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 2007 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 2007 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 2007. 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 2007. For example, an average credit of 0.1423 indicates that the average qualifying risk in Code 601 received a 14.23 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 6.48 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 6/1/11 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, 2011** for the proposed table. **Please note that the proposed (effective 6/1/11) minimum eligibility wage has decreased from $17.45 to $17.15. 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 01/01/07 Through 12/31/07

100% Credibility = 135 Policies
Partial Credibility = # of Policies / 135

Class (1)	# of Policies (Total) (2)	# of Policies (DCCPAP) (3)	Payroll (Total) (4)	Payroll (DCCPAP) (5)	***DCCPAP Policies***		**Non-DCCPAP Policies**		Indicated Surcharge (10)	Average DCCPAP Credit (11)	Class "Z" (12)	Formula Surcharge (13)	Final Surcharge (14)
					Premium Pre-DCCPAP (6)	Premium Post-DCCPAP (7)	Premium Pre-DCCPAP (8)	Premium Post-DCCPAP (9)					
601	47	16	20,071,576	9,006,545	1,190,483	1,021,052	1,470,429	1,470,429	1.0680	0.1423	0.35	1.0659	1.0650
602	23	11	8,782,368	3,604,617	465,200	413,034	474,377	474,377	1.0588	0.1121	0.17	1.0638	1.0629
603	30	15	7,283,609	4,282,991	715,138	636,756	438,610	438,610	1.0729	0.1096	0.22	1.0666	1.0657
605	3	0	279,926	0	0	0	30,716	30,716	1.0000	N/A	0.02	1.0635	1.0648
607	24	3	2,353,012	459,115	68,347	64,790	268,752	268,752	1.0107	0.0520	0.18	1.0551	1.0542
608	247	75	51,633,992	35,923,949	2,882,400	2,485,246	1,283,723	1,283,723	1.1054	0.1378	1.00	1.1054	1.1045
609	234	54	62,684,390	31,441,785	2,408,016	2,119,787	2,514,321	2,514,321	1.0622	0.1197	1.00	1.0622	1.0613
611	11	4	840,318	344,788	55,000	44,027	82,620	82,620	1.0866	0.1995	0.08	1.0665	1.0656
615	0	0	0	0	0	0	0	0	1.0000	N/A	0.00	1.0648	1.0648
617	37	17	10,171,542	5,716,838	632,994	561,979	461,665	461,665	1.0694	0.1122	0.27	1.0660	1.0651
625	0	0	0	0	0	0	0	0	1.0000	N/A	0.00	1.0648	1.0648
643	12	2	2,929,881	829,011	121,959	108,079	282,233	282,233	1.0356	0.1138	0.09	1.0622	1.0613
645	149	15	22,238,724	14,147,128	1,571,309	1,284,345	728,994	728,994	1.1425	0.1826	1.00	1.1425	1.1415
646	46	1	5,340,019	765,668	47,565	35,674	309,543	309,543	1.0344	0.2500	0.34	1.0545	1.0536
647	18	2	3,415,976	95,827	9,026	7,905	380,832	380,832	1.0029	0.1242	0.13	1.0568	1.0559
648	202	19	19,224,164	6,007,989	552,716	483,465	988,683	988,683	1.0470	0.1253	1.00	1.0470	1.0461
649	22	11	6,942,853	5,247,068	328,645	262,375	125,173	125,173	1.1710	0.2016	0.16	1.0818	1.0809
651	253	65	43,978,327	18,185,863	1,923,672	1,650,162	2,327,216	2,327,216	1.0688	0.1422	1.00	1.0688	1.0679
652	643	58	45,742,819	12,094,522	1,503,814	1,342,443	4,498,696	4,498,696	1.0276	0.1073	1.00	1.0276	1.0267
653	210	37	31,469,141	10,229,202	1,231,520	1,044,508	2,184,882	2,184,882	1.0579	0.1519	1.00	1.0579	1.0570
654	91	27	17,015,752	7,856,998	756,550	611,667	856,864	856,864	1.0987	0.1915	0.67	1.0875	1.0866
655	43	12	6,045,916	2,814,061	856,822	699,260	707,374	707,374	1.1120	0.1839	0.32	1.0799	1.0790
656	14	0	4,512,571	0	0	0	731,940	731,940	1.0000	N/A	0.10	1.0583	1.0648
657	1	0	8,698	0	0	0	1,332	1,332	1.0000	N/A	0.01	1.0642	1.0648
658	46	14	4,781,727	1,912,061	221,628	198,932	277,617	277,617	1.0476	0.1024	0.34	1.0590	1.0581
659	73	14	5,662,216	2,201,812	553,936	506,491	748,959	748,959	1.0378	0.0857	0.54	1.0502	1.0493
661	357	73	109,628,749	49,449,316	2,262,829	1,860,693	2,579,063	2,579,063	1.0906	0.1777	1.00	1.0906	1.0897
663	336	64	119,570,533	32,740,360	2,274,835	1,911,832	5,488,814	5,488,814	1.0491	0.1596	1.00	1.0491	1.0482
664	264	56	84,281,108	42,735,916	2,639,260	2,200,161	2,476,307	2,476,307	1.0939	0.1664	1.00	1.0939	1.0930
665	173	13	14,880,526	4,956,328	581,515	510,133	1,242,814	1,242,814	1.0407	0.1228	1.00	1.0407	1.0398
666	27	5	2,545,223	563,645	56,763	48,948	181,275	181,275	1.0339	0.1377	0.20	1.0586	1.0577
667	21	4	2,614,813	1,313,869	30,129	27,236	45,953	45,953	1.0395	0.0960	0.16	1.0608	1.0599
668	58	8	4,430,091	1,235,097	105,821	89,474	257,473	257,473	1.0471	0.1545	0.43	1.0572	1.0563
669	8	3	1,275,962	1,108,137	116,371	103,108	18,486	18,486	1.1091	0.1140	0.06	1.0675	1.0666
674	21	0	2,389,112	0	0	0	182,311	182,311	1.0000	N/A	0.16	1.0544	1.0648
675	175	17	52,748,019	9,156,502	586,292	500,389	2,433,821	2,433,821	1.0293	0.1465	1.00	1.0293	1.0284
676	49	13	7,621,899	4,026,088	341,155	304,421	293,472	293,472	1.0614	0.1077	0.36	1.0636	1.0627
677	12	1	12,199,705	135,732	8,331	6,998	539,305	539,305	1.0024	0.1600	0.09	1.0592	1.0583
Total	3,980	729	797,595,257	320,588,828	27,100,041	23,145,370	37,914,645	37,914,645	1.0648	0.1459		1.0657	1.0649

Note: For each Class,
 Indicated Surcharge = (Total Premium Pre-DCCPAP) / (Total Premium Post-DCCPAP)   Test Correction Factor = 0.99916
 Basis of Credibility: 1 / ((# DCCPAP Policies)/(# Total Policies)) * 25 = 135 Policies for Full Credibility
 Formula Surcharge = (Indicated Surcharge) * (Credibility for that Class) + (1- Credibility) * (Average Indicated Surcharge)
 Final Surcharge = Formula Surcharge * Test Correction Factor

14.1

DELAWARE COMPENSATION RATING BUREAU, INC.
2010 RESIDUAL MARKET AND LOSS COST FILING
DELAWARE CONSTRUCTION CLASS PREMIUM ADJUSTMENT PROGRAM
SURCHARGES BY CLASS CODE

Class	Current Surcharge	Proposed Surcharge	Percentage Change
601	1.0624	1.0650	0.2%
602	1.0652	1.0629	-0.2%
603	1.0682	1.0657	-0.2%
605	1.0579	1.0648	0.7%
607	1.0525	1.0542	0.2%
608	1.0958	1.1045	0.8%
609	1.0625	1.0613	-0.1%
611	1.0574	1.0656	0.8%
615	1.0579	1.0648	0.7%
617	1.0645	1.0651	0.1%
625	1.0579	1.0648	0.7%
643	1.0633	1.0613	-0.2%
645	1.1064	1.1415	3.2%
646	1.0504	1.0536	0.3%
647	1.0524	1.0559	0.3%
648	1.0318	1.0461	1.4%
649	1.0791	1.0809	0.2%
651	1.0581	1.0679	0.9%
652	1.0296	1.0267	-0.3%
653	1.0711	1.0570	-1.3%
654	1.0966	1.0866	-0.9%
655	1.0733	1.0790	0.5%
656	1.0579	1.0648	0.7%
657	1.0579	1.0648	0.7%
658	1.0537	1.0581	0.4%
659	1.0467	1.0493	0.2%
661	1.0655	1.0897	2.3%
663	1.0414	1.0482	0.7%
664	1.0901	1.0930	0.3%
665	1.0365	1.0398	0.3%
666	1.0573	1.0577	0.0%
667	1.0615	1.0599	-0.2%
668	1.0577	1.0563	-0.1%
669	1.0623	1.0666	0.4%
674	1.0549	1.0648	0.9%
675	1.0225	1.0284	0.6%
676	1.0620	1.0627	0.1%
677	1.0527	1.0583	0.5%
Total	1.0579	1.0649	0.7%

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	$17.14	(a)			
$17.15	$17.55	17.350	0.05	16.4825	
$17.56	$18.00	17.780	0.06	16.7132	1.01400
$18.01	$18.45	18.230	0.07	16.9539	1.01440
$18.46	$18.90	18.680	0.08	17.1856	1.01367
$18.91	$19.35	19.130	0.09	17.4083	1.01296
$19.36	$19.80	19.580	0.10	17.6220	1.01228
$19.81	$20.30	20.055	0.11	17.8490	1.01288
$20.31	$20.80	20.555	0.12	18.0884	1.01342
$20.81	$21.35	21.080	0.13	18.3396	1.01389
$21.36	$21.90	21.630	0.14	18.6018	1.01430
$21.91	$22.45	22.180	0.15	18.8530	1.01350
$22.46	$23.00	22.730	0.16	19.0932	1.01274
$23.01	$23.60	23.305	0.17	19.3432	1.01309
$23.61	$24.20	23.905	0.18	19.6021	1.01339
$24.21	$24.85	24.530	0.19	19.8693	1.01363
$24.86	$25.50	25.180	0.20	20.1440	1.01383
$25.51	$26.15	25.830	0.21	20.4057	1.01299
$26.16	$26.85	26.505	0.22	20.6739	1.01314
$26.86	$27.55	27.205	0.23	20.9479	1.01325
$27.56	$28.30	27.930	0.24	21.2268	1.01332
$28.31			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 6/1/10-5/31/11	919.68	(estimated)
(3) Change (2) / (1)	1.4914	
(4) 1/1/98 Minimum Eligibility Wage	11.50	
(5) 6/1/11 Minimum Eligibility Wage (3) x (4)	17.15	(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 6/1/10		Change from Lower Level	Proposed Table Effective 6/1/11		Change from Lower Level
0%	17.44	or less		17.14	or less	
5%	17.45	17.85	0.41	17.15	17.55	0.41
6%	17.86	18.30	0.45	17.56	18.00	0.45
7%	18.31	18.75	0.45	18.01	18.45	0.45
8%	18.76	19.20	0.45	18.46	18.90	0.45
9%	19.21	19.70	0.50	18.91	19.35	0.45
10%	19.71	20.20	0.50	19.36	19.80	0.45
11%	20.21	20.70	0.50	19.81	20.30	0.50
12%	20.71	21.25	0.55	20.31	20.80	0.50
13%	21.26	21.80	0.55	20.81	21.35	0.55
14%	21.81	22.40	0.60	21.36	21.90	0.55
15%	22.41	23.00	0.60	21.91	22.45	0.55
16%	23.01	23.60	0.60	22.46	23.00	0.55
17%	23.61	24.20	0.60	23.01	23.60	0.60
18%	24.21	24.85	0.65	23.61	24.20	0.60
19%	24.86	25.50	0.65	24.21	24.85	0.65
20%	25.51	26.20	0.70	24.86	25.50	0.65
21%	26.21	26.90	0.70	25.51	26.15	0.65
22%	26.91	27.65	0.75	26.16	26.85	0.70
23%	27.66	28.40	0.75	26.86	27.55	0.70
24%	28.41	29.20	0.80	27.56	28.30	0.75
25%	Over 29.20			Over 28.30		

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