



September 28, 2021

DCRB CIRCULAR NO. 1004

To All Members of the DCRB:

Re: **APPROVAL OF DCRB FILING NO. 2107**
BASIC MANUAL REVISIONS - SECTION 2
EFFECTIVE DECEMBER 1, 2021

The Delaware Insurance Commissioner has approved DCRB Filing No. 2107 which revises the scope of Code 673, Advertising Sign Manufacture, Erection or Repair, 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, which may be accessed on the DCRB's website: <http://www.dcrb.com> under the main menu's "Filings" tab, for reference). This coordination will consolidate necessary changes that members and other constituents must make to policies, forms and systems.

Code 673 as presently structured applies to an employer engaged in the fabrication and installation of advertising signs and signs not otherwise classified and to an employer engaged exclusively in the installation of signs with no manufacturing. The Delaware Workers Compensation Manual of Rules, Classifications and Rating Values for Workers Compensation and for Employers Liability Insurance (Basic Manual) specifies that Code 673 must be applied to both the shop fabrication and the installation payroll developed by an employer engaged in both the shop fabrication and installation of signs.

The DCRB studied Classification Code 673 with the objective of determining the feasibility of allowing an employer engaged in both the shop manufacture and installation of signs to separately rate their shop manufacturing effort to the applicable shop manufacturing classification based on the type of signage fabricated. The DCRB study was conducted concurrently with a Pennsylvania Compensation Rating Bureau (PCRB) classification study of PCRB Code 673. The PCRB study concluded and recommended that the scope of PCRB Code 673 be revised so that an employer engaged in both the manufacture and installation of signs be permitted to separately rate their manufacturing effort to the applicable manufacturing classification based on the type of signs manufactured (while continuing to assign payroll developed in their installation work to Code 673). Pursuant to a file-by-file review of the 41 employers reporting payroll to DCRB Code 673 and an analysis of classification procedure in other jurisdictions, staff proposed that the scope of DCRB Code 673 be revised in the same manner for policies with effective dates of December 1, 2021 and later. Employers would be required to maintain separate payroll records for the manufacturing and installation work. Otherwise, the entire payroll would be subject to the applicable classification with the highest carrier rating value.

Staff's file by file review revealed 3 employers whose manufacturing effort would be assigned to Code 281, Printing, N.O.C., and 3 employers whose manufacturing effort would be assigned to Code 309, Woodenware Mfg., N.O.C. as a result of this revision. The reassignment of those 6 employers' manufacturing payroll to either Code 281 or Code 309 will result in a premium decrease. The filed (but not yet approved) December 1, 2021 DCRB loss costs for Codes 673, 281 and 306 are \$5.02, \$2.06 and \$3.15, respectively. The DCRB will advise employers impacted by this revision via individual notice letters.

Please refer to DCRB Filing No. 2107 for additional information on the revisions discussed above. Please contact Robert Ferrante, Senior Classification Analyst – Technical Services, at (215) 320-4584 or at rferrante@dcrb.com for any questions regarding this circular. The Basic Manual will be updated on the DCRB's website at a later date.

William V. Taylor
President

DELAWARE WORKERS COMPENSATION MANUAL OF RULES, CLASSIFICATIONS AND RATING VALUES FOR WORKERS COMPENSATION AND FOR EMPLOYERS LIABILITY INSURANCE

Approved Effective December 1, 2021

SECTION 2

RATING VALUES through **DEFINITIONS** remain unchanged.

DEFINITIONS

CLASSIFICATIONS

No change to Classification Code 005 – **TREE PRUNING, SPRAYING, REPAIRING OR FUMIGATING** through Classification Code 265 – **STATIONARY PRODUCTS MFG.**

281 PRINTING, N.O.C

No change.

OPERATIONS ALSO INCLUDED:

No change to Item 1 through Item 4.

5. The shop manufacture of plastic or vinyl sign letters and the application of such onto a substrate. – ~~shop only, no installation.~~ Sign installation to be separately rated.

No change to Item 6.

OPERATIONS NOT INCLUDED:

No change.

UNDERWRITING GUIDE

Plastic Sign Letters Mfg. - Shop ~~Only~~ Sign Installation to be Separately Rated

Vinyl Sign Letters Mfg. - Electronically Scored - Shop ~~Only~~ Sign Installation to be Separately Rated

No change to Classification Code 282 – **NEWSPAPER OR PERIODICAL PRINTING – BY PUBLISHER OR CONTRACT PRINTER** through Classification Code 306 – **WOOD TURNED PRODUCTS MFG.**

309 WOODENWARE MFG., N.O.C

Sign Or Sign Letter Mfg. - Wood, Shop ~~Only, No Erection~~ Sign Installation to be Separately Rated

No change to Classification Code 311 – **CABINET WORKS – WITH POWER-DRIVEN MACHINERY** through Classification Code 451 – **AUTOMOBILE, TRUCK OR TRAILER BODY MFG.**

454 SHEET METAL PRODUCTS FABRICATION, N.O.C., SHOP

No change.

UNDERWRITING GUIDE

Sign Mfg. - Metal, Shop ~~Only – No Erection~~ Installation to be Separately Rated

No change to Classification Code 456 – **METAL FURNITURE OR FURNISHING GOODS MFG., N.O.C.** through Classification Code 485 – **COMMUNICATIONS, SEARCH, DETECTION OR SIGNAL PROCESSING EQUIPMENT MFG.**

DELAWARE WORKERS COMPENSATION MANUAL OF RULES, CLASSIFICATIONS AND RATING VALUES FOR WORKERS COMPENSATION AND FOR EMPLOYERS LIABILITY INSURANCE

Approved Effective December 1, 2021

486 INCANDESCENT LIGHT BULB OR ELECTRONIC TUBE MFG.

UNDERWRITING GUIDE

Neon Sign Mfg. - Shop ~~Only, No Installation, Service Or Repair~~ Installation to be Separately Rated

No change to Classification Code 487 – **SURGICAL OR OPTICAL INSTRUMENT MFG.** through Classification Code 670 – **HOUSE FURNISHINGS INSTALLATION, N.O.C.**

673 ~~ADVERTISING SIGN, MANUFACTURE, ERECTION OR REPAIR~~ ~~—NOT OUTDOOR ADVERTISING COMPANY~~

Applicable to a business engaged in the erection or repair of signs not otherwise classified.

OPERATIONS NOT INCLUDED:

1. Separately rate the shop manufacture of signs as provided for in this Manual.
2. Assign the erection, maintenance and changing of content on billboards, bill posting, and sign painting or lettering on buildings or other structures to Code 679. See Code 679 for additional details.

UNDERWRITING GUIDE

Advertising Sign ~~Mfg.~~, Erection And Repair, Not Outdoor Advertising Company

Electrical Sign And Advertising Display ~~Mfg.~~, Installation And Repair

Highway Directional Sign Erection or Repair

Neon Sign ~~Mfg.~~, Installation Or Repair

Road or Street Sign Erection or Repair

Scoreboard ~~Mfg.~~, Installation Or Repair - Electric

No change to Classification Code 674 – **SWIMMING POOL CONSTRUCTION, ALL WORK TO COMPLETION** through Classification Code 677 – **BOILER INSTALLATION OR REPAIR.**

679 ADVERTISING COMPANY, OUTDOOR

Applicable to ~~outdoor advertising companies and includes but is not necessarily limited to: shop operations, a business engaged in~~ the erection, ~~painting, repair,~~ maintenance and changing of content on billboards ~~or removal of signs,~~ sign painting or lettering in or upon buildings or structures, and/- or bill posting. Includes shop operations.

OPERATIONS NOT INCLUDED:

1. Assign the installation, erection or repair of signs not otherwise classified to Code 673. See Code 673 for additional details.

No change to Classification Code 681 – **CANVAS GOODS, AWNING OR TENT ERECTION, REMOVAL OR REPAIR** through Code 9741 – **CATASTROPHE (OTHER THAN CERTIFIED ACTS OF TERRORISM)**

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SECTION 2

RATING VALUES through **DEFINITIONS** remain unchanged.

DEFINITIONS

CLASSIFICATIONS

No change to Classification Code 005 – **TREE PRUNING, SPRAYING, REPAIRING OR FUMIGATING** through Classification Code 265 – **STATIONARY PRODUCTS MFG.**

281 PRINTING, N.O.C

No change.

OPERATIONS ALSO INCLUDED:

No change to Item 1 through Item 4.

5. The shop manufacture of plastic or vinyl sign letters and the application of such onto a substrate. Sign installation to be separately rated.

No change to Item 6.

OPERATIONS NOT INCLUDED:

No change.

UNDERWRITING GUIDE

Plastic Sign Letters Mfg. - Shop –Sign Installation to be Separately Rated

Vinyl Sign Letters Mfg. - Electronically Scored - Shop –Sign Installation to be Separately Rated

No change to Classification Code 282 – **NEWSPAPER OR PERIODICAL PRINTING – BY PUBLISHER OR CONTRACT PRINTER** through Classification Code 306 – **WOOD TURNED PRODUCTS MFG.**

309 WOODENWARE MFG., N.O.C

Sign Or Sign Letter Mfg. - Wood, Shop –Sign Installation to be Separately Rated

No change to Classification Code 311 – **CABINET WORKS – WITH POWER-DRIVEN MACHINERY** through Classification Code 451 – **AUTOMOBILE, TRUCK OR TRAILER BODY MFG.**

454 SHEET METAL PRODUCTS FABRICATION, N.O.C., SHOP

No change.

UNDERWRITING GUIDE

Sign Mfg. - Metal, Shop – Installation to be Separately Rated

No change to Classification Code 456 – **METAL FURNITURE OR FURNISHING GOODS MFG., N.O.C.** through Classification Code 485 – **COMMUNICATIONS, SEARCH, DETECTION OR SIGNAL PROCESSING EQUIPMENT MFG.**

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486 INCANDESCENT LIGHT BULB OR ELECTRONIC TUBE MFG.

UNDERWRITING GUIDE

Neon Sign Mfg. - Shop – Installation to be Separately Rated

No change to Classification Code 487 – **SURGICAL OR OPTICAL INSTRUMENT MFG.** through Classification Code 670 – **HOUSE FURNISHINGS INSTALLATION, N.O.C.**

673 SIGNERECTION OR REPAIR

Applicable to a business engaged in the erection or repair of signs not otherwise classified.

OPERATIONS NOT INCLUDED:

1. Separately rate the shop manufacture of signs as provided for in this Manual.
2. Assign the erection, maintenance and changing of content on billboards, bill posting, and sign painting or lettering on buildings or other structures to Code 679. See Code 679 for additional details.

UNDERWRITING GUIDE

Advertising Sign, Erection And Repair, Not Outdoor Advertising Company
Electrical Sign And Advertising Display, Installation And Repair
Highway Directional Sign Erection or Repair
Neon Sign, Installation Or Repair
Road or Street Sign Erection or Repair
Scoreboard, Installation Or Repair - Electric

No change to Classification Code 674 – **SWIMMING POOL CONSTRUCTION, ALL WORK TO COMPLETION** through Classification Code 677 – **BOILER INSTALLATION OR REPAIR.**

679 ADVERTISING COMPANY, OUTDOOR

Applicable to a business engaged in the erection, maintenance and changing of content on billboards, sign painting or lettering in or upon buildings or structures, and/or bill posting. Includes shop operations.

OPERATIONS NOT INCLUDED:

1. Assign the installation, erection or repair of signs not otherwise classified to Code 673. See Code 673 for additional details.

No change to Classification Code 681 – **CANVAS GOODS, AWNING OR TENT ERECTION, REMOVAL OR REPAIR** through Code 9741 – **CATASTROPHE (OTHER THAN CERTIFIED ACTS OF TERRORISM)**

**DELAWARE WORKERS COMPENSATION MANUAL OF RULES, CLASSIFICATIONS AND RATING VALUES FOR WORKERS COMPENSATION
AND FOR EMPLOYERS LIABILITY INSURANCE – ALPHABETIC UNDERWRITING GUIDE**

Approved Effective December 1, 2021

| Description | Direct Employment Class | Temporary Employment Class |
|---|-------------------------------|----------------------------------|
| No change to Abrasive Paper Or Cloth Preparation through Advertising Display Service - For Stores | | |
| Advertising Sign Mfg. , Erection And Repair, Not Outdoor Advertising Company | 673 | 2673 |
| No change to Advisory Rating Organization - Clerical Office through High Explosives Mfg. | | |
| Highway Directional Sign Erection or Repair | 673 | 2673 |
| No change to Highway Maintenance, Scraping, Paving Or Repaving By Contractor through Neighborhood Homes For Persons With Intellectual And/Or Developmental Disabilities | | |
| Neon Sign Mfg. - Shop Only, No Installation, Service Or Repair – Installation to be Separately Rated | 486 | 2486 |
| Neon Sign Mfg. , Installation Or Repair | 673 | 2673 |
| No change to Netting - Mosquito - No Mfg. Of Net through Plastic Mfg., Sheets And Rods | | |
| Plastic Sign Letters Mfg. - Shop Only – Sign Installation to be Separately Rated | 281 | 2281 |
| No change to Plastic, Molded Products Mfg. N.O.C. through Road Maintenance By Municipal Employees | | |
| Road or Street Sign Erection or Repair | 673 | 2673 |
| No change to Robe And Dressing Gown Mfg. through School, Trade Or Vocational | | |
| Scoreboard Mfg. , Installation Or Repair - Electric | 673 | 2673 |
| No change to Scouring Compound Mfg. through Sign Erection, Removal Or Repair, Not Outdoor Advertising Company | | |
| Sign Mfg. - Metal, Shop Only – No Erection – Installation to be Separately Rated | 454 | 2454 |
| Sign Or Sign Letter Mfg. - Wood, Shop Only, No Erection – Installation to be Separately Rated | 306 | 2306 |
| No change to Sign Painting Or Lettering In Or Upon Buildings Or Structures through Vinyl Fence Erection - Commercial or Residential | | |
| Vinyl Sign Letters Mfg. - Electronically Scored - Shop Only – Sign Installation to be Separately Rated | 281 | 2281 |

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| Description | Direct Employment Class | Temporary Employment Class |
|--|-------------------------------|----------------------------------|
| No change to Vinyl Tile Installation through Zoo | | |

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| Description | Direct Employment Class | Temporary Employment Class |
|---|-------------------------------|----------------------------------|
| No change to Abrasive Paper Or Cloth Preparation through Advertising Display Service - For Stores | | |
| Advertising Sign Erection And Repair, Not Outdoor Advertising Company | 673 | 2673 |
| No change to Advisory Rating Organization - Clerical Office through High Explosives Mfg. | | |
| Highway Directional Sign Erection or Repair | 673 | 2673 |
| No change to Highway Maintenance, Scraping, Paving Or Repaving By Contractor through Neighborhood Homes For Persons With Intellectual And/Or Developmental Disabilities | | |
| Neon Sign Mfg. - Shop – <u>Installation to be Separately Rated</u> | 486 | 2486 |
| Neon Sign, Installation Or Repair | 673 | 2673 |
| No change to Netting - Mosquito - No Mfg. Of Net through Plastic Mfg., Sheets And Rods | | |
| Plastic Sign Letters Mfg. - Shop – <u>Sign Installation to be Separately Rated</u> | 281 | 2281 |
| No change to Plastic, Molded Products Mfg. N.O.C. through Road Maintenance By Municipal Employees | | |
| Road or Street Sign Erection or Repair | 673 | 2673 |
| No change to Robe And Dressing Gown Mfg. through School, Trade Or Vocational | | |
| Scoreboard Installation Or Repair - Electric | 673 | 2673 |
| No change to Scouring Compound Mfg. through Sign Erection, Removal Or Repair, Not Outdoor Advertising Company | | |
| Sign Mfg. - Metal, Shop – <u>Installation to be Separately Rated</u> | 454 | 2454 |
| Sign Or Sign Letter Mfg. - Wood, Shop – <u>Installation to be Separately Rated</u> | 306 | 2306 |
| No change to Sign Painting Or Lettering In Or Upon Buildings Or Structures through Vinyl Fence Erection - Commercial or Residential | | |
| Vinyl Sign Letters Mfg. - Electronically Scored - Shop – <u>Sign Installation to be Separately Rated</u> | 281 | 2281 |

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| Description | Direct Employment Class | Temporary Employment Class |
|--|-------------------------------|----------------------------------|
| No change to Vinyl Tile Installation through Zoo | | |