Exhibit 14
As Filed

DELAWARE COMPENSATION RATING BUREAU, INC.
DELAWARE CONSTRUCTION CLASSIFICATION
PREMIUM ADJUSTMENT PROGRAM (DCCPAP)

The DCCPAP has been used in Delaware since 1990 as a means of addressing construction employers' concerns regarding the effects of wage differentials on workers' compensation premiums. The program establishes a set of tabular premium credits given to employers engaged in the construction trades and who have paid wages in excess of minimum qualifying levels.

The DCCPAP is intended to be a means of redistributing a portion of workers' compensation insurance premiums between lower-wage and higher-wage employers.   The procedure, as described herein, is consistent with that used to develop the factors which are a part of the current loss costs.

The DCRB has assembled 2006 policy year experience data which provides historical measures of the extent to which employers in each eligible classification have qualified for DCCPAP credits, and the magnitude of credits granted under this program. The attached exhibit presents the staff analysis of this experience, and derives a proposed set of DCCPAP loadings to maintain the intended balance within the affected classifications. A brief description of page 14.1 of the attached exhibit follows:

Column (1) - Class: The numeric designation of each classification eligible for DCCPAP credit.

Column (2) - # of Policies (Total): The number of policies reported in each class, whether or not those policies applied for or received DCCPAP credit.

Column (3) - # of Policies (DCCPAP): The number of policies qualified for DCCPAP credit for the 2006 policy term.

Column (4) - Payroll (Total): The payroll attributable to the policies reported in column (2).

Column (5) - Payroll (DCCPAP): the payroll attributable to policies reported in column (3).

Column (6) - DCCPAP Policy Premium, Pre-DCCPAP: The Standard Premium which would have applied to qualifying DCCPAP policies ABSENT the tabular DCCPAP credit for those policies.   The current DCCPAP load on Manual Rates is omitted from this calculation.

Column (7) - DCCPAP Policy Premium, Post-DCCPAP: The Standard Premium attributable to qualifying DCCPAP policies, reflecting the tabular DCCPAP.   The current DCCPAP load on Manual Rates is omitted from this calculation.

DELAWARE CONSTRUCTION CLASSIFICATION
PREMIUM ADJUSTMENT PROGRAM (DCCPAP)
(continued)

Columns (8) and (9) - Non-DCCPAP Policy Premium, Pre DCCPAP: The Standard Premium attributable to policies which did not qualify for DCCPAP credit in 2006. The current DCCPAP load on Manual Rates is omitted from this calculation.

Column (10) - Indicated Surcharge: The ratio of Pre-DCCPAP premiums for both qualifying and non-qualifying policies to Post-DCCPAP premiums for those same policies. Computed as (Column (6) + Column (8)) / (Column (7) + Column (9)).

Column (11) - Average DCCPAP Credit: For qualifying policies, the average credit given in 2006. For example, an average credit of 0.1511 indicates that the average qualifying risk in Code 601 received a 15.11 percent reduction in standard premium by operation of the DCCPAP plan's tabular credit.

Column (12) - Class "Z": This is the credibility assigned each classification's indicated DCCPAP surcharge. The credibility formula is a linear function of total classification policies, with 130 policies or more receiving full credibility. Staff perceives the use of total policies to be more appropriate where large portions of a class have not historically qualified for DCCPAP credit.

Column (13) - Formula Surcharge: The credibility-weighted classification loadings for DCCPAP credits. The calculation uses the following values:

Column (10) x Column (12) + (1.00 - (Column (12)) x Average Column (10)

Bottom of Column (13) - Test Correction Factor (TCF): The test correction factor necessary to balance credibility-weighted surcharges across all classifications to the overall indicated surcharge of 5.79 percent. The calculation for the TCF is

(Total Indicated Surcharge) / ((Total Weighted Formula Surcharge)/(Total Premium Post-DCCPAP))

Column (14) - Final Surcharge: The product of the TCF and the formula surcharges (Column (13)) by classification.

Page 14.2 shows a comparison of the current to the proposed surcharges by classification.

Page 14.3 presents the derivation of the minimum eligibility wage for 6/1/10 based on changes in the statewide average weekly wage (SAWW). Those changes are expressed relative to the January 1, 1998 Table. Note that the calculations assume an **effective date of June 1, 2010** for the proposed table. **Please note that the proposed (effective 6/1/10) minimum eligibility wage has decreased from $17.65 to $17.45. Staff is therefore proposing a decrease to the wage table.**

Page 14.4 shows the current and proposed Wage Tables.

DCCPAP Manual Rate Surcharges
For Policy Effective Dates 01/01/06 Through 12/31/06

100% Credibility =   130   Policies
Partial Credibility =   # of Policies / 130

Class (1)	# of Policies (Total) (2)	# of Policies (DCCPAP) (3)	Payroll (Total) (4)	Payroll (DCCPAP) (5)	***DCCPAP Policies*** Premium Pre-DCCPAP (6)	Premium Post-DCCPAP (7)	**Non-DCCPAP Policies** Premium Pre-DCCPAP (8)	Premium Post-DCCPAP (9)	Indicated Surcharge (10)	Average DCCPAP Credit (11)	Class "Z" (12)	Formula Surcharge (13)	Final Surcharge (14)
601	47	16	23,336,711	9,930,368	736,170	624,971	1,025,042	1,025,042	1.0674	0.1511	0.36	1.0613	1.0624
602	21	11	8,547,966	4,836,212	342,756	295,190	197,283	197,283	1.0966	0.1388	0.16	1.0641	1.0652
603	28	15	8,607,669	4,900,999	586,926	508,046	283,776	283,776	1.0996	0.1344	0.22	1.0671	1.0682
605	3	0	233,152	0	0	0	15,564	15,564	1.0000	N/A	0.02	1.0567	1.0579
607	18	4	1,529,127	400,269	39,046	37,522	94,741	94,741	1.0115	0.0390	0.14	1.0514	1.0525
608	225	71	54,028,473	32,790,117	1,517,905	1,294,272	1,068,412	1,068,412	1.0947	0.1473	1.00	1.0947	1.0958
609	213	52	71,134,529	35,841,035	1,774,581	1,573,662	1,696,288	1,696,288	1.0614	0.1132	1.00	1.0614	1.0625
611	13	4	497,450	110,212	10,052	8,212	35,856	35,856	1.0418	0.1830	0.10	1.0563	1.0574
615	0	0	0	0	0	0	0	0	1.0000	N/A	0.00	1.0579	1.0579
617	40	18	12,096,248	8,293,264	608,640	547,971	255,568	255,568	1.0755	0.0997	0.31	1.0634	1.0645
625	0	0	0	0	0	0	0	0	1.0000	N/A	0.00	1.0579	1.0579
643	16	5	3,200,174	1,953,099	153,082	129,489	122,900	122,900	1.0935	0.1541	0.12	1.0622	1.0633
645	132	21	19,040,287	9,764,266	635,201	524,567	525,789	525,789	1.1053	0.1742	1.00	1.1053	1.1064
646	46	3	5,090,179	849,601	38,208	30,454	202,446	202,446	1.0333	0.2029	0.35	1.0493	1.0504
647	15	4	3,927,967	125,012	7,746	6,945	235,957	235,957	1.0033	0.1034	0.12	1.0513	1.0524
648	175	21	21,077,518	5,891,065	281,841	252,345	706,925	706,925	1.0307	0.1047	1.00	1.0307	1.0318
649	24	10	8,148,246	6,203,034	241,094	194,500	80,181	80,181	1.1696	0.1933	0.18	1.0780	1.0791
651	239	58	40,839,626	14,392,594	970,779	844,326	1,375,308	1,375,308	1.0570	0.1303	1.00	1.0570	1.0581
652	614	65	57,993,952	16,685,692	1,348,558	1,213,940	3,502,069	3,502,069	1.0285	0.0998	1.00	1.0285	1.0296
653	206	39	27,462,571	9,794,180	805,069	668,591	1,282,184	1,282,184	1.0700	0.1695	1.00	1.0700	1.0711
654	92	27	17,057,069	8,143,851	507,064	404,427	521,289	521,289	1.1109	0.2024	0.71	1.0955	1.0966
655	50	12	5,767,113	3,180,660	343,633	283,295	348,156	348,156	1.0956	0.1756	0.38	1.0722	1.0733
656	12	0	2,961,565	0	0	0	183,536	183,536	1.0000	N/A	0.09	1.0527	1.0579
657	1	0	11,853	0	0	0	1,090	1,090	1.0000	N/A	0.01	1.0573	1.0579
658	46	11	7,303,109	3,285,239	223,271	203,430	259,772	259,772	1.0428	0.0889	0.35	1.0526	1.0537
659	56	14	5,903,061	2,292,698	359,390	334,988	500,967	500,967	1.0292	0.0679	0.43	1.0456	1.0467
661	324	61	109,201,893	41,693,250	1,099,353	923,271	1,811,162	1,811,162	1.0644	0.1602	1.00	1.0644	1.0655
663	306	64	112,246,344	30,115,866	1,316,672	1,124,094	3,649,701	3,649,701	1.0403	0.1463	1.00	1.0403	1.0414
664	253	52	87,278,299	41,274,119	1,489,179	1,223,526	1,760,432	1,760,432	1.0890	0.1784	1.00	1.0890	1.0901
665	146	12	13,786,543	4,110,647	286,680	250,765	763,636	763,636	1.0354	0.1253	1.00	1.0354	1.0365
666	25	4	3,330,405	1,305,882	72,938	63,911	120,628	120,628	1.0489	0.1238	0.19	1.0552	1.0573
667	25	6	3,200,758	2,167,715	37,090	33,236	20,933	20,933	1.0711	0.1039	0.19	1.0604	1.0615
668	45	6	4,784,790	1,381,244	64,352	51,934	176,758	176,758	1.0543	0.1930	0.35	1.0566	1.0577
669	8	2	1,598,179	1,122,406	68,643	58,346	33,101	33,101	1.1126	0.1500	0.06	1.0612	1.0623
674	15	1	2,714,175	412,366	23,848	20,748	110,406	110,406	1.0236	0.1300	0.12	1.0538	1.0549
675	167	18	76,646,557	11,454,121	392,304	332,747	2,450,698	2,450,698	1.0214	0.1518	1.00	1.0214	1.0225
676	45	14	7,195,668	4,157,850	220,586	196,013	172,977	172,977	1.0666	0.1114	0.35	1.0609	1.0620
677	14	1	15,104,952	78,619	3,205	2,757	587,660	587,660	1.0008	0.1398	0.11	1.0516	1.0527
Total	3,705	722	842,884,178	318,937,552	16,605,862	14,262,491	26,179,191	26,179,191	1.0579	0.1411	1.00	1.0568	1.0579

Note: For each Class,
 Indicated Surcharge = (Total Premium Pre-DCCPAP) / (Total Premium Post-DCCPAP)   Test Correction Factor =   1.00104
 Basis of Credibility: 1 / ((# DCCPAP Policies)/(# Total Policies)) * 25 = 100% Credibility = Policies for Full Credibility
 Formula Surcharge = (Indicated Surcharge) * (Credibility for that Class) + (1- Credibility) * (Average Indicated Surcharge)
 Final Surcharge = Formula Surcharge * Test Correction Factor

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DELAWARE COMPENSATION RATING BUREAU, INC.
2009 RESIDUAL MARKET AND LOSS COST FILING
DELAWARE CONSTRUCTION CLASS PREMIUM ADJUSTMENT PROGRAM
SURCHARGES BY CLASS CODE

Class	Current Surcharge	Proposed Surcharge	Percentage Change
601	1.0595	1.0624	0.3%
602	1.0555	1.0652	0.9%
603	1.0590	1.0682	0.9%
605	1.0601	1.0579	-0.2%
607	1.0480	1.0525	0.4%
608	1.1016	1.0958	-0.5%
609	1.0603	1.0625	0.2%
611	1.0562	1.0574	0.1%
615	1.0601	1.0579	-0.2%
617	1.0593	1.0645	0.5%
625	1.0601	1.0579	-0.2%
643	1.0595	1.0633	0.4%
645	1.0821	1.1064	2.2%
646	1.0469	1.0504	0.3%
647	1.0546	1.0524	-0.2%
648	1.0254	1.0318	0.6%
649	1.0700	1.0791	0.9%
651	1.0469	1.0581	1.1%
652	1.0199	1.0296	1.0%
653	1.0896	1.0711	-1.7%
654	1.0799	1.0966	1.5%
655	1.0674	1.0733	0.6%
656	1.0601	1.0579	-0.2%
657	1.0601	1.0579	-0.2%
658	1.0575	1.0537	-0.4%
659	1.0459	1.0467	0.1%
661	1.0891	1.0655	-2.2%
663	1.0610	1.0414	-1.8%
664	1.1032	1.0901	-1.2%
665	1.0324	1.0365	0.4%
666	1.0601	1.0573	-0.3%
667	1.0627	1.0615	-0.1%
668	1.0505	1.0577	0.7%
669	1.0605	1.0623	0.2%
674	1.0540	1.0549	0.1%
675	1.0249	1.0225	-0.2%
676	1.0579	1.0620	0.4%
677	1.0527	1.0527	0.0%
Total	1.0601	1.0579	-0.2%

DELAWARE COMPENSATION RATING BUREAU, INC.

DERIVATION OF PROPOSED REVISION TO DCCPAP WAGE TABLE

Test for "Premium Reversals"

Minimum Wage (1)	Maximum Wage (2)	Average Wage (3)	DCCPAP Credit (4)	Effective Wage (3)x(1.0-(4)) (5)	Ratio (5) to prior (5) (6)
$0.00	$17.44	(a)			
$17.45	$17.85	17.650	0.05	16.7675	
$17.86	$18.30	18.080	0.06	16.9952	1.01358
$18.31	$18.75	18.530	0.07	17.2329	1.01399
$18.76	$19.20	18.980	0.08	17.4616	1.01327
$19.21	$19.70	19.455	0.09	17.7041	1.01388
$19.71	$20.20	19.955	0.10	17.9595	1.01443
$20.21	$20.70	20.455	0.11	18.2050	1.01367
$20.71	$21.25	20.980	0.12	18.4624	1.01414
$21.26	$21.80	21.530	0.13	18.7311	1.01455
$21.81	$22.40	22.105	0.14	19.0103	1.01491
$22.41	$23.00	22.705	0.15	19.2993	1.01520
$23.01	$23.60	23.305	0.16	19.5762	1.01435
$23.61	$24.20	23.905	0.17	19.8412	1.01353
$24.21	$24.85	24.530	0.18	20.1146	1.01378
$24.86	$25.50	25.180	0.19	20.3958	1.01398
$25.51	$26.20	25.855	0.20	20.6840	1.01413
$26.21	$26.90	26.555	0.21	20.9785	1.01424
$26.91	$27.65	27.280	0.22	21.2784	1.01430
$27.66	$28.40	28.030	0.23	21.5831	1.01432
$28.41	$29.20	28.805	0.24	21.8918	1.01430
$29.21			0.25		

(a) 1/1/98 entry point multiplied by change in Statewide Average Weekly Wage from 1/1/97 to 5/31/10 (estimated.)

(1) SAWW based on 1/1/97-12/31/97	616.67	(actual)
(2) SAWW based on 6/1/09-5/31/10	935.98	(estimated)
(3) Change (2) / (1)	1.5178	
(4) 1/1/98 Minimum Eligibility Wage	11.50	
(5) 6/1/10 Minimum Eligibility Wage (3) x (4)	17.45	(rounded to .05)

Note: Premium Reversals Would Occur if Effective Wage for any Given Average Wage
is LOWER than Effective Wage for any Lower Average Wage(s)

DELAWARE COMPENSATION RATING BUREAU, INC.

COMPARISON OF CURRENT AND PROPOSED WAGE TABLES

DCCPAP Credit	Current Table Effective 6/1/09		Change from Lower Level	Proposed Table Effective 6/1/10		Change from Lower Level
0%	17.64	or less		17.44	or less	
5%	17.65	18.05	0.41	17.45	17.85	0.41
6%	18.06	18.50	0.45	17.86	18.30	0.45
7%	18.51	18.95	0.45	18.31	18.75	0.45
8%	18.96	19.45	0.50	18.76	19.20	0.45
9%	19.46	19.95	0.50	19.21	19.70	0.50
10%	19.96	20.45	0.50	19.71	20.20	0.50
11%	20.46	20.95	0.50	20.21	20.70	0.50
12%	20.96	21.50	0.55	20.71	21.25	0.55
13%	21.51	22.05	0.55	21.26	21.80	0.55
14%	22.06	22.65	0.60	21.81	22.40	0.60
15%	22.66	23.25	0.60	22.41	23.00	0.60
16%	23.26	23.85	0.60	23.01	23.60	0.60
17%	23.86	24.45	0.60	23.61	24.20	0.60
18%	24.46	25.10	0.65	24.21	24.85	0.65
19%	25.11	25.75	0.65	24.86	25.50	0.65
20%	25.76	26.45	0.70	25.51	26.20	0.70
21%	26.46	27.20	0.75	26.21	26.90	0.70
22%	27.21	27.95	0.75	26.91	27.65	0.75
23%	27.96	28.70	0.75	27.66	28.40	0.75
24%	28.71	29.50	0.80	28.41	29.20	0.80
25%	Over 29.50			Over 29.20		

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