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 2005 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 2005 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 2005. 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 2005. For example, an average credit of 0.1270 indicates that the average qualifying risk in Code 601 received a 12.70 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 125 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 6.01 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 6/1/09 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, 2009** for the proposed table. **Please note that the proposed (effective 6/1/09) minimum eligibility wage is unchanged at $17.65. Staff is therefore proposing no change to the wage table.**

Page 14.4 shows the current (and proposed) Wage Table.

DCCPAP Manual Rate Surcharges
For Policy Effective Dates 01/01/05 Through 12/31/05

100% Credibility = 125 Policies
Partial Credibility = # of Policies / 125

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	48	17	20,078,862	9,148,317	826,002	721,138	951,487	951,487	1.0627	0.1270	0.38	1.0611	1.0595
602	23	12	9,560,224	3,075,188	256,211	226,344	462,233	462,233	1.0434	0.1166	0.18	1.0571	1.0555
603	30	15	8,701,497	4,464,456	551,255	490,252	493,664	493,664	1.0620	0.1107	0.24	1.0606	1.0590
605	3	0	429,601	0	0	0	38,695	38,695	1.0000	N/A	0.02	1.0589	1.0601
607	23	1	1,707,069	115,117	11,999	11,639	186,336	186,336	1.0018	0.0300	0.18	1.0496	1.0480
608	232	72	54,341,290	35,240,771	2,150,734	1,837,952	1,189,193	1,189,193	1.1033	0.1454	1.00	1.1033	1.1016
609	222	49	70,813,583	35,952,788	2,138,950	1,883,975	2,235,488	2,235,488	1.0619	0.1192	1.00	1.0619	1.0603
611	12	3	671,297	170,555	15,945	13,223	60,641	60,641	1.0369	0.1707	0.10	1.0578	1.0562
615	0	0	0	0	0	0	0	0	1.0000	N/A	0.00	1.0601	1.0601
617	34	17	12,489,111	7,352,412	629,705	567,335	418,754	418,754	1.0632	0.0990	0.27	1.0609	1.0593
625	0	0	0	0	0	0	0	0	1.0000	N/A	0.00	1.0601	1.0601
643	12	5	2,837,662	1,753,174	192,673	170,983	140,740	140,740	1.0696	0.1126	0.10	1.0611	1.0595
645	136	18	20,464,925	8,095,894	628,187	507,508	934,719	934,719	1.0837	0.1921	1.00	1.0837	1.0821
646	41	1	4,241,473	450,993	24,163	18,122	224,367	224,367	1.0249	0.2500	0.33	1.0485	1.0469
647	17	6	3,996,969	422,181	47,076	36,266	300,249	300,249	1.0321	0.2296	0.14	1.0562	1.0546
648	159	20	18,901,106	4,318,610	261,767	231,660	884,766	884,766	1.0270	0.1150	1.00	1.0270	1.0254
649	25	9	6,802,520	4,187,804	203,378	168,325	130,195	130,195	1.1174	0.1724	0.20	1.0716	1.0700
651	275	65	44,924,773	15,506,775	1,276,576	1,117,832	2,157,260	2,157,260	1.0485	0.1244	1.00	1.0485	1.0469
652	615	68	58,489,499	14,550,121	1,532,895	1,399,853	4,802,785	4,802,785	1.0214	0.0868	1.00	1.0214	1.0199
653	202	44	33,028,287	16,585,292	1,825,287	1,551,179	1,454,352	1,454,352	1.0912	0.1502	1.00	1.0912	1.0896
654	87	27	21,747,105	9,666,705	701,777	564,332	953,066	953,066	1.0906	0.1959	0.70	1.0815	1.0799
655	41	10	4,955,883	2,961,471	466,204	398,367	381,218	381,218	1.0870	0.1455	0.33	1.0690	1.0674
656	14	0	3,473,123	0	0	0	210,088	210,088	1.0000	N/A	0.11	1.0535	1.0601
657	2	0	37,077	0	0	0	4,489	4,489	1.0000	N/A	0.02	1.0589	1.0601
658	42	11	5,031,915	3,554,713	302,656	280,288	110,159	110,159	1.0573	0.0739	0.34	1.0591	1.0575
659	63	14	5,174,645	2,913,627	532,543	500,371	420,297	420,297	1.0349	0.0604	0.50	1.0475	1.0459
661	294	64	92,353,614	44,317,796	1,571,762	1,293,061	1,780,034	1,780,034	1.0907	0.1773	1.00	1.0907	1.0891
663	288	63	101,735,853	36,040,798	1,859,693	1,544,962	3,479,908	3,479,908	1.0626	0.1692	1.00	1.0626	1.0610
664	236	55	77,940,533	42,414,428	1,837,156	1,496,823	1,747,462	1,747,462	1.1049	0.1852	1.00	1.1049	1.1032
665	142	18	17,791,796	5,192,583	460,808	405,317	1,228,389	1,228,389	1.0340	0.1204	1.00	1.0340	1.0324
666	20	0	2,280,862	0	0	0	174,247	174,247	1.0000	N/A	0.16	1.0505	1.0601
667	19	7	2,679,254	2,014,655	43,302	38,463	16,631	16,631	1.0878	0.1118	0.15	1.0643	1.0627
668	46	7	4,756,900	1,277,555	84,923	73,075	233,916	233,916	1.0386	0.1395	0.37	1.0521	1.0505
669	7	3	1,394,553	1,035,098	78,862	69,272	32,557	32,557	1.0942	0.1216	0.06	1.0621	1.0605
674	17	1	2,353,325	398,701	29,986	25,788	123,022	123,022	1.0282	0.1400	0.14	1.0556	1.0540
675	154	19	63,938,888	10,248,049	472,518	397,880	2,434,658	2,434,658	1.0264	0.1580	1.00	1.0264	1.0249
676	48	13	8,090,827	3,426,673	257,763	226,613	304,773	304,773	1.0586	0.1208	0.38	1.0595	1.0579
677	13	2	19,622,572	393,544	14,614	12,755	1,016,138	1,016,138	1.0018	0.1272	0.10	1.0543	1.0527
Total	3,642	736	807,838,473	327,246,844	21,287,370	18,280,953	31,716,976	31,716,976	1.0601	0.1412		1.0617	1.0601

Note: For each Class,
 Indicated Surcharge = (Total Premium Pre-DCCPAP) / (Total Premium Post-DCCPAP)
 Basis of Credibility: 1 / ((# DCCPAP Policies)/(# Total Policies)) * 25 = 125 Policies for Full Credibility
 Formula Surcharge = (Indicated Surcharge) * (Credibility for that Class) + (1- Credibility) * (Average Indicated Surcharge)
 Final Surcharge = Formula Surcharge * Test Correction Factor

Test Correction Factor = 0.99849

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DELAWARE COMPENSATION RATING BUREAU, INC.
2008 RESIDUAL MARKET AND LOSS COST FILING
DELAWARE CONSTRUCTION CLASS PREMIUM ADJUSTMENT PROGRAM
SURCHARGES BY CLASS CODE

Class	Current Surcharge	Proposed Surcharge	Percentage Change
601	1.0775	1.0595	-1.7%
602	1.0595	1.0555	-0.4%
603	1.0579	1.0590	0.1%
605	1.0622	1.0601	-0.2%
607	1.0475	1.0480	0.0%
608	1.0836	1.1016	1.7%
609	1.0732	1.0603	-1.2%
611	1.0582	1.0562	-0.2%
615	1.0622	1.0601	-0.2%
617	1.0640	1.0593	-0.4%
625	1.0622	1.0601	-0.2%
643	1.0725	1.0595	-1.2%
645	1.1214	1.0821	-3.5%
646	1.0531	1.0469	-0.6%
647	1.0533	1.0546	0.1%
648	1.0366	1.0254	-1.1%
649	1.0737	1.0700	-0.3%
651	1.0502	1.0469	-0.3%
652	1.0148	1.0199	0.5%
653	1.0637	1.0896	2.4%
654	1.0911	1.0799	-1.0%
655	1.0405	1.0674	2.6%
656	1.0572	1.0601	0.3%
657	1.0622	1.0601	-0.2%
658	1.0565	1.0575	0.1%
659	1.0385	1.0459	0.7%
661	1.1319	1.0891	-3.8%
663	1.0827	1.0610	-2.0%
664	1.0988	1.1032	0.4%
665	1.0214	1.0324	1.1%
666	1.0509	1.0601	0.9%
667	1.0575	1.0627	0.5%
668	1.0465	1.0505	0.4%
669	1.0628	1.0605	-0.2%
674	1.0554	1.0540	-0.1%
675	1.0294	1.0249	-0.4%
676	1.0524	1.0579	0.5%
677	1.0622	1.0527	-0.9%
Total	1.0622	1.0601	-0.2%

DELAWARE COMPENSATION RATING BUREAU, INC.

DERIVATION OF PROPOSED REVISION TO DCCPAP WAGE TABLE

Minimum Eligibility Wage

Current Minimum Eligibility Wage Effective 6/1/08   17.65

        (1) SAWW based on 1/1/97-12/31/97   616.67 (actual)
        (2) SAWW based on 6/1/08-5/31/09   947.55 (estimated)
        (3) Change (2) / (1)   1.5366
        (4) 1/1/98 Minimum Eligibility Wage   11.50
        (5) 6/1/09 Minimum Eligibility Wage (3) x (4)   17.65 (rounded to .05)

Proposed Minimum Eligibility Wage Effective 6/1/09   17.65

DELAWARE COMPENSATION RATING BUREAU, INC.

CURRENT DCCPAP TABLE PROPOSED TO REMAIN IN EFFECT

DCCPAP Credit	Current Table Effective 6/1/08		Change from Lower Level	Proposed Table Effective 6/1/09		Change from Lower Level
0%	17.64	or less		17.64	or less	
5%	17.65	18.05	0.41	17.65	18.05	0.41
6%	18.06	18.50	0.45	18.06	18.50	0.45
7%	18.51	18.95	0.45	18.51	18.95	0.45
8%	18.96	19.45	0.50	18.96	19.45	0.50
9%	19.46	19.95	0.50	19.46	19.95	0.50
10%	19.96	20.45	0.50	19.96	20.45	0.50
11%	20.46	20.95	0.50	20.46	20.95	0.50
12%	20.96	21.50	0.55	20.96	21.50	0.55
13%	21.51	22.05	0.55	21.51	22.05	0.55
14%	22.06	22.65	0.60	22.06	22.65	0.60
15%	22.66	23.25	0.60	22.66	23.25	0.60
16%	23.26	23.85	0.60	23.26	23.85	0.60
17%	23.86	24.45	0.60	23.86	24.45	0.60
18%	24.46	25.10	0.65	24.46	25.10	0.65
19%	25.11	25.75	0.65	25.11	25.75	0.65
20%	25.76	26.45	0.70	25.76	26.45	0.70
21%	26.46	27.20	0.75	26.46	27.20	0.75
22%	27.21	27.95	0.75	27.21	27.95	0.75
23%	27.96	28.70	0.75	27.96	28.70	0.75
24%	28.71	29.50	0.80	28.71	29.50	0.80
25%	Over 29.50			Over 29.50		

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