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 2004 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 2004 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 2004. 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 2004. For example, an average credit of 0.1526 indicates that the average qualifying risk in Code 601 received a 15.26 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 110 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 6.22 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 proposed changes in the Wage Table based on changes in the statewide average weekly wage. Those changes are expressed relative to the January 1, 1998 Table. Note that the calculations assume an **effective date of June 1, 2008** for the proposed table.

Page 14.4 shows a comparison of the current and proposed Wage Tables.

DCCPAP Manual Rate Surcharges

100% Credibility = 110 Policies

For Policy Effective Dates 01/01/04 Thru 12/31/04

Partial Credibility = # of Policies / 110

Class (1)	# of Policies (Total) (2)	# of Policies (DCCPAP) (3)	Payroll (Total) (4)	Payroll (DCCPAP) (5)	***DCCPAP Policies*** Premium Pre-DCCPAP (6)	***DCCPAP Policies*** Premium Post-DCCPAP (7)	**Non-DCCPAP Policies** Premium Pre-DCCPAP (8)	**Non-DCCPAP Policies** Premium Post-DCCPAP (9)	Indicated Surcharge (10)	Average DCCPAP Credit (11)	Class "Z" (12)	Formula Surcharge (13)	Final Surcharge (14)
601	44	21	15,692,647	10,190,061	923,049	782,193	534,639	534,639	1.1070	0.1526	0.40	1.0801	1.0775
602	24	12	12,297,958	5,432,658	551,669	485,965	580,499	580,499	1.0616	0.1191	0.22	1.0621	1.0595
603	31	15	8,122,270	4,324,055	622,287	562,511	504,772	504,772	1.0560	0.0961	0.28	1.0605	1.0579
605	3	0	296,311	0	0	0	29,084	29,084	1.0000	N/A	0.03	1.0603	1.0622
607	22	1	1,693,998	256,056	33,746	33,408	154,565	154,565	1.0018	0.0100	0.20	1.0501	1.0475
608	230	73	48,074,972	29,812,548	1,936,188	1,690,437	1,158,147	1,158,147	1.0863	0.1269	1.00	1.0863	1.0836
609	196	56	56,781,159	34,134,789	2,347,672	2,077,280	1,490,745	1,490,745	1.0758	0.1152	1.00	1.0758	1.0732
611	17	4	753,853	188,982	23,411	18,358	77,645	77,645	1.0526	0.2158	0.15	1.0608	1.0582
615	0	0	0	0	0	0	0	0	1.0000	N/A	0.00	1.0622	1.0622
617	38	24	12,298,783	9,395,974	782,288	709,987	258,339	258,339	1.0747	0.0924	0.35	1.0666	1.0640
625	0	0	0	0	0	0	0	0	1.0000	N/A	0.00	1.0622	1.0622
643	10	5	2,066,249	1,922,645	208,213	169,048	21,971	21,971	1.2050	0.1881	0.09	1.0751	1.0725
645	145	26	19,698,157	11,422,269	940,377	767,712	623,755	623,755	1.1241	0.1836	1.00	1.1241	1.1214
646	24	1	3,292,063	488,334	24,111	18,083	166,274	166,274	1.0327	0.2500	0.22	1.0557	1.0531
647	13	4	2,486,159	139,546	12,894	10,790	199,625	199,625	1.0100	0.1632	0.12	1.0559	1.0533
648	165	23	17,073,019	5,565,609	340,255	300,102	726,537	726,537	1.0391	0.1180	1.00	1.0391	1.0366
649	22	9	7,440,504	4,704,305	200,833	161,228	137,284	137,284	1.1327	0.1972	0.20	1.0763	1.0737
651	276	71	38,724,924	14,282,155	1,196,045	1,028,709	2,140,955	2,140,955	1.0528	0.1399	1.00	1.0528	1.0502
652	559	62	52,904,122	12,214,794	1,403,742	1,305,601	4,375,354	4,375,354	1.0173	0.0699	1.00	1.0173	1.0148
653	215	47	30,014,346	16,395,973	1,632,680	1,461,261	1,124,656	1,124,656	1.0663	0.1050	1.00	1.0663	1.0637
654	89	27	17,146,775	8,508,018	700,765	566,512	760,350	760,350	1.1012	0.1916	0.81	1.0938	1.0911
655	41	7	21,401,201	2,260,142	329,072	282,184	4,271,786	4,271,786	1.0103	0.1425	0.37	1.0430	1.0405
656	13	2	2,630,247	605,599	53,670	46,498	124,946	124,946	1.0418	0.1336	0.12	1.0598	1.0572
657	1	0	19,417	0	0	0	2,659	2,659	1.0000	N/A	0.01	1.0616	1.0622
658	47	10	4,107,860	2,460,938	189,123	171,992	139,733	139,733	1.0550	0.0906	0.43	1.0591	1.0565
659	71	13	5,395,912	1,618,712	336,008	307,461	657,961	657,961	1.0296	0.0850	0.65	1.0410	1.0385
661	291	84	81,206,759	53,736,854	2,369,938	1,942,920	1,226,979	1,226,979	1.1347	0.1802	1.00	1.1347	1.1319
663	291	72	82,918,078	43,992,045	2,016,482	1,691,024	2,126,647	2,126,647	1.0853	0.1614	1.00	1.0853	1.0827
664	243	66	64,533,782	37,151,904	1,510,488	1,258,475	1,223,338	1,223,338	1.1015	0.1668	1.00	1.1015	1.0988
665	145	14	14,486,149	3,826,352	349,801	314,551	1,161,124	1,161,124	1.0239	0.1008	1.00	1.0239	1.0214
666	20	4	2,192,035	309,441	27,223	24,963	139,430	139,430	1.0137	0.0830	0.18	1.0535	1.0509
667	18	6	2,162,318	1,295,623	28,323	25,950	22,366	22,366	1.0491	0.0838	0.16	1.0601	1.0575
668	41	4	3,563,433	607,019	42,319	35,685	211,586	211,586	1.0268	0.1568	0.37	1.0491	1.0465
669	4	2	954,279	883,177	61,458	53,045	6,392	6,392	1.1415	0.1369	0.04	1.0654	1.0628
674	16	2	1,721,199	407,227	31,192	27,088	92,117	92,117	1.0344	0.1316	0.15	1.0580	1.0554
675	169	24	61,722,946	16,004,768	678,778	585,569	2,337,047	2,337,047	1.0319	0.1373	1.00	1.0319	1.0294
676	36	10	6,170,929	2,833,807	228,611	210,402	240,617	240,617	1.0404	0.0797	0.33	1.0550	1.0524
677	9	0	3,278,569	0	0	0	149,049	149,049	1.0000	N/A	0.08	1.0572	1.0622
Total	3,579	801	705,323,382	337,372,379	22,132,711	19,126,992	29,198,973	29,198,973	1.0622	0.1358	1.00	1.0648	1.0622

Note: For each Class,

Indicated Surcharge = (Total Premium Pre-DCCPAP) / (Total Premium Post-DCCPAP)   Test Correction Factor = 0.99756

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

14.1

DELAWARE COMPENSATION RATING BUREAU, INC.
2007 RESIDUAL MARKET AND LOSS COST FILING
DELAWARE CONSTRUCTION CLASS PREMIUM ADJUSTMENT PROGRAM
SURCHARGES BY CLASS CODE

Class	Current Surcharge	Proposed Surcharge	Percentage Change
601	1.0787	1.0775	-0.1%
602	1.0721	1.0595	-1.2%
603	1.0654	1.0579	-0.7%
605	1.0669	1.0622	-0.4%
607	1.0573	1.0475	-0.9%
608	1.0808	1.0836	0.3%
609	1.0745	1.0732	-0.1%
611	1.0623	1.0582	-0.4%
615	1.0669	1.0622	-0.4%
617	1.0595	1.0640	0.4%
625	1.0669	1.0622	-0.4%
643	1.0639	1.0725	0.8%
645	1.1045	1.1214	1.5%
646	1.0510	1.0531	0.2%
647	1.0669	1.0533	-1.3%
648	1.0361	1.0366	0.0%
649	1.0813	1.0737	-0.7%
651	1.0443	1.0502	0.6%
652	1.0234	1.0148	-0.8%
653	1.0675	1.0637	-0.4%
654	1.0685	1.0911	2.1%
655	1.0584	1.0405	-1.7%
656	1.0660	1.0572	-0.8%
657	1.0666	1.0622	-0.4%
658	1.0765	1.0565	-1.9%
659	1.0537	1.0385	-1.4%
661	1.1142	1.1319	1.6%
663	1.0874	1.0827	-0.4%
664	1.0965	1.0988	0.2%
665	1.0396	1.0214	-1.8%
666	1.0594	1.0509	-0.8%
667	1.0640	1.0575	-0.6%
668	1.0518	1.0465	-0.5%
669	1.0753	1.0628	-1.2%
674	1.0601	1.0554	-0.4%
675	1.0335	1.0294	-0.4%
676	1.0575	1.0524	-0.5%
677	1.0669	1.0622	-0.4%
Total	1.0669	1.0622	-0.4%

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	$17.64 (a)				
$17.65	$18.05	17.850	0.05	16.9575	
$18.06	$18.50	18.280	0.06	17.1832	1.01331
$18.51	$18.95	18.730	0.07	17.4189	1.01372
$18.96	$19.45	19.205	0.08	17.6686	1.01434
$19.46	$19.95	19.705	0.09	17.9316	1.01488
$19.96	$20.45	20.205	0.10	18.1845	1.01411
$20.46	$20.95	20.705	0.11	18.4275	1.01336
$20.96	$21.50	21.230	0.12	18.6824	1.01384
$21.51	$22.05	21.780	0.13	18.9486	1.01425
$22.06	$22.65	22.355	0.14	19.2253	1.01460
$22.66	$23.25	22.955	0.15	19.5118	1.01490
$23.26	$23.85	23.555	0.16	19.7862	1.01407
$23.86	$24.45	24.155	0.17	20.0487	1.01326
$24.46	$25.10	24.780	0.18	20.3196	1.01351
$25.11	$25.75	25.430	0.19	20.5983	1.01372
$25.76	$26.45	26.105	0.20	20.8840	1.01387
$26.46	$27.20	26.830	0.21	21.1957	1.01493
$27.21	$27.95	27.580	0.22	21.5124	1.01494
$27.96	$28.70	28.330	0.23	21.8141	1.01402
$28.71	$29.50	29.105	0.24	22.1198	1.01401
$29.51			0.25		

(a) 1/1/98 entry point multiplied by change in Statewide Average Weekly Wage from 1/1/97 to 5/31/08 (estimated.)

(1) SAWW based on 1/1/97-12/31/97	616.67	(actual)
(2) SAWW based on 6/1/07-5/31/08	947.00	(estimated)
(3) Change (2) / (1)	1.5357	
(4) 1/1/98 Minimum Eligibility Wage	11.50	
(5) 6/1/08 Minimum Eligibility Wage (3) x (4)	17.65	(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)

14.3

DELAWARE COMPENSATION RATING BUREAU, INC.

COMPARISON OF CURRENT AND PROPOSED WAGE TABLES

DCCPAP Credit	Current Table Effective 6/1/07		Change from Lower Level	Proposed Table Effective 6/1/08		Change from Lower Level
0%	16.99	or less		17.64	or less	
5%	17.00	17.40	0.41	17.65	18.05	0.41
6%	17.41	17.85	0.45	18.06	18.50	0.45
7%	17.86	18.30	0.45	18.51	18.95	0.45
8%	18.31	18.75	0.45	18.96	19.45	0.50
9%	18.76	19.25	0.50	19.46	19.95	0.50
10%	19.26	19.75	0.50	19.96	20.45	0.50
11%	19.76	20.25	0.50	20.46	20.95	0.50
12%	20.26	20.80	0.55	20.96	21.50	0.55
13%	20.81	21.35	0.55	21.51	22.05	0.55
14%	21.36	21.90	0.55	22.06	22.65	0.60
15%	21.91	22.45	0.55	22.66	23.25	0.60
16%	22.46	23.05	0.60	23.26	23.85	0.60
17%	23.06	23.70	0.65	23.86	24.45	0.60
18%	23.71	24.35	0.65	24.46	25.10	0.65
19%	24.36	25.00	0.65	25.11	25.75	0.65
20%	25.01	25.65	0.65	25.76	26.45	0.70
21%	25.66	26.35	0.70	26.46	27.20	0.75
22%	26.36	27.10	0.75	27.21	27.95	0.75
23%	27.11	27.85	0.75	27.96	28.70	0.75
24%	27.86	28.65	0.80	28.71	29.50	0.80
25%	Over 28.65			Over 29.50		

14.4