



Workplace Safety Discount



FAQ's

What is the Workplace Safety Program?

A program implemented by the Department, which gives employers the opportunity to earn discounts on workers' compensation premiums by passing safety inspections of the worksites and continuing to provide a safe workplace.

Who is eligible to participate?

Those employers who have been in business a minimum of three years and are paying at least \$3,161 annual premium.

How am I made aware of eligibility?

Eligible employers are notified each year seven months prior to their renewal date with directions on how to begin the inspection process.

Is there a cost involved?

The cost of the inspections is borne by the employers based on number of locations and worksites. Size and complexity of operations and number of buildings are also a consideration. See our fee schedule for basic inspection fee guidelines.

What are the benefits? Any penalties?

An employer, upon passing a safety inspection can earn up to 19% discount on workers' compensation premiums each year. The employers receive materials and suggestions from the inspectors that are helpful in maintaining safe and healthy worksites.

There is no downside for participating in the program as failure to qualify result in no penalties, premium increases or sanctions imposed by other safety enforcement authorities.

**Trinidad Navarro
Commissioner**



Delaware Department of Insurance

Is this a one-time discount or can I re-apply each year?

Employers have the opportunity to re-apply for the discount annually. The Department always notifies employers every year seven months prior to the renewal date.

When will the percentage discount become effective?

The insurance carriers apply earned discounts at the renewal date of the workers' compensation policies of the current year.

Who does the inspections?

Independent qualified safety inspectors, under contract to the Delaware Insurance Department conducts actual physical inspections of worksites under the direction of the Department.