

## How do I apply or find more info?

Go to the Department's Workplace Safety website:  
[insurance.delaware.gov/services/workplacesafetydiscount](https://insurance.delaware.gov/services/workplacesafetydiscount)

You can also call **(302) 674-7377** or email [safety@delaware.gov](mailto:safety@delaware.gov) to request an application.

For more information  
about insurance, visit  
[insurance.delaware.gov](https://insurance.delaware.gov)

**SAFETY  
FIRST!**

The Delaware Insurance Commissioner's Office, in coordination with the Delaware Compensation Rating Bureau, offers Delaware employers an opportunity to lower their workers' compensation insurance premiums by participating in the Delaware Workplace Safety Program.

Businesses may earn discounts up to 19 percent by providing and maintaining a safe place to work.

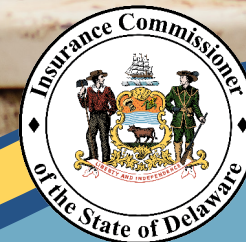
Since the program's inception in 1989, employers have saved millions of dollars in premiums, and more importantly, have enhanced the safety and health of their employees.

After audits, participating businesses have saved a confirmed \$113,569,986 between 2006 and 2020.

**Delaware Department of Insurance**  
1351 W North St. Suite 101  
Dover, DE 19904

# Saving Money With Workplace Safety

A guide to saving money on your company's workers' compensation insurance with the  
*Workplace Safety Program*



**Insurance Commissioner  
Trinidad Navarro**

# Frequently Asked Questions About The Delaware Workplace Safety Program

## Who can participate?

Employers who have been in business a minimum of 3 years and are paying a cumulative total of \$5,000 or more in workers compensation insurance premium are eligible. The Delaware Compensation Rating Bureau determines eligibility and the percentage of the discount.

## What are the benefits?

Upon passing a safety inspection, employers can earn up to a 19 percent discount on workers' compensation premiums.

Participants also receive materials and recommendations from the inspectors that are helpful in maintaining safe and healthy work sites.

Failure to qualify does not result in any penalties, premium increases or sanctions imposed by other safety enforcement authorities.

## Is there a cost involved?

The cost of the inspection is borne by the employer and is based on the number of locations and work sites within the company. The size and complexity of operations are also a consideration. Inspection fees, subject to change, currently range from \$400 to \$3,100 for the first year of participation.

## Who performs the inspections?

Independent qualified safety inspectors, under contract to the Delaware Department of Insurance, conduct actual physical inspections of work sites.

Insurers issuing workers' compensation insurance in Delaware may submit their own workplace safety inspection procedures for review by the Department of Insurance. The Department of Insurance shall permit the insurer's inspection to satisfy the inspection requirements if the inspection procedures are at least as rigorous as those employed by the Department of Insurance and its independent safety experts. An insurer's safety inspection qualifications must be re-certified on a biannual basis to maintain status as an acceptable substitute.

## Is this a one-time discount or can I reapply each year?

Employers have the opportunity to re-apply for the discount annually. Applications must be received 5-7 months prior to the policy renewal date. Consecutive year inspections are unannounced.

## When will the percentage discount become effective?

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

## What injury and claims records am I required to have on-hand during an inspection?

In compliance with Delaware law, all inspections must include a thorough review of the following items which are maintained by the employer and made available for the inspector to review:

- All workplace injuries that have occurred within the three years prior to the application.
- The outcome of those injuries, if applicable, including specific details of the injuries.
- Confirmation of Modification Duty Availability Reports for all injuries, as applicable.
- Any findings or fines relating to workplace safety resulting from the injuries.
- A list of possible assignments for injured workers.
- Any safety measures taken by the employer as a result of the injuries.

Note: A recommendation by the inspector based on the physical walk through observations and the above information as to whether or not the employer should receive the workplace safety credit will be included on the report.