



August 21, 2020

**VIA SERFF**

The Honorable Trinidad Navarro  
Insurance Commissioner  
Department of Insurance  
State of Delaware  
1351 West North Street, Suite 101  
Dover, DE 19004

**Attention: Tanisha Merced, Deputy Insurance Commissioner**

**RE: DCRB Filing No. 2004 – Proposed Effective December 1, 2020  
DCRB Study of Code 657, Rigging, N.O.C. and Concurrent Section 2 Manual  
Amendments**

Dear Commissioner Navarro and Deputy Commissioner Merced:

On behalf of the members of the Delaware Compensation Rating Bureau, Inc. (DCRB), is a proposed filing for revisions to the DCRB Workers' Compensation Manual of Rules, Classifications and Rating Values for Workers' Compensation and Employer's Liability Insurance (Basic Manual). These revisions are proposed for policies with effective dates of 12:01 a.m., December 1, 2020 and later. This proposed effective date will align the implementation of these changes with the DCRB's normal annual comprehensive residual market rate and voluntary market loss cost filing, which will be filed with the Department of Insurance at a later date. This coordination consolidates necessary changes that our members and other constituents must make to policies, forms and systems. The revisions proposed do not impact any classification's loss cost or residual market rating value.

As background, the Code 657 study was undertaken with the purpose of identifying the types of employers presently classified to Code 657 and determining if any (or all) of the Code 657 employer groups identified needed to be reclassified from Code 657 to some other, existing classification. The DCRB classification staff determined, through standard employer classification reviews and telephone conversations with various constituents, that confusion exists regarding the scope of Code 657.

Staff concluded from the Code 657 file by file review that the scope of Code 657 is sound. However, staff also proposes revised Basic Manual language for policies with effective dates of December 1, 2020 and later. The intent of the proposed Basic Manual language revisions is to more clearly define the scope of Code 657.

Details of this filing are provided in DCRB's June 10, 2020 staff memorandum and executive summary, which are included as part of this filing. The memorandum and executive summary describe and explain the reasoning for the proposed revisions to the Basic Manual language. The memorandum and proposals were reviewed by the DCRB Classification and Rating Committee at the Committee's June 10, 2020 meeting.

The Honorable Trinidad Navarro  
Department of Insurance  
August 21, 2020  
Page 2

Thank you in advance for your review and attention to this filing. The DCRB is pleased to answer any questions that you or the Department of Insurance staff may have regarding these proposals.

Sincerely,

William V. Taylor  
President

Enclosure: June 10, 2020 Staff Memorandum and Executive Summary  
Revisions to Section 2 – Basic Manual



TO: Delaware Compensation Rating Bureau, Inc. Classification and Rating Committee

FROM: Robert Ferrante, Senior Classification Analyst – Technical Services

DATE: June 10, 2020

RE: **Executive Summary:** Code 657, Rigging, N.O.C. Class Study Report

Code 657 was created effective for new and renewal business as of August 1, 1983 and later, as discussed in DCRB Circular No. 513, dated June 1, 1983, and DCRB Circular No. 515, dated July 5, 1983. Code 657 is applied to an employer engaged in contract rigging work. Rigging, as the term is used in the construction and material handling industries, is a process used to secure materials to be moved by lifting equipment including but not necessarily limited to cranes, hoists and block and tackle. Block and tackle (sometimes referred to only as tackle) refers to a system of two or more pulleys with a rope or cable threaded between them that is used to lift heavy loads. The pulleys are assembled to form blocks and then blocks are paired so that one is fixed and one moves with the load. Code 657 may be applied to a contractor that is securing the load, is both securing and lifting the load, or is securing, lifting and moving the load to another location.

The DCRB classification staff has found, through standard employer classification reviews and telephone conversations with various constituents, that there is some confusion regarding the scope of Code 657. Staff initiated the Code 657 study with the objectives of identifying the types of employers presently classified to Code 657 and determining if any (or all) of the Code 657 employer groups identified should be reclassified from Code 657 to some other, existing classification.

Pursuant to the study results, and in line with the results of the concurrent Pennsylvania Compensation Rating Bureau (PCRB) study of Pennsylvania Code 657, staff concluded that the scope of Code 657 is sound and that no Code 657 employer groups should be reclassified from Code 657 to any other classification. Staff does propose revised Basic Manual language for policies with effective dates of December 1, 2020 and later. The intent of the proposed Basic Manual language revisions is to clearly define the scope of Code 657.



TO: Delaware Compensation Rating Bureau, Inc. Classification and Rating Committee

FROM: Robert Ferrante, Senior Classification Analyst – Technical Services

DATE: June 10, 2020

RE: Class Study Report – Code 657, Rigging, N.O.C.

## **INTRODUCTION AND OBJECTIVES**

Code 657 was created effective for new and renewal business as of August 1, 1983 and later, as discussed in DCRB Circular No. 513, dated June 1, 1983, and DCRB Circular No. 515, dated July 5, 1983. Code 657 is applied to an employer engaged in contract rigging work. Rigging, as the term is used in the construction and material handling industries, is a process used to secure materials to be moved by lifting equipment including but not necessarily limited to cranes, hoists and block and tackle. Block and tackle (sometimes referred to only as tackle) refers to a system of two or more pulleys with a rope or cable threaded between them that is used to lift heavy loads. The pulleys are assembled to form blocks and then blocks are paired so that one is fixed and one moves with the load. Code 657 may be applied to a contractor that is securing the load, is both securing and lifting the load, or is securing, lifting and moving the load to another location.

The current Delaware Workers Compensation Manual of Rules, Classifications and Rating Values for Workers' Compensation and For Employers Liability Insurance (Basic Manual), Code 657 Underwriting Guide lists the following operations:

- Bell Installation – Tower Bells
- Mobile Crane & Hoisting Operations, By Rigging Contractor
- Rigging – Non-Ship
- Safe Moving

The DCRB classification staff has found, through standard employer classification reviews and telephone conversations with various constituents, that there is some confusion regarding the scope of Code 657. Questions arise as to when payroll should be assigned to Code 657 and/or to an installation or erection classification for employers performing both rigging and installation work. Staff has also found that the distinction between Code 802, Mobile Crane Rental With Operators, and Code 657 is not always clear – particularly in light of the above cited Code 657 “Mobile Crane & Hoisting Operations, By Rigging Contractor” Underwriting Guide entry. Staff also suspects that there may be some overlap between Code 657 and Code 811 with respect to rigging contractors that perform the over the road transportation of the items being rigged.

The scope of Code 657 has remained relatively unchanged since its inception. The only revision of note was to allow the use of Code 951, Salesperson – Outside, with Code 657 effective for new and renewal policies of February 1, 1984 and later. At inception and until February 1, 1984, Code 657 included all employees except office staff.

This is the first DCRB study of Code 657 and was conducted concurrently with the Pennsylvania Compensation Rating Bureau (PCRB) study of Pennsylvania Code 657. The Code 657 study was initiated with the objectives of identifying the types of employers presently classified to Code 657 and determining if any (or all) of the Code 657 employer groups identified should be reclassified from Code 657 to some other, existing classification. It was felt that if staff determined that the scope of Code 657 was sound and that the scope thereof should not be disturbed, the file by file review and background research would at least allow staff to develop Manual language that more clearly defines the scope of Code 657, and to amend the Code 657 Underwriting Guide as warranted.

### **CLASSIFICATION PROCEDURE IN OTHER JURISDICTIONS**

Staff reviewed classification procedure in effect in states under the jurisdiction of the National Council on Compensation Insurance, Inc. (NCCI), and in the independent Bureau states of New York (under the jurisdiction of the New York Compensation Insurance Rating Bureau (NYCIRB)) and California (under the jurisdiction of the Workers' Compensation Insurance Rating Bureau (WCIRB)) as part of this analysis. The NCCI classifies the operations contemplated by DCRB Code 657 to NCCI Code 9534, Mobile Crane and Hoisting Service Contractors – N.O.C. – All Operations and Drivers. NCCI Code 9534 also contemplates operations classified to DCRB Code 802. NCCI Code 9534 is applied to employers that perform mobile crane, hoisting, or rigging operations on a contract basis and which are not otherwise classified. NCCI Code 9534 generally does not apply when mobile crane, hoisting, or rigging operations are performed by an employer as a normal and incidental part of that employer's construction or erection operations. Under such circumstances, the mobile crane, hoisting, or rigging operations are generally classified to the employer's applicable construction classification(s). NCCI however does allow exceptions to this procedure, assigning Code 9534 to employers that perform mobile crane, hoisting, or rigging operations while performing other work — be it of a construction, erection or other nature — that does not ordinarily require mobile crane, hoisting, or rigging operations. By contrast, the DCRB applies Code 657 only to employers providing rigging services to unrelated concerns on a contract basis. Code 657 is not applied to rigging operations conducted by an employer as a normal and incidental part of that employer's construction or erection operations (regardless of the type of construction or erection operations conducted by that employer). New York also applies Code 9534 to operations contemplated by DCRB Codes 657 and 802.

California Code 7219(3), Mobile Crane and Hoisting Service Contractors, N.O.C., applies to hoisting or lifting operations requiring the use of mobile hoisting equipment, including but not limited to cranes, block and fall, jacks, shoring timbers, rollers, ropes and cables. California Code 7219(3) includes rigging operations when performed by the mobile crane and hoisting contractor. California Code 7219(3) is further applied to the rental of mobile crane and hoisting equipment with operators. Thus, California Code 7219(3) is equivalent in parts to both DCRB Codes 657 and 802. California classifies rigging services provided to unrelated concerns on a contract basis by an employer that is not engaged in hoisting or lifting operations at the same job site to Code 3724(1), Millwright Work. Thus, California Code 3724(1) is equivalent in part to

DCRB Code 657. Otherwise, California Code 3724(1) is generally equivalent to DCRB Code 675, Machinery or Equipment Erection or Repair, given that California Code 3724(1) applies to the installation, service or repair of machinery or equipment, including but not limited to agricultural, construction, industrial, sawmill, food processing and commercial equipment, at customers' locations.

## FILE REVIEW

Staff performed a file by file review of the 32 employers on the DCRB's database reporting payroll to Code 657. The file by file review divided those employers into the study groups shown in the table below.

Study Group	Description	No. of Employers
1	Rigging, N.O.C.	4
2	Rigging and Over the Road Transportation	2
3	Misclassified	5
4	No Current Coverage/Unable to Determine	7
5	No File Information/Review Ongoing	14

Study Group 1 includes 3 employers engaged in general rigging work. This typically involves the lifting, moving, and setting in place of large machinery or equipment in and around the customer's facility. Also included in Study Group 1 is one employer principally engaged in the installation of tower bells. The 2 employers in Study Group 2 perform rigging work that includes the over the road transportation of the items being rigged.

The 5 employers in Study Group 3 were determined to be misclassified to Code 657. Those employers were reclassified from Code 657 to each employer's applicable classification(s). The 7 employers in Study Group 4 had no record of current compensation coverage at the time of the file by file review, and had no information in their DCRB files that would allow staff to slot them to one of the field of business study groups. Study Group 5 includes 7 employers that showed Code 657 on their current workers' compensation insurance policy, but did not report payroll to Code 657 on any unit statistical reports filed during the five year period, and had no information in their DCRB files that would allow staff to slot them to one of the field of business study groups. Staff's review of these employers' files is ongoing. Study Group 5 also includes 7 employers who did not respond to the DCRB's Code 657 Study Description of Operations Questionnaire.

This report notes that DCRB Code 657 is a "non-reviewed" classification. A Delaware classification is considered to be "reviewed" when the five year total payroll is equal to or greater than \$50,443,000. The five year total payroll for Code 657 is \$3,180,000. The DCRB has established different actuarial procedures for calculating the rating values for "reviewed" versus "non-reviewed" classifications. For the "non-reviewed" classification rating value calculation procedure to be invoked there must be a Pennsylvania classification equivalent to the non-reviewed Delaware classification. The rating values developed for the non-reviewed Delaware classification would in such case be determined in part based on rating value relativities developed for the Pennsylvania counterpart. In view of this, the relatively small number of

Delaware employers classified to Code 657, and the Bureau's efforts to align the Delaware and Pennsylvania uniform classification plans whenever feasible, the results of this review are largely informed by the PCRB study of PA Code 657.

The PCRB Code 657 Study focused on three Code 657 employer groups: 1) rigging contractors that perform the over the road transportation of the items being rigged, 2) rigging contractors that use mobile cranes or other lifting/hoisting equipment to move the items being rigged and 3) rigging contractors who also install the items being rigged. For the Pennsylvania study, staff performed a review to determine if rigging contractors that perform over the road transportation should be reclassified from Code 657 to Code 811, Trucking, N.O.C., or if these employers should remain classified to Code 657. Staff concluded from that review that these employers should remain classified to Code 657 on the basis of an analysis of these employers' operational characteristics. While these employers' operations include over the road transportation, staff considers that exposure to be incidental to these employers' field of business i.e., rigging. These employers are contracted to rig, transport and set in place customers' machinery or equipment. Trucking contractors classified to Code 811 do not typically perform rigging work. Staff does not consider rigging to be analogous to the type of general commodity loading and unloading that a trucking contractor may perform because rigging requires specialty training and equipment not common to trucking contractors. Further, staff is not aware of any systemic administrative issues regarding the classification assignment of rigging contractors who perform the over the road transportation of the items being rigged. In line with the PCRB Code 657 Study results, staff concludes that the 2 Delaware employers assigned to Study Group 2 should remain classified to Code 657.

This report notes that for the Pennsylvania study staff reviewed the feasibility of reclassifying Pennsylvania rigging contractors that use mobile cranes or other lifting/hoisting equipment to move the items being rigged from Code 657 to Code 802, Mobile Crane Rental With Operators. Staff concluded from that review that these employers remain classified to Code 657. Staff is proposing Pennsylvania Basic Manual language revisions to more clearly differentiate the scope of Code 657 from the scope of Code 802. While the Delaware study file by file review did not identify any Delaware rigging contractors that use mobile cranes or other lifting/hoisting equipment to move the items being rigged, staff recommends similar language revisions for the Delaware Basic Manual in order to aid in the administration of Code 657 on a prospective basis.

The report has noted that staff has observed some confusion regarding the scope of Code 657 with respect to installation or erection work performed by a rigging contractor. Existing classification procedure assigns the disassembly and reassembly of machinery or equipment to Code 657 when performed by a rigging contractor in order to facilitate the rigging effort. Code 657 is also applied to the setting of the machinery or equipment by the rigging contractor. Setting may include bolting the machinery or equipment in place. Subsequent installation work may be separately classified, typically to Code 675, Machinery or Equipment Erection or Repair, though other classifications may apply as warranted. Installation work for purposes of this procedure includes but is not necessarily limited to the running and connecting of new plumbing, electrical or mechanical lines to the machinery or equipment. Staff finds that the existing procedure for separately rating installation work as defined above should be sustained. The activities cited above as installation are distinct from rigging work. Staff is proposing revised Pennsylvania Basic Manual language to codify this procedure and address the perceived confusion alluded to earlier. While no rigging contractors who also install the items being rigged

Delaware Compensation Rating Bureau, Inc. Classification and Rating Committee

Re: DCRB Study of Code 657, Rigging, N.O.C.

June 10, 2020

Page 5

were identified in the course of the Delaware Code 657 Study file by file review, staff recommends similar language revisions for the Delaware Basic Manual.

The Basic Manual language amendments are attached for the Committee's review.

c: William V. Taylor  
Bonnie Piacentino  
Delisa Fairley  
Joe Lombo  
Christina Yost



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

*Proposed Effective December 1, 2020*

**INFORMATION PAGE** remains unchanged.

**PREFACE** remains unchanged.

**SECTION 1 – UNDERWRITING RULES** remains unchanged.

**SECTION 2 – CLASSIFICATIONS**

RATING VALUES through DEFINITIONS remains unchanged.

No change to Classification Code 005 – TREE PRUNING, SPRAYING, REPAIRING OR FUMIGATING through Classification Code 656 – ELECTRIC OR TELEPHONE LINE CONSTRUCTION BY CONTRACTORS.

**657 RIGGING, N.O.C. – BY CONTRACTOR**

Applies to an employer providing rigging services to unrelated concerns on a contract basis. Rigging is a process used to secure materials that are to be moved by lifting equipment such as cranes, hoists, and block and tackle. A rigging contractor may be limited to securing the load, may both secure and lift the load, or may secure, lift and move the load to another location.

**OPERATIONS ALSO INCLUDED:**

1. The disassembly, reassembly and setting and securing in place (e.g., bolting) of the item being rigged when performed by the rigging contractor to facilitate the rigging job.
2. The over the road transportation of the item being rigged, typically via the use of heavy or wide load trucks, when performed by the rigging contractor
3. The operation of a mobile crane or other hoisting/lifting equipment when performed by a rigging contractor in order to move and/or set in place the item being rigged.

**OPERATIONS NOT INCLUDED:**

1. Separately rate installation work as provided for in this Manual. Installation includes but is not necessarily limited to the running and connecting of new plumbing, electrical or mechanical lines and related work. The disassembly, reassembly, transportation and setting and securing in place (e.g., bolting) of the item being rigged when performed by the rigging contractor to facilitate the rigging work shall not be construed to be installation.
2. Code 657 shall not apply to an employer whose field of business is construction, installation, service or repair and performs rigging work to facilitate the employer's own construction, installation, service or repair work.
3. An employer in the business of renting cranes with operators shall be assigned to Code 802.

**UNDERWRITING GUIDE**

~~Bell Installation – Tower Bells~~

~~Mobile Crane & Hoisting Operations, By Rigging Contractor~~

Oil Rig Or Derrick Erecting And Dismantling – By Contractor

Rigging - Non Ship

Safe Moving

Tower Bell Installation

No change to Classification Code 658 – IRON ERECTION OR INSTALLATION – ORNAMENTAL OR NON-STRUCTURAL ONLY through Classification Code 801 – STABLE, LIVESTOCK COMMISSION MERCHANT OR STOCKYARD NOT ASSOCIATED WITH SLAUGHTERHOUSES.

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

*Proposed Effective December 1, 2020*

**802 MOBILE CRANE RENTAL WITH OPERATORS**

Remains unchanged.

***OPERATIONS NOT INCLUDED:***

1. Remains unchanged.
2. Assign Code 657 to rigging contractors- [including rigging contractors who operate mobile cranes or other lifting/hoisting equipment in order to move and/or set in place the item being rigged.](#)
3. Remains unchanged.

***UNDERWRITING GUIDE***

Remains unchanged.

No change to Classification Code 803 – TAXICAB COMPANY through Classification Code 809 – FUEL DISTRIBUTION – RETAIL OR WHOLESALE.

**811 TRUCKING, N.O.C.**

Remains unchanged.

***OPERATIONS ALSO INCLUDED:***

Remains unchanged.

***OPERATIONS NOT INCLUDED:***

Items 1. through 5. remain unchanged.

- [6. Assign Code 657 to rigging contractors, including rigging contractors who perform the over the road transportation of the items being rigged.](#)

***UNDERWRITING GUIDE***

Remains unchanged.

No change to Classification Code 812 – MAIL HAULING OR DELIVERY SERVICE COMPANY through Classification Code 9741 – CATASTROPHE (OTHER THAN CERTIFIED ACTS OF TERRORISM)

**GENERAL AUDITING & CLASSIFICATION INFORMATION** remains unchanged.

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

*Proposed Effective December 1, 2020*

**INFORMATION PAGE** remains unchanged.

**PREFACE** remains unchanged.

**SECTION 1 – UNDERWRITING RULES** remains unchanged.

**SECTION 2 – CLASSIFICATIONS**

RATING VALUES through DEFINITIONS remains unchanged.

No change to Classification Code 005 – TREE PRUNING, SPRAYING, REPAIRING OR FUMIGATING through Classification Code 656 – ELECTRIC OR TELEPHONE LINE CONSTRUCTION BY CONTRACTORS.

**657 RIGGING, N.O.C. – BY CONTRACTOR**

Applies to an employer providing rigging services to unrelated concerns on a contract basis. Rigging is a process used to secure materials that are to be moved by lifting equipment such as cranes, hoists, and block and tackle. A rigging contractor may be limited to securing the load, may both secure and lift the load, or may secure, lift and move the load to another location.

**OPERATIONS ALSO INCLUDED:**

1. The disassembly, reassembly and setting and securing in place (e.g., bolting) of the item being rigged when performed by the rigging contractor to facilitate the rigging job.
2. The over the road transportation of the item being rigged, typically via the use of heavy or wide load trucks, when performed by the rigging contractor
3. The operation of a mobile crane or other hoisting/lifting equipment when performed by a rigging contractor in order to move and/or set in place the item being rigged.

**OPERATIONS NOT INCLUDED:**

1. Separately rate installation work as provided for in this Manual. Installation includes but is not necessarily limited to the running and connecting of new plumbing, electrical or mechanical lines and related work. The disassembly, reassembly, transportation and setting and securing in place (e.g., bolting) of the item being rigged when performed by the rigging contractor to facilitate the rigging work shall not be construed to be installation.
2. Code 657 shall not apply to an employer whose field of business is construction, installation, service or repair and performs rigging work to facilitate the employer's own construction, installation, service or repair work.
3. An employer in the business of renting cranes with operators shall be assigned to Code 802.

**UNDERWRITING GUIDE**



Oil Rig Or Derrick Erecting And Dismantling – By Contractor  
Rigging - Non Ship  
Safe Moving  
Tower Bell Installation

No change to Classification Code 658 – IRON ERECTION OR INSTALLATION – ORNAMENTAL OR NON-STRUCTURAL ONLY through Classification Code 801 – STABLE, LIVESTOCK COMMISSION MERCHANT OR STOCKYARD NOT ASSOCIATED WITH SLAUGHTERHOUSES.

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

*Proposed Effective December 1, 2020*

**802 MOBILE CRANE RENTAL WITH OPERATORS**

Remains unchanged.

***OPERATIONS NOT INCLUDED:***

1. Remains unchanged.
2. Assign Code 657 to rigging contractors, including rigging contractors who operate mobile cranes or other lifting/hoisting equipment in order to move and/or set in place the item being rigged.
3. Remains unchanged.

***UNDERWRITING GUIDE***

Remains unchanged.

No change to Classification Code 803 – TAXICAB COMPANY through Classification Code 809 – FUEL DISTRIBUTION – RETAIL OR WHOLESALE.

**811 TRUCKING, N.O.C.**

Remains unchanged.

***OPERATIONS ALSO INCLUDED:***

Remains unchanged.

***OPERATIONS NOT INCLUDED:***

Items 1. through 5. remain unchanged.

6. Assign Code 657 to rigging contractors, including rigging contractors who perform the over the road transportation of the items being rigged.

***UNDERWRITING GUIDE***

Remains unchanged.

No change to Classification Code 812 – MAIL HAULING OR DELIVERY SERVICE COMPANY through Classification Code 9741 – CATASTROPHE (OTHER THAN CERTIFIED ACTS OF TERRORISM)

**GENERAL AUDITING & CLASSIFICATION INFORMATION** remains unchanged.

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

*Proposed Effective December 1, 2020*

**CLASSIFICATION UNDERWRITING GUIDE**

No change to Abrasive Paper Or Cloth Preparation – Code 255 through Beret Mfg – Code 161

~~Bell Installation – Tower Bells~~

**657**

No change to Belt Mfg. - Cloth - Wearing Apparel Only - No Buckles, Webbing Or Leather Parts Mfg. – Code 161 through Mobile Catering – Code 898

~~Mobile Crane & Hoisting Operations, By Rigging Contractor~~

**657**

No change to Mobile Crane Leasing Or Rental With Operators By Specialist Contractor – Code 802 through Towel Supply Service Including Laundering – Code 141

[Tower Bell Installation](#)

**657**

No change to Tower, Transmission, Fabrication – Code 411 through Zoo – Code 969

**SECTION 3 – ENDORSEMENTS** remain unchanged.

**SECTION 4 – RETROSPECTIVE RATING PLANS** remains unchanged.

**SECTION 5 – EXPERIENCE RATING PLAN** remains unchanged.

**SECTION 6 – MERIT RATING PLAN** remains unchanged.

**DELAWARE WORKERS COMPENSATION MANUAL OF RULES, CLASSIFICATIONS AND RATING VALUES FOR WORKERS COMPENSATION AND FOR EMPLOYERS LIABILITY INSURANCE**  
*Proposed Effective December 1, 2020*

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**Tower Bell Installation**

No change to Tower, Transmission, Fabrication – Code 411 through Zoo – Code 969

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**SECTION 3 – ENDORSEMENTS** remain unchanged.

**SECTION 4 – RETROSPECTIVE RATING PLANS** remains unchanged.

**SECTION 5 – EXPERIENCE RATING PLAN** remains unchanged.

**SECTION 6 – MERIT RATING PLAN** remains unchanged.