

DELAWARE COMPENSATION RATING BUREAU, INC.

Classification Hazard Group Reassignment

As has recently been done in many other jurisdictions including Pennsylvania, the DCRB has reexamined classification hazard group assignments and expanded the number of hazard groups from four (designated I, II, III and IV) to seven (designated A, B, C, D, E, F and G).

The seven hazard groups can also be collapsed into four hazard groups to accommodate carriers that require time for systems conversions before being able to use the expanded groupings.

The four new hazard groups (designated 1, 2, 3, and 4) are not consistent with groupings I - IV. The seven hazard groups can be mapped into the four new groupings as follows:

Hazard Groups A and B = Hazard Group 1
Hazard Groups C and D = Hazard Group 2
Hazard Groups E and F = Hazard Group 3
Hazard Group G = Hazard Group 4

In matching classifications to hazard groups, the DCRB tried to be consistent, to the extent possible, with the assignments used by the NCCI, bearing in mind that the Delaware class plan differs significantly from that of the NCCI. Since the Delaware and Pennsylvania class plans are almost identical, the Delaware hazard group reassignments track very closely with those of Pennsylvania.

The first eight pages show the class code, class description, the current hazard group assignment (I - IV), the proposed assignment using A - G and the new assignment based on 1 - 4.

Pages 9 and 10 show the movement from the current assignments into the proposed new assignments (both A - G and 1 - 4) using numbers of classifications and premium amounts as measures of the movement.

DELAWARE COMPENSATION RATING BUREAU, INC.
REVISED HAZARD GROUP ASSIGNMENTS

Proposed Effective December 1, 2009

CODE NO	CLASS DESCRIPTION	CURRENT HAZARD GROUP I - IV	REVISED HAZARD GROUP A - G	REVISED HAZARD GROUP 1 - 4
005	Tree Pruning	III	F	3
0006	Field Crops/Vegetable Farms	II	D	2
007	Farm Machinery Operation	III	C	2
0008	Mushroom Grower	II	D	2
009	Logging or Lumbering	III	G	4
0011	Flower Growing	II	B	1
0012	Flower Growing	II	D	2
0013	Gardeners, Nurserymen	II	C	2
15	Logging or Lumbering - Mechanized	III	E	3
0016	Orchard	I	C	2
028	Oil/Gas Production	III	F	3
0034	Animal Raising	II	C	2
0036	Dairy Farm	II	C	2
055	Sand Excavation	III	F	3
059	Mineral Milling	III	E	3
0083	Livestock Farm	III	C	2
101	Grain Milling	III	E	3
104	Food Sundries Mfg, NOC	II	B	1
105	Bakery, Wholesale	III	D	2
106	Processed Meat Products Mfg	II	C	2
107	Candy Mfg	II	B	1
108	Brewery	II	C	2
109	Dairy Products Mfg.	III	C	2
110	Ice Cream Mfg	II	B	1
111	Slaughter House, Wholesale	II	C	2
112	Beverage Mfg, NOC	II	C	2
113	Preserving/Canning of Food	II	C	2
114	Rendering Works	III	E	3
115	Tobacco Products Manufacturing	II	D	2
119	Meat Products Mfg, NOC	II	C	2
130	Textile Waste Mfg	III	E	3
132	Spinning & Weaving	II	C	2
134	Knit Goods Mfg	II	C	2
135	Hosiery Mfg	II	C	2
136	Embroidery Mfg	II	C	2
139	Dyeing	II	C	2
141	Laundry, NOC	II	B	1
142	Dry Cleaning Plant	II	C	2
161	Apparel Mfg	II	C	2
163	Textile Prod Mfg, NOC	II	C	2
165	Mattress Mfg	II	B	1
166	Canvas/Burlap Products Mfg	II	C	2
0175	Supplemental Disease Loading for class 512	III	C	2
0176	Supplemental Loading for class 513	II	C	2
185	Food Sundries Mfg, NOC - Temporary Staffing Class	II	B	1
187	Candy Mfg - Temporary Staffing Class	II	B	1
191	Apparel Mfg - Temporary Staffing Class	II	C	2
201	Tanning	II	D	2
204	Shoe Mfg	II	B	1
205	Leather Goods Mfg, NOC	II	B	1

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REVISED HAZARD GROUP ASSIGNMENTS

Proposed Effective December 1, 2009

CODE		CURRENT HAZARD GROUP	REVISED HAZARD GROUP	REVISED HAZARD GROUP
NO	CLASS DESCRIPTION	I - IV	A - G	1 - 4
221	Plastics Mfg, Injection Molding	II	C	2
222	Plastics Mfg, NOC	II	C	2
225	Rubber Goods Mfg	II	C	2
227	Oilcloth Mfg	II	C	2
255	Paper Mfg	II	E	3
257	Paper Container Mfg	II	C	2
259	Paper Products Mfg	II	C	2
261	Corrugated Paper and/or Corrugated Products Mfg	II	C	2
263	Paper Coating/Finishing	II	C	2
265	Stationery Products Mfg	II	C	2
275	Plastics Mfg, Injection Molding - Temp. Staffing Class	II	C	2
276	Plastics Mfg, NOC - Temporary Staffing Class	II	C	2
281	Printing	II	B	1
282	Newspaper Publishing	III	D	2
285	Printing - Sheet Fed Press	II	B	1
287	Publisher - Product Distribution	II	B	1
297	Printing - Temporary Staffing Class	II	B	1
301	Sawmill	III	F	3
305	Carpentry Shops	II	D	2
306	Wood Turned Products Mfg	II	B	1
309	Woodenware Mfg., N.O.C.	II	B	1
311	Cabinet Works	II	C	2
319	Furniture Assembly	II	A	1
323	Furniture Mfg - Wood	I	C	2
327	Furniture Upholstering	II	C	2
402	Smelting & Galvanizing	III	E	3
403	Rolling, Drawing, or Extruding Non-Ferrous Metal	II	C	2
404	Steel Mfg	III	E	3
406	Rolling Mill - Ferrous	III	E	3
407	Tube Mfg	II	C	2
411	Steel Fabricating	III	E	3
413	Iron Work	III	E	3
415	Fabricated Plate Work	III	E	3
416	Car Mfg.	II	C	2
421	Steel Foundries	III	E	3
425	Iron Foundries, NOC	III	E	3
427	Malleable Foundries	III	E	3
429	Die Casting Mfg	III	D	2
431	Forging	II	C	2
433	Tool Mfg - Forged	II	C	2
435	Spring Mfg - Hot Wound	II	C	2
441	Tool Mfg, NOC	II	C	2
442	Hand Tool Mfg. - Non-Forged	II	C	2
443	Saw Blade/Industrial Knife Mfg	II	C	2
445	Hardware Mfg, NOC	II	C	2
446	Precision Machine Parts Mfg. NOC	II	B	1
447	Non-Ferrous Metals Foundry	III	E	3
449	Electroplating	II	D	2
451	Auto Body Mfg	II	D	2
454	Sheet Metal Shop	II	C	2

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CODE		CURRENT HAZARD GROUP	REVISED HAZARD GROUP	REVISED HAZARD GROUP
NO	CLASS DESCRIPTION	I - IV	A - G	1 - 4
456	Metal Furniture Mfg	II	D	2
457	Wire Goods Mfg	II	C	2
458	Jewelry Mfg	II	B	1
459	Eyelet Mfg	II	C	2
461	Machine Shops	II	D	2
463	Automobile Mfg	II	D	2
464	Machinery Mfg., N.O.C.	II	C	2
465	Conveyor Or Hoisting Systems Mfg	III	D	2
467	Ball Bearing Mfg	II	B	1
471	Printed Circuit Board Assembly	II	B	1
472	Electronic Component Mfg	II	B	1
473	Electrical Apparatus Mfg	II	B	1
474	Electric Power or Electric Transmission Equipment Mfg.	II	C	2
475	Battery Mfg	III	D	2
476	Industrial Controls or Systems Manufacture/Assembly	II	C	2
477	Electric Motor Mfg. Or Repair	II	C	2
483	Office Machine Mfg	II	B	1
485	Communications, Search, Detection, or Signal Processing Equipment Mfg	II	B	1
486	Lightbulb/Electronic Tube Manufacturing	II	C	2
487	Instrument Mfg	II	C	2
488	Electronic Measuring or Analytical Instrument Mfg.	II	B	1
489	Dental Laboratory	II	B	1
491	Rolling, Drawing, or Extruding Non-Ferrous Metal - Temp.	II	C	2
495	Auto Body Mfg - Temporary Staffing Class	II	D	2
497	Electronic Component Mfg - Temporary Staffing Class	II	B	1
499	Battery Mfg - Temporary Staffing Class	III	D	2
501	Cement Mfg	III	E	3
502	Plaster Statuary Mfg	II	A	1
506	Powder Metal Prod Mfg	II	C	2
507	Graphite Prod Mfg	III	F	3
509	Asbestos Goods Mfg	III	G	4
511	Concrete Products Mfg	III	E	3
512	Brick Mfg, NOC	III	E	3
513	Potteries, NOC	I	B	1
535	Glassware Mfg, NOC	II	C	2
536	Glass Products Mfg	II	C	2
544	Temp Labor - Light Industrial	III	E	3
551	Chemical Mfg, NOC	III	F	3
553	Gases Mfg	III	G	4
555	Drug & Medicine Mfg.	II	B	1
563	Paint Mfg	II	C	2
571	Soap Mfg	II	C	2
573	Fertilizer Mfg	III	F	3
581	Oil Refining	III	E	3
587	Paint Mfg - Temporary Staffing Class	II	C	2
601	Road/Street Paving/Repaving	III	G	4
602	Road/Street Subsurface Construction	IV	F	3
603	Sewer Construction	IV	F	3
605	Railroad Construction	III	E	3
607	Drilling	III	F	3

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CODE		CURRENT HAZARD GROUP	REVISED HAZARD GROUP	REVISED HAZARD GROUP
NO	CLASS DESCRIPTION	I - IV	A - G	1 - 4
608	Flat Cement Work	IV	F	3
609	Excavation	IV	F	3
611	Pile Driving	IV	E	3
615	Tunneling	IV	G	4
617	Gas/Steam/Water Main Construction	IV	F	3
625	Conduit Construction	III	F	3
643	Asbestos Contractor	III	G	4
645	Wallboard Installation	IV	F	3
646	Furniture/Fixtures Installation	III	E	3
647	Insulation Work, NOC	II	D	2
648	Carpentry - Cabinets - Installation	III	E	3
649	Ceiling Installation	III	E	3
651	Carpentry, NOC	IV	F	3
652	Carpentry - Detached Dwelling	III	F	3
653	Masonry	III	F	3
654	Concrete Construction	IV	F	3
655	Iron Erection	IV	G	4
656	Electric Line Construction	IV	G	4
657	Rigging, NOC	IV	F	3
658	Iron Erection/Installation	III	F	3
659	Roofing	IV	G	4
660	Alarms/Sound Systems	III	E	3
661	Electrical Wiring in Buildings	III	E	3
662	Household Appliance Service	II	E	3
663	Plumbing	III	E	3
664	HVAC Contractors	III	E	3
665	Painting	IV	F	3
666	Plate Glass Installation	III	E	3
667	Paper Hanging	III	F	3
668	Tile/Stone/Mosaic/Terrazzo Work	II	E	3
669	Plastering	IV	F	3
670	House Furnishing Installation	III	E	3
673	Advertising Signs	III	F	3
674	Swimming Pool Construction	III	E	3
675	Machinery or Equipment Erection	IV	F	3
676	Sheet Metal Installation	IV	E	3
677	Boiler Installation	III	G	4
679	Advertising Companies - Outdoor	III	F	3
681	Canvas Goods Erection	III	F	3
682	Temp Labor - Const/Erection	III	E	3
691	Excavation - Temporary Staffing Class	IV	F	3
693	Carpentry, NOC - Temporary Staffing Class	IV	F	3
695	Electrical Wiring in Buildings - Temporary Staffing Class	III	E	3
709	Tallymen/Checking Clerks	III	G	4
716	Marina	III	E	3
718	Boat Bldg/Repair	III	E	3
721	Railroad Operation, NOC	IV	F	3
744	Aircraft Mfg	II	D	2
751	Gas Utility	III	E	3
752	Oil/Gas Pipeline Operation	III	G	4

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CODE NO	CLASS DESCRIPTION	CURRENT HAZARD GROUP I - IV	REVISED HAZARD GROUP A - G	REVISED HAZARD GROUP 1 - 4
753	Waterworks	III	C	2
755	Electric Utilities	III	F	3
757	Telecommunication Co.	III	E	3
759	Cable TV Operations	III	E	3
0771	Non-Rateable Element - Class 4771	IV	G	4
801	Stable	II	E	3
803	Taxicab Companies	III	E	3
804	School Bus Operation	III	E	3
805	Milk Hauling - By Contractor	III	E	3
806	Furniture Moving/Storage	III	E	3
807	Ambulance Service - Nonvolunteer	III	E	3
808	Parcel Delivery	III	E	3
809	Fuel Distribution	III	F	3
811	Trucking, NOC	III	E	3
812	Mail Hauling/Delivery Service	III	F	3
813	Warehousing, Other than Furniture	II	D	2
814	Mobile, Self-Propelled Equipment Dealers	II	C	2
815	Auto Service Centers	III	D	2
816	Auto Filling Stations	II	D	2
817	Bus Operation	III	E	3
818	Auto Dealers	III	D	2
819	Auto Salesmen	III	D	2
820	Automobile Auction	III	D	2
821	Beverage Distributor	III	C	2
825	Auto Storage Garage	II	C	2
855	Lumber/Building Material Dealer	III	E	3
857	Iron/Steel Merchant	III	E	3
858	Ferrous Scrap Metal Dealer	III	F	3
859	Nonferrous Scrap Metal Dealer	III	E	3
860	Scrap Metal Dealer	III	E	3
862	Recycling Center	II	E	3
865	Poultry/Fish Dealer/Processor	II	C	2
867	Warehousing, Other than Furniture - Temporary Staffing	II	D	2
871	Furniture Stores- Temporary Staffing Class	II	D	2
877	Department Stores - Temporary Staffing Class	I	B	1
879	Contract Packaging - Temporary Staffing Class	II	B	1
880	Theatres	II	C	2
881	Hardware Store - Wholesale - Temporary Staffing Class	II	B	1
882	Theatres	II	B	1
883	Retail Store, NOC - Temporary Staffing Class	II	B	1
884	Health And Exercise Clubs,	II	B	1
885	Plumbing Supplies Dealer	II	C	2
886	Electrical Supplies Dealer	II	B	1
887	Electrical Supplies Dealer	II	C	2
889	Clerical Office - Temporary Staffing Class	II	B	1
890	Electrical Supplies Dealer	II	C	2
891	Pre School Child Care	II	B	1
895	Colleges/Schools - Temporary Staffing Class	II	B	1
896	Club N.O.C	II	A	1
897	Fast Food Restaurant	I	A	1

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REVISED HAZARD GROUP ASSIGNMENTS

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CODE		CURRENT	REVISED	REVISED
NO	CLASS DESCRIPTION	HAZARD	HAZARD	HAZARD
		GROUP	GROUP	GROUP
		I - IV	A - G	1 - 4
898	Caterer	II	C	2
899	Bar and Tavern	II	C	2
903	Bar and Tavern	III	E	3
904	Investigative Agency	III	E	3
907	Fruit/Vegetable Dealer, Wholesale	II	B	1
0908	Inservants - Occasional	II	C	2
0909	Outservants - Occasional	II	B	1
910	Meat Dealer, Wholesale	II	C	2
911	Grocery, Wholesale	II	B	1
0912	Outservants	II	B	1
0913	Inservants	II	C	2
914	Department Stores	I	B	1
915	Meat/Fish/Poultry Store - Retail	II	C	2
916	Dry Goods Stores or Clothing	II	B	1
917	Grocery Store - Retail	I	C	2
918	Bakery Shop - Retail	II	C	2
919	Florist Store	II	B	1
920	Jewelry Store	II	C	2
921	Furniture Store - Wholesale	II	D	2
922	Furniture Store - Retail	II	D	2
923	Contract Packaging	II	B	1
924	Wholesale Store, NOC	II	B	1
925	Hardware Stores - Retail	II	B	1
926	Hardware Store - Wholesale	II	B	1
927	Drugstore	II	B	1
928	Retail Store, NOC	II	B	1
929	Temp Labor - Mercantile	II	C	2
932	Copying or Duplicating Service	II	C	2
933	Vending Machine Installation/Service/Repair	II	C	2
934	Auto Parts/Accessory Store	II	C	2
935	Lumber/Building Material Dealer- Store Employees	II	C	2
936	Broadcasting Station	II	D	2
937	Temp Labor -Heavy Labor	II	D	2
939	Carnival	III	F	3
940	Residential - Developmentally Disabled	II	C	2
941	Social Rehabilitation Facility	II	C	2
942	Home Health Care - Professional	II	C	2
943	Home Health Care - Nonprofessional	II	C	2
944	Country Club	II	B	1
945	Hotel Restaurant	I	A	1
946	Temp Labor - Medical Staffing	II	C	2
947	Temp Labor - Light Service	II	B	1
948	Mailing/Addressing Co	II	A	1
949	Temp Labor - Marketing	II	C	2
951	Salesmen - Outside	III	E	3
952	Office Machine Installation/Service/Repair	III	C	2
953	Clerical Office	II	C	2
954	Security/Investigative Agency	III	E	3
955	Engineer, Consulting	III	D	2
956	Attorney	III	D	2

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REVISED HAZARD GROUP ASSIGNMENTS

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CODE		CURRENT	REVISED	REVISED
NO	CLASS DESCRIPTION	HAZARD	HAZARD	HAZARD
		GROUP	GROUP	GROUP
		I - IV	A - G	1 - 4
957	Doctors/Dentists	III	C	2
958	Rehabilitation Hospital	III	C	2
959	Veterinarians	II	C	2
960	Nursing Homes - Skilled	II	C	2
961	Hospital	III	C	2
962	Accountant/Auditor	III	F	3
963	Churches	II	B	1
964	Sheltered Workshops	I	B	1
965	Colleges/Schools	II	B	1
966	TV, Audio/Video Equipment Repair	III	E	3
967	Theatres	III	D	2
968	Indoor Amusements	II	B	1
969	Outdoor Amusements	III	C	2
970	Athletic Teams	II	B	1
971	Buildings	II	C	2
973	Hotel, All Other Employees	II	B	1
974	Retirement/Life Care Community	II	C	2
975	Restaurant	I	A	1
976	YMCA/YWCA	II	B	1
977	Barber Shops	II	A	1
978	Camps, Summer/Winter, NOC	III	C	2
979	Residential Elderly - Nonmedical	II	C	2
980	Cities/Towns	III	E	3
981	Slot Machine Gambling	II	A	1
983	Housing Authority	II	C	2
984	Insurance Company	II	C	2
985	Police/Firemen	III	E	3
986	Shelter or Halfway House	II	C	2
988	Bank	II	C	2
991	Athletic Team:Non-Contract Sports	II	A	1
992	Sanitary Company	III	E	3
995	Sanitation Services	III	F	3
997	Undertakers	II	D	2
999	Cemeteries	II	D	2
4771	Explosives or Ammunition Mfg., NOC	IV	G	4
4777	Explosives Distributor	III	E	3
7405	Aircraft Operation Scheduled	III	E	3
7413	Aircraft Operation Commuter	IV	G	4
7421	Aircraft Operation Business	III	F	3
7424	Aircraft Operation, NOC	IV	G	4
7428	Aircraft Operation - Ground Crew	II	E	3
7445	Non-Rateable Element - Class 7405	IV	G	4
7453	Non-Rateable Element - Class 7413	IV	G	4
9108	Aircraft Passenger Surcharge	I	A	1

DELAWARE COMPENSATION RATING BUREAU, INC.
REVISED HAZARD GROUP ASSIGNMENTS

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CODE NO	CLASS DESCRIPTION	CURRENT HAZARD GROUP I - IV	REVISED HAZARD GROUP A - G	REVISED HAZARD GROUP 1 - 4
F Classes				
6824F	Boat Building or Repair	III	F	3
6826F	Marina	III	E	3
6843F	Ship Building Iron or Steel	IV	G	4
6872F	Ship Repair or Conversion - All Oper.	IV	G	4
7309F	Stevedoring, NOC	IV	G	4
7313F	Coal Dock Oper. And Stevedoring	IV	G	4
7317F	Stevedoring - By Hand or Hand Truck	IV	G	4
7327F	Stevedoring - Containerized Freight	IV	G	4
7366F	Freight Handlers	IV	G	4
8709F	Stevedoring - Tallymen and Checking Clerks	III	G	4
8726F	Steamship Line or Agency - Port Employee	III	E	3

**DELAWARE COMPENSATION RATING BUREAU, INC.
HAZARD GROUP ANALYSIS**

Analysis By Number of Classes

% of Class Codes New HG	Current Hazard Group Assignment				Total
	I	II	III	IV	
A	1.1%	2.0%	0.0%	0.0%	3.1%
B	1.1%	16.1%	0.0%	0.0%	17.2%
C	0.8%	26.8%	3.4%	0.0%	31.0%
D	0.0%	6.8%	3.7%	0.0%	10.4%
E	0.0%	1.7%	17.5%	0.6%	19.7%
F	0.0%	0.0%	7.0%	4.2%	11.3%
G	0.0%	0.0%	2.5%	4.8%	7.3%
Total	3.1%	53.2%	34.1%	9.6%	100.0%

% of Class Codes New HG	Current Hazard Group Assignment				Total
	I	II	III	IV	
1	2.3%	18.0%	0.0%	0.0%	20.3%
2	0.8%	33.5%	7.0%	0.0%	41.4%
3	0.0%	1.7%	24.5%	4.8%	31.0%
4	0.0%	0.0%	2.5%	4.8%	7.3%
Total	3.1%	53.2%	34.1%	9.6%	100.0%

Analysis by Premium Volume

% of Premium New HG	Current Hazard Group Assignment				Total
	I	II	III	IV	
A	4.0%	1.4%	0.0%	0.0%	5.4%
B	1.2%	11.4%	0.0%	0.0%	12.7%
C	1.4%	27.0%	4.1%	0.0%	32.5%
D	0.0%	4.2%	6.4%	0.0%	10.6%
E	0.0%	0.7%	20.4%	0.2%	21.3%
F	0.0%	0.0%	6.7%	8.4%	15.0%
G	0.0%	0.0%	1.5%	0.9%	2.5%
Total	6.6%	44.8%	39.2%	9.5%	100.0%

% of Premium New HG	Current Hazard Group Assignment				Total
	I	II	III	IV	
1	5.2%	12.8%	0.0%	0.0%	18.0%
2	1.4%	31.3%	10.5%	0.0%	43.1%
3	0.0%	0.7%	27.1%	8.6%	36.4%
4	0.0%	0.0%	1.5%	0.9%	2.5%
Total	6.6%	44.8%	39.2%	9.5%	100.0%

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HAZARD GROUP ANALYSIS**

Analysis By Number of Classes

# of Class Codes New HG	Current Hazard Group Assignment				Total
	I	II	III	IV	
A	4	7	0	0	11
B	4	57	0	0	61
C	3	95	12	0	110
D	0	24	13	0	37
E	0	6	62	2	70
F	0	0	25	15	40
G	0	0	9	17	26
Total	11	189	121	34	355

# of Class Codes New HG	Current Hazard Group Assignment				Total
	I	II	III	IV	
1	8	64	0	0	72
2	3	119	25	0	147
3	0	6	87	17	110
4	0	0	9	17	26
Total	11	189	121	34	355

Analysis by Premium Volume

Premium Volume New HG	Current Hazard Group Assignment				Total
	I	II	III	IV	
A	13,194,031	4,579,407	-	-	17,773,438
B	4,080,488	37,845,643	-	-	41,926,131
C	4,513,867	89,495,028	13,504,491	-	107,513,386
D	-	14,018,465	21,204,141	-	35,222,606
E	-	2,290,138	67,679,104	690,822	70,660,064
F	-	-	22,153,879	27,644,511	49,798,390
G	-	-	5,081,443	3,078,280	8,159,723
Total	21,788,386	148,228,681	129,623,058	31,413,613	331,053,738

Premium Volume New HG	Current Hazard Group Assignment				Total
	I	II	III	IV	
1	17,274,519	42,425,050	-	-	59,699,569
2	4,513,867	103,513,493	34,708,632	-	142,735,992
3	-	2,290,138	89,832,983	28,335,333	120,458,454
4	-	-	5,081,443	3,078,280	8,159,723
Total	21,788,386	148,228,681	129,623,058	31,413,613	331,053,738