (e.g., swimming pools, tennis courts and/or clubhouses) and security.

Item 3. replaces Item 2.

No change to Classification Code 973 – HOTEL - ALL EMPLOYEES EXCEPT OFFICE, FOOD SERVICE OR BEVERAGE OPERATIONS STAFF AND SLOT MACHINE GAMBLING STAFFS.

974 RETIREMENT OR LIFE CARE COMMUNITY – WITH LESS THAN 50% OF BEDS LICENSED AS INTERMEDIATE CARE OR HIGHER – ALL EMPLOYEES EXCEPT OFFICE AND HOME HEALTH AND/OR HOME CARE SERVICES

No change.

### **OPERATIONS NOT INCLUDED:**

1. Payroll developed by separate staff(s) performing home health care <u>and/or home care</u> services shall be separately classified to either Code 942 or to Code 943 as provided for in this Manual.

No change to Classification Code 975 – RESTAURANT, N.O.C. – ALL EMPLOYEES EXCEPT OFFICE.

#### 976 COMMUNITY CENTER – ALL EMPLOYEES INCLUDING OFFICE

No change.

# **OPERATIONS ALSO INCLUDED:**

No change to Item 1. through Item 2.

#### **OPERATIONS NOT INCLUDED:**

No change to Item 1. through Item 4.

5. Assign separate staff performing home health care <u>and/or home care</u> services to <u>either Code</u> 942 or <u>to Code</u> 943 as provided <u>for</u> in this manual,

No change to Classification Code 977 – BARBER SHOP, BEAUTY PARLOR OR HAIR STYLING SALON through Classification Code 978 – CAMPS, N.O.C. – ALL EMPLOYEES INCLUDING OFFICE AT CAMP LOCATIONS.

Approved Effective December 1, 2021

979 RESIDENTIAL FACILITY FOR THE ELDERLY – NON-MEDICAL – ALL EMPLOYEES EXCEPT OFFICE AND HOME HEALTH AND/OR HOME CARE SERVICES

No change.

#### **OPERATIONS NOT INCLUDED:**

1. Payroll developed by separate staff(s) performing home health <u>and/or home</u> care services shall be separately classified to either Code 942 or to Code 943 as provided for in this Manual.

No change to Classification Code 980 – CITY, TOWN, VILLAGE OR COUNTY through Classification Code 985 – POLICE OR FIREFIGHTERS, SALARIED EMPLOYEES OF CITIES, TOWNS OR COUNTIES VOLUNTEER FIRE COMPANIES; MEMBERS TREATED AS STATE EMPLOYEES SEE CHAPTER 23, SECTION 2312 OF THE WORKERS' COMPENSATION LAW FOR MORE DETAIL.

986 ADULT SHELTER OR HALFWAY HOUSE – RESIDENTIAL – NON-MEDICAL – ALL EMPLOYEES INCLUDING OFFICE

No change.

#### **OPERATIONS NOT INCLUDED:**

No change to Item 1. through Item 2.

3. Assign Code 958 to residential drug or alcohol addiction <u>detoxification treatment</u> facilities licensed by the State of Delaware as <u>Medical or Social Setting Detoxification</u> <u>Residential Detoxification</u>: <u>Substance Use Disorders</u> or Residential Treatment: Substance Use Disorders.

# **UNDERWRITING GUIDE ADDITION:**

Alcohol And/Or Drug Halfway House Or Transitional Residential Facility

#### **UNDERWRITING GUIDE DELETION:**

Alcohol/Drug - Halfway House Or Residential

Program Not Licensed As Medical Or Social Setting Detoxification

No change to Classification Code 988 – **BANK – ALL EMPLOYEES INCLUDING OFFICE** through Classification Code 995 – **RUBBISH OR GARBAGE REMOVAL**.

# 997 UNDERTAKERS

### **OPERATIONS NOT INCULDED:**

1. Assign Code 817 to specialist contractors transporting human remains for funeral homes, coroners' offices, etc.

No change to Classification Code 999 – **CEMETARY** through Code 9741 – **CATASTROPHE (OTHER THAN CERTIFIED ACTS OF TERRORISM)** 

### **GENERAL AUDITING & CLASSIFICATION INFORMATION**

No change to AUTOMOBILE DISMANTLERS through MINIMUM WAGE PROCEDURE.

Approved Effective December 1, 2021

# NURSING HOME, PERSONAL CARE HOME AND RESIDENTIAL CARE FACILITY CLASSIFICATION GUIDELINE

No change to ADMINISTRATOR/EXECUTIVE DIRECTOR through FACILTIES MANAGER.

# HOME HEALTH AND/OR HOME CARE OPERATIONS

Payroll developed by separate staff(s) performing home health <u>and/or home</u> care services shall be separately classified <u>to either Code 842 or to Code 943</u> as provided <u>for</u> in the Delaware Workers Compensation Manual.

No change to **INVENTORY CONTROL COORDINATOR** through **WRECKING OR DEMOLITION OR BUILDING MOVING OR RAISING PROJECT** 

<u>Description</u>	<u>Direct</u> <u>Employment Class</u>	<u>Temporary</u> <u>Employment Class</u>
No change to Abrasive Paper Or Cloth Preparation through Adding Machine Repair - Shop Or Field		
Additive Mfg./3D Printing	446	<del>2946-</del> 2446
No change to Adhesives Mfg. through Alarm Or Sound System Installation		
The standard mag an engine and of country of		
Alcohol And/Or Drug Halfway House Or Transitional Residential Facility	<u>986</u>	<u>2986</u>
No change to Alcohol And/Or Drug Residential Facility		
Alcohol And/Or Drug Residential Facility Licensed as Residential Detoxification: Substance Use Disorders	958	2958
Alcohol And/Or Drug Residential Facility Licensed as Residential Treatment: Substance Use Disorders	958	<u>2958</u>
Alcohol/Drug - Halfway House Or Residential Program Not Licensed As Medical Or Social Setting Detoxification	986	<del>2986</del>
No change to Alcoholic Beverage Blending Or Bottling, Non-Carbonated through Asbestos Cement Products Mfg.		
Asbestos Encapsulation Or Removal (A Pipe Surface) 663/2663	<del>663</del>	<del>2663</del>
No change to Asbestos Goods Mfg.through Beeswax Mfg.		
No Change to Aspestos Goods Mig.tillough Beeswax Mig.		
Beet Sugar Mfg.	<del>103</del>	<u>2103</u>
No change to Before and/or After School Program through Cane Mfg. Cable Connector Assembly		
Cable Installation In Conduits - By The Conduit Construction Contractor	617-625	<del>2617-</del> 2625
Cable Installation in Conduits - By The Conduit Constituction Contractor	<del>011</del> <u>020</u>	<del>2011</del> 2023
No change to Cable Installation Or Replacement In Existing Conduit - By Specialist Contractor through Cane Mfg.		
Cane Sugar Refining	<del>103</del>	<u>2103</u>
No change to Canning Or Bottling Of Carbonated Beverages through Carpentry, N.O.C. Excluding Concrete Form Building		
No change to carming of botting of carbonated beverages through carpentry, N.O.C. Excluding concrete Form building		
Carpet And Rug Cleaning And Storage	<del>141</del> <u>971</u>	<del>2141</del> <u>2971</u>
Carpet Cleaning On Customers' Premises	<u> 141 971</u>	<del>2141</del> <u>2971</u>
No shares to Correct Dealer, Whaters is through Obserfform Drivets, Not Applicable For the Will A. S. City		
No change to Carpet Dealer - Wholesale through Chauffeurs, Private - Not Available For Use With Any Farm Class		
	007	0007
Check Cashing Service	<del>987</del>	<u>2987</u>
No change to Cheerleading Instruction - By Independent Contractor through Conduit Construction - For Cables Or Wires, All		
Work To Completion		

Confectioners' Machinery Mfg.	<del>461</del> <u>464</u>	<del>2461</del> -2464
No change to Construction Equipment - Rental, Sales Or Service (In Shop Or At Customer's Location) through Corn Chip		
Mfg.		
Corn Starch Mfg.	<del>103</del>	<u>2103</u>
No change to Corrosion Proofing Of Chemical Tanks through Food And/Or Beverage Concession - By Specialist Contractor		
Food Product Machinery Mfg.	<u>461 464</u>	<u>2461</u> 2464
No change to Food Products Mfg., N.O.C. through Footwear Mfg Rubber		
Foreign Currency Exchange	<del>987</del>	<del>2987</del>
No change to Foreign Language Courses By Specialist Contractor through Gas Pipefitting, Indoor		
Gas Production	<del>028</del>	<del>2028</del>
No change to Gas Tank Mfg Metal Plate through Glove Mfg., Including Baseball, Boxing, Handball Or Punching Bag Glove (Except Rubber Gloves)		
Glucose Mfg.	<del>103</del>	<u>2103</u>
No change to Goat Farm through Hotel Kitchen Equipment Mfg		
Hotel Restaurant Employees - See General Auditing & Classification Information	See Section 2 945	Not Applicable 2945
No change to House Cleaning By Contractor - Interior through Insulation Work, Pipe (Except For Asbestos)		
Insulation Work, Pipe (Incl. Asbestos Encapsulation Or Removal)	643	<u>2643</u>
No change to Insulation Work, Residential through Iron Or Steel Scrap Dealer		
	005	2025
Iron Ore Mining - Underground	<del>025</del>	<u>2025</u>
No change Iron Recovery By Chemical Means through Machinery Or Industrial Equipment Installation, Service Or Repair Or Dismantling, By Contractor		
Machinery Reconditioning (Excluding Conveyors) - Shop Operations Only	<del>461 4</del> 64	<del>2461</del> -2464

No change Magazine Printing By Publisher Or Contractor through Millinery Store		
Milling - Wet Corn	<del>103</del>	<u>2103</u>
No change to Milling Of A Road's Surface - By An Independent Contractor Or The Paving Contractor through Miniature Valve And Fitting Mfg.		
Mining - Underground - Not Coal	<del>025</del>	<del>2025</del>
No change to Mining Consulting Engineering Firm through Modular Home Setup Or Erection, Warranty Service, Remodeling Or Repair - By Dealer Or Contractor		
Molasses Mfg	<del>103</del>	<del>2103</del>
No change to Mold Mfg., Excluding Castings through Oil Or Gas Pipeline Operation		
Oil Production	<del>028</del>	<u>2028</u>
No change to Oil Refining, Petroleum through Paper Hat Mfg All Types		
Paper Industry Machinery Mfg.	461 <u>464</u>	<del>2461</del> <u>2464</u>
No change to Paper Laminating - By Contractor through Respirator Equipment Mfg.		
Respite Care Services - In Home	943	<u>2943</u>
No change to Rest (Family) Care Homes through Rubbish Or Garbage Removal		
Rug And Carpet Cleaning And Storage	<del>141</del> <u>971</u>	<del>2141</del> - <u>2971</u>
No change to Rug Mfg. through Salesperson, Trimming Windows		
Salt Mining - Underground	025	<del>2025</del>
No change to Salt Refining through Sandpaper Mfg.		
Sandstone Quarry	050	<del>2050</del>
No change to Sandwich Or Other Food Preparation By Vending Machine Operators through Stamp (Postage) And/Or Coin Dealer - Retail Or Wholesale		
Starch Mfg By Wet Corn Milling	103	<del>2103</del>
No change to Stationery Dealer - Wholesale through Suede Clothing Mfg.		

Sugar Cane Milling	<del>103</del>	<u>2103</u>
Sugar Refining	<del>103</del>	<u>2103</u>
No change to Sugar Repacking, Mixing, Blending Only through Syrup Mfg., For Soda Fountains		
Syrup Or Molasses Refining	<del>103</del>	<del>2103</del>
Cyrap of Molacocc Norming	100	2100
No change to Table Cloth Mfg. through Textile Machinery Installation, Service Or Repair		
Textile Machinery Mfg.	4 <del>61</del> <u>464</u>	2461- <u>2464</u>
No change to Textile Mending, Invisible Weaving Of Wearing Apparel through Type Foundry		
Typesetting Machinery Mfg.	<del>461</del> <u>464</u>	<del>2461</del> <u>2464</u>
No change to Typewriter Repair - Shop Or Field through Welding Torch Mfg		
Upholstery Cleaning on Customers' Premises	<del>141</del> <u>971</u>	<del>2141-2971</del>
Wet Corn Milling	103	<u>2103</u>
No change to Wet Suit Mfg Rubber through Woodenware Mfg., N.O.C		
Woodworking Machine Mfg.	<del>461</del> <u>464</u>	<del>2461</del> - <u>2464</u>
No change to Wool Combing Or Scouring through Zoo		

Approved Effective December 1, 2021

#### **SECTION 2**

RATING VALUES through CLASSIFICATIONS & RATING VALUES remains unchanged.

#### **DEFINITIONS**

No change to ALL EMPLOYEES EXCEPT OFFICE through ALL EMPLOYEES INCLUDING OFFICE

**ALL EMPLOYEES INCLUDING OFFICE EXCEPT HOME HEALTH CARE AND/OR HOME CARE SERVICES:** This definition is the same as the "all employees including office" definition above except for the designated separate personnel (e.g., home health care and home care services), which shall be subject to separate classification as provided for in this Manual.

No change to N.O.C. through TO BE SEPARATELY RATED OR SEPARATELY RATE.

#### **CLASSIFICATIONS**

No change to Classification Code 005 – TREE PRUNING, SPRAYING, REPAIRING OR FUMIGATING through Classification Code 105 – BAKERY, WHOLESALE.

106 PROCESSED MEAT PRODUCTS MFG. – NO SLAUGHTERING OR HANDLING OF LIVESTOCK

No change.

### **OPERATIONS ALSO INCLUDED:**

No change.

# **OPERATIONS NOT INCLUDED:**

No change to Item 1. and Item 2.

3. Assign Code 910 to a business principally engaged in selling meat on a wholesale basis. Meat is received in boxed, carcass or partial carcass form and cut and/or ground into portion-controlled fresh meat products such as steaks, roasts, or chops. Code 910 does not include killing animals, handling livestock, or utilizing chemicals and/or heat (the use of smoke and/or cooking) to process the meat.

No change to Item 4. and Item 5.

### **UNDERWRITING GUIDE**

No change.

No change to Classification Code 107 – CANDY, CHOCOLATE OR CHEWING GUM MFG through Classification Code 263 – PAPER COATING/FINISHING – BY CONTRACTOR.

### 265 STATIONERY PRODUCTS MFG

No change.

No change to Classification Code 275 – EMPLOYMENT CONTRACTOR - TEMPORARY PLASTICS ARTICLES MFG. - INJECTION MOLDING STAFF through Code 649 – CEILING INSTALLATION – SUSPENDED ACOUSTICAL GRID TYPE.

Approved Effective December 1, 2021

#### 651 CARPENTRY – COMMERCIAL STRUCTURES

### **UNDERWRITING GUIDE DELETION:**

No change to Classification Code 652 – CARPENTRY – RESIDENTIAL INCLUDES ONE- OR TWO-FAMILY DETACHED HOUSES, TOWNHOUSES OR ROW HOUSES OR BUILDINGS DESIGNED PRIMARILY FOR MULTIPLE OCCUPANCY (E.G., APARTMENTS) THREE STORIES OR LESS IN HEIGHT OR GARAGES CONSTRUCTED IN CONNECTION WITH THE HOUSES OR APARTMENTS through Classification Code 662 – APPLIANCE – ELECTRICAL - SERVICE OR REPAIR.

PLUMBING: GAS, STEAM, HOT WATER OR OTHER PIPEFITTING, INCLUDING HOUSE CONNECTIONS – SHOP PAYROLL, IF ANY, MUST BE INCLUDED

No change.

# **UNDERWRITING GUIDE REVISION:**

Insulation Work, Pipe Pipe Covering Installation

No change to Classification Code 664 – **HEATING, VENTILATING OR AIR CONDITIONING CONTRACTOR** through Classification Code 816 – **AUTOMOBILE FILLING STATION – RETAIL.** 

#### 817 BUS OPERATION

No change.

### **OPERATIONS ALSO INCLUDED:**

 Assign Code 817 to specialist contractors transporting human remains for funeral homes, coroners' offices, etc.

#### **OPERATIONS NOT INCLUDED:**

No change.

## **UNDERWRITING GUIDE ADDITION:**

Transporting Human Remains, By Specialist Contractor

No change to Classification Code 818 – AUTOMOBILE OR AUTOMOBILE TRUCK DEALER - ALL EMPLOYEES INCLUDING OFFICE. ALSO INCLUDES BUT IS NOT NECESSARILY LIMITED TO: INLAND BOAT DEALERS, MOBILE HOME DEALERS, RECREATIONAL VEHICLE DEALERS OR SPECIALIST CONTRACTORS PERFORMING MOBILE HOME SET-UP OR WARRANTY SERVICE through Classification Code 890 – LIBRARY – PUBLIC – ALL EMPLOYEES INCLUDING OFFICE.

891 PRE- SCHOOL (CHILD CARE OR EARLY EDUCATION SERVICES)- ALL EMPLOYEES INCLUDING OFFICE

No change.

# **OPERATIONS NOT INCLUDED:**

No change.

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2. Assign Code 965 to a day nursery school, pre-k or kindergarten, or child day care center operated by a school district or by an employer principally engaged in operating an elementary school.

No change to Classification Code 895 – **EMPLOYMENT CONTRACTOR – TEMPORARY COLLEGE OR SCHOOL STAFF** through Classification Code 907 – **FRUIT OR VEGETABLE DEALER – WHOLESALE**.

### 910 MEAT DEALER - WHOLESALE

Applicable to businesses principally engaged in the wholesale sale/distribution of fresh and processed meats and whose operations include the cutting and/or grinding of fresh meats into portion-controlled fresh meat products, such as steaks, roasts, or chops. Deboning will also be performed if the fresh meat is received in carcasses or partial carcasses. Such business may also distribute poultry and/or fish merchandise in addition to the meat merchandise and the operations may include the filleting of the fish and the cutting of poultry carcasses into parts. The business may further distribute grocery merchandise and/or fresh fruit and vegetables.

No change to Classification Code 911 – **GROCERY – WHOLESALE** through Classification Code 914 – **DEPARTMENT STORE – ALL EMPLOYEES INCLUDING OFFICE.** 

# 915 MEAT, FISH AND/OR POULTRY STORE – RETAIL, ALL EMPLOYEES EXCEPT OFFICE

No change.

#### **OPERATIONS NOT INCLUDED:**

No change to Item 1. and Item 2.

3. Assign Code 910 when the business' operations simply involve cutting, and/or grinding fresh meats received in boxes, (deboning will also be performed if the fresh meat is received in carcasses or partial carcasses), and more than 50% of the sales are to wholesale customers.

No change to Item 4.

No change to Classification Code 916 – CLOTHING OR DRY GOODS STORE – WHOLESALE OR RETAIL through Classification Code 940 – RESIDENTIAL CARE FACILITY FOR INDIVIDUALS WITH INTELLECTUAL DISABILITIES – ALL EMPLOYEES EXCEPT OFFICE AND THE SEPARATE STAFF OF A CERTIFIED WORK CENTER.

# 941 SOCIAL REHABILITATION FACILITY – FOR ADULTS OR CHILDREN – ALL EMPLOYEES INCLUDING OFFICE

No change.

# **OPERATIONS ALSO INCLUDED:**

No change.

### **OPERATIONS NOT INCLUDED:**

No change to Item 1. Through Item 6.

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7. <u>Assign Code 958 to alcohol and/or drug residential facilities licensed as Residential Detoxification: Substance Use Disorders or Residential Treatment: Substance Use Disorders.</u>

No change to Classification Code 942 – **HOME HEALTH CARE SERVICES**, **ALL EMPLOYEES EXCEPT OFFICE** through Classification Code 956 – **LAW FIRM**, **ALL EMPLOYEES INCLUDING OFFICE** 

### 943 HOME CARE -ALL EMPLOYEES EXCEPT OFFICE

## 957 PHYSICIAN OR DENTIST, ALL EMPLOYEES INCLUDING OFFICE

No change.

### **OPERATIONS ALSO INCLUDED:**

No change to Item 1.

### **OPERATIONS NOT INCLUDED:**

No change to Item 1. through Item 4.

5. Separate staff performing home health care and/or home care services shall be separately classified to either Code 942 or to Code 943 as provided for in this Manual.

# 958 REHABILITATION HOSPITAL, ALL EMPLOYEES INCLUDING OFFICE

Health care facilities that are licensed as rehabilitation hospitals or psychiatric hospitals by the State of Delaware and who do not meet the criteria for assignment to the hospital classification and are not licensed as a nursing home shall be assigned to this classification. This classification applies to a category of rehabilitative facilities that falls between a full-service hospital and a nursing home.

Types of Facilities to be included in this classification are:

Rehabilitation hospitals

Psychiatric hospitals

Alcohol and/or drug residential facilities licensed as Residential Detoxification: Substance Use Disorders or Residential Treatment: Substance Use Disorders

### **UNDERWRITING GUIDE**

Alcohol and/or Drug Residential Facility Licensed as Residential Detoxification: Substance Use Disorders Alcohol and/or Drug Residential Facility Licensed as Residential Treatment: Substance Use Disorders Hospital, Psychiatric

Hospital, Rehabilitation

Inpatient Non-Hospital Detoxification Or Drug Free Licensed Facility

Psychiatric Hospital

Rehabilitation Hospital

No change to Classification Code 959 – VETERINARIAN, INCLUDING EMPLOYERS RAISING AND CARING FOR NON-FARM DOMESTIC ANIMALS.

Approved Effective December 1, 2021

960 NURSING AND CONVALESCENT HOME – LONG-TERM CARE FACILITY WITH 50% OR MORE BEDS LICENSED AS INTERMEDIATE CARE OR HIGHER – ALL EMPLOYEES EXCEPT OFFICE AND HOME HEALTH AND/OR HOME CARE SERVICES

No change.

#### **OPERATIONS NOT INCLUDED:**

Payroll developed by separate staff(s) performing home health and/or home care services shall be separately classified to either Code 942 or to Code 943 as provided for in this Manual.

#### 961 HOSPITAL – ALL EMPLOYEES INCLUDING OFFICE

No change.

# **OPERATIONS ALSO INCLUDED:**

1. Code 961 includes clerical office personnel engaged in the business administration of the hospital or related functions regardless of whether the office personnel are located at or contiguous to the hospital or at a location separate from the hospital.

#### **OPERATIONS NOT INCLUDED:**

1. Separate staff performing home health care and/or home care services shall be separately classified to either Code 942 or to Code 943 as provided for in this Manual.

No change to Item 2. and Item 3.

No change to Classification Code 962 – **ACCOUNTING OR FINANCIAL AUDITING FIRM – ALL EMPLOYEES INCLUDING CLERICAL OFFICE** through Classification Code 964 – **WORK CENTER – ALL EMPLOYEES INCLUDING OFFICE**.

# 965 COLLEGE OR SCHOOL, N.O.C.- ALL EMPLOYEES INCLUDING OFFICE

No change.

# **OPERATIONS ALSO INCLUDED:**

No change to Item 1.

2. A day nursery school, pre-k, kindergarten, or child daycare center operated by a school district or by an employer principally engaged in operating an elementary school

No change to Item 3. and Item 4.

No change to Classification Code 966 – TELEVISION, VIDEO, AUDIO OR RADIO EQUIPMENT SERVICE OR REPAIR – SHOP OR OUTSIDE through Classification Code 970 – ATHLETIC TEAM - CONTACT SPORTS - PROFESSIONAL OR SEMIPROFESSIONAL.

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#### 971 COMMERCIAL BUILDINGS

No change.

# **OPERATIONS ALSO INCLUDED:**

No change to Item 1.

Item 3. replaces Item 2.

No change to Classification Code 973 – HOTEL - ALL EMPLOYEES EXCEPT OFFICE, FOOD SERVICE OR BEVERAGE OPERATIONS STAFF AND SLOT MACHINE GAMBLING STAFFS.

974 RETIREMENT OR LIFE CARE COMMUNITY - WITH LESS THAN 50% OF BEDS LICENSED AS INTERMEDIATE CARE OR HIGHER - ALL EMPLOYEES EXCEPT OFFICE AND HOME HEALTH AND/OR HOME CARE SERVICES

No change.

### **OPERATIONS NOT INCLUDED:**

1. Payroll developed by separate staff(s) performing home health care and/or home care services shall be separately classified to either Code 942 or to Code 943 as provided for in this Manual.

No change to Classification Code 975 – **RESTAURANT**, N.O.C. – ALL EMPLOYEES EXCEPT OFFICE.

# 976 COMMUNITY CENTER – ALL EMPLOYEES INCLUDING OFFICE

No change.

#### **OPERATIONS ALSO INCLUDED:**

No change to Item 1. through Item 2.

# **OPERATIONS NOT INCLUDED:**

No change to Item 1. through Item 4.

5. Assign separate staff performing home health care and/or home care services to either Code 942 or to Code 943 as provided for in this manual,

No change to Classification Code 977 – BARBER SHOP, BEAUTY PARLOR OR HAIR STYLING SALON through Classification Code 978 – CAMPS, N.O.C. – ALL EMPLOYEES INCLUDING OFFICE AT CAMP LOCATIONS.

Approved Effective December 1, 2021

# 979 RESIDENTIAL FACILITY FOR THE ELDERLY – NON-MEDICAL – ALL EMPLOYEES EXCEPT OFFICE AND HOME HEALTH AND/OR HOME CARE SERVICES

No change.

#### **OPERATIONS NOT INCLUDED:**

1. Payroll developed by separate staff(s) performing home health and/or home care services shall be separately classified to either Code 942 or to Code 943 as provided for in this Manual.

No change to Classification Code 980 – CITY, TOWN, VILLAGE OR COUNTY through Classification Code 985 – POLICE OR FIREFIGHTERS, SALARIED EMPLOYEES OF CITIES, TOWNS OR COUNTIES VOLUNTEER FIRE COMPANIES; MEMBERS TREATED AS STATE EMPLOYEES SEE CHAPTER 23, SECTION 2312 OF THE WORKERS' COMPENSATION LAW FOR MORE DETAIL.

# 986 ADULT SHELTER OR HALFWAY HOUSE – RESIDENTIAL – NON-MEDICAL – ALL EMPLOYEES INCLUDING OFFICE

No change.

#### **OPERATIONS NOT INCLUDED:**

No change to Item 1. through Item 2.

3. Assign Code 958 to residential drug or alcohol addiction treatment facilities licensed by the State of Delaware as Residential Detoxification: Substance Use Disorders or Residential Treatment: Substance Use Disorders.

## **UNDERWRITING GUIDE ADDITION:**

Alcohol And/Or Drug Halfway House Or Transitional Residential Facility

# **UNDERWRITING GUIDE DELETION:**

No change to Classification Code 988 – **BANK – ALL EMPLOYEES INCLUDING OFFICE** through Classification Code 995 – **RUBBISH OR GARBAGE REMOVAL**.

# 997 UNDERTAKERS

# **OPERATIONS NOT INCULDED:**

1. Assign Code 817 to specialist contractors transporting human remains for funeral homes, coroners' offices, etc.

No change to Classification Code 999 – **CEMETARY** through Code 9741 – **CATASTROPHE** (**OTHER THAN CERTIFIED ACTS OF TERRORISM**)

# **GENERAL AUDITING & CLASSIFICATION INFORMATION**

No change to AUTOMOBILE DISMANTLERS through MINIMUM WAGE PROCEDURE.

Approved Effective December 1, 2021

# NURSING HOME, PERSONAL CARE HOME AND RESIDENTIAL CARE FACILITY CLASSIFICATION GUIDELINE

No change to ADMINISTRATOR/EXECUTIVE DIRECTOR through FACILTIES MANAGER.

# **HOME HEALTH AND/OR HOME CARE OPERATIONS**

Payroll developed by separate staff(s) performing home health and/or home care services shall be separately classified to either Code 842 or to Code 943 as provided for in the Delaware Workers Compensation Manual.

No change to **INVENTORY CONTROL COORDINATOR** through **WRECKING OR DEMOLITION OR BUILDING MOVING OR RAISING PROJECT** 

<u>Description</u>	<u>Direct</u> Employment Class	<u>Temporary</u> <u>Employment Class</u>
No change to Abrasive Paper Or Cloth Preparation through Adding Machine Repair - Shop Or Field		
A LIVI AM JOD D. G		
Additive Mfg./3D Printing	446	<del>2946-</del> 2446
No change to Adhesives Mfg. through Alarm Or Sound System Installation		
Alcohol And/Or Drug Halfway House Or Transitional Residential Facility	<u>986</u>	<u>2986</u>
No change to Alcohol And/Or Drug Residential Facility		
Alcohol And/Or Drug Residential Facility Licensed as Residential Detoxification: Substance Use Disorders	958	2958
Alcohol And/Or Drug Residential Facility Licensed as Residential Treatment: Substance Use Disorders	958	<u>2958</u>
Alcohol/Drug - Halfway House Or Residential Program Not Licensed As Medical Or Social Setting Detoxification (removed)	<del>986</del>	<del>2986</del>
g(		
No. 1 and 1 and 1 and 2		
No change to Alcoholic Beverage Blending Or Bottling, Non-Carbonated through Asbestos Cement Products Mfg.		
Asbestos Encapsulation Or Removal (A Pipe Surface) 663/2663 (removed)	663	<del>2663</del>
No change to Asbestos Goods Mfg.through Beeswax Mfg.		
Beet Sugar Mfg. (removed)	<del>103</del>	<u>2103</u>
No change to Before and/or After School Program through Cane Mfg. Cable Connector Assembly		
to shange to before analor Atter content regram amough cane mig. cable contributer Accountry		
Cable Installation In Conduits - By The Conduit Construction Contractor	<del>617</del> <u>625</u>	<del>2617</del> -2625
No change to Cable Installation Or Replacement In Existing Conduit - By Specialist Contractor through Cane Mfg.		
Cane Sugar Refining (removed)	103	<del>2103</del>
Carle Odgar (Cirilling (Cirilloved)	100	2100
No change to Canning Or Bottling Of Carbonated Beverages through Carpentry, N.O.C. Excluding Concrete Form Building		
Carpet And Rug Cleaning And Storage	<u>141</u> _ <u>971</u>	<u>2141-2971</u>
Carpet Cleaning On Customers' Premises	<del>141</del> _ <u>971</u>	<del>2141</del> <u>2971</u>
No change to Carpet Dealer - Wholesale through Chauffeurs, Private - Not Available For Use With Any Farm Class		
The state of the s		
	987	<del>2987</del>
Check Cashing Service (removed)	551	2001
No change to Cheerlanding Instruction By Independent Contractor through Conduit Construction For Cables Or Mires All		
No change to Cheerleading Instruction - By Independent Contractor through Conduit Construction - For Cables Or Wires, All Work To Completion		

4 <del>61</del> <u>464</u>	<del>2461-</del> 2464
103	<del>2103</del>
461- <u>464</u>	<u>2461-2464</u>
987	<u>2987</u>
028	<u>2028</u>
103	<u>2103</u>
See Section 2 945	Not Applicable 2945
643	<u>2643</u>
025	<del>2025</del>
ĺ	
	103  461 464  987  028  103  See Section 2-945

No change Magazine Printing By Publisher Or Contractor through Millinery Store		
Milling Mat Cour (remained)	400	0400
Milling - Wet Corn (removed)	<del>103</del>	<del>2103</del>
No change to Milling Of A Road's Surface - By An Independent Contractor Or The Paving Contractor through Miniature Valve And Fitting Mfg.		
Mining - Underground - Not Coal (removed)	025	<u>2025</u>
No change to Mining Consulting Engineering Firm through Modular Home Setup Or Erection, Warranty Service, Remodeling Or Repair - By Dealer Or Contractor		
Molasses Mfg(removed)	<del>103</del>	<u>2103</u>
No change to Mold Mfg., Excluding Castings through Oil Or Gas Pipeline Operation		
Oil Production(removed)	028	<u>2028</u>
No change to Oil Refining, Petroleum through Paper Hat Mfg All Types		
Paper Industry Machinery Mfg.	4 <del>6</del> 1 <u>464</u>	<u>2461-2464</u>
No change to Paper Laminating - By Contractor through Respirator Equipment Mfg.		
Respite Care Services - In Home (removed)	943	<u>2943</u>
No change to Rest (Family) Care Homes through Rubbish Or Garbage Removal		
Rug And Carpet Cleaning And Storage	<del>141</del> <u>971</u>	<del>2141</del> <u>2971</u>
No change to Rug Mfg. through Salesperson, Trimming Windows		
Salt Mining - Underground(removed)	<del>025</del>	<u>2025</u>
No change to Salt Refining through Sandpaper Mfg.		
Sandstone Quarry(removed)	050	<u>2050</u>
No change to Sandwich Or Other Food Preparation By Vending Machine Operators through Stamp (Postage) And/Or Coin Dealer - Retail Or Wholesale		
Starch Mfg By Wet Corn Milling(removed)	<del>103</del>	<del>2103</del>
No change to Stationery Dealer - Wholesale through Suede Clothing Mfg.		

Sugar Cane Milling(removed)	<del>103</del>	<u>2103</u>
Sugar Refining(removed)	103	<u>2103</u>
No change to Sugar Repacking, Mixing, Blending Only through Syrup Mfg., For Soda Fountains		
Syrup Or Molasses Refining(removed)	103	<u>2103</u>
No change to Table Cloth Mfg. through Textile Machinery Installation, Service Or Repair		
Textile Machinery Mfg.	461_ <u>464</u>	2461- <u>2464</u>
No change to Textile Mending, Invisible Weaving Of Wearing Apparel through Type Foundry		
Typesetting Machinery Mfg.	4 <del>6</del> 1 <u>464</u>	<del>2461</del> <u>2464</u>
No change to Typewriter Repair - Shop Or Field through Welding Torch Mfg		
Upholstery Cleaning on Customers' Premises	<del>141</del> <u>971</u>	<del>2141-</del> 2971
Wet Corn Milling(removed)	103	<u>2103</u>
No change to Wet Suit Mfg Rubber through Woodenware Mfg., N.O.C		
Woodworking Machine Mfg.	<del>461</del> <u>464</u>	<del>2461</del> <u>2464</u>
No change to Wool Combing Or Scouring through Zoo		