

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 **\$74,360,971** between 1994 and 2009.



For more information
about your insurance and
insurance rates, visit
www.delawareinsurance.gov
or call 1-800-282-8611



Scan this QR code with your
smartphone to go directly to the
Workplace Safety program's webpage

Delaware Department of Insurance
841 Silver Lake Blvd.
Dover, DE 19904

Saving Money

with
**Workplace
Safety**

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



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Delaware Insurance Commissioner

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 at least \$3,161 annual premium are eligible.

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. The fees range from \$300 to \$3,000 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 procedures 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 months prior to the policy renewal date.

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 recent changes to 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 above information as to whether or not the employer should receive the workplace safety credit will be included on the report.

How do I apply or find more info?

Go to the Department of Insurance website, www.delawareinsurance.gov, and click on "Workplace Safety". You can also call (302) 674-7300 to request an application.