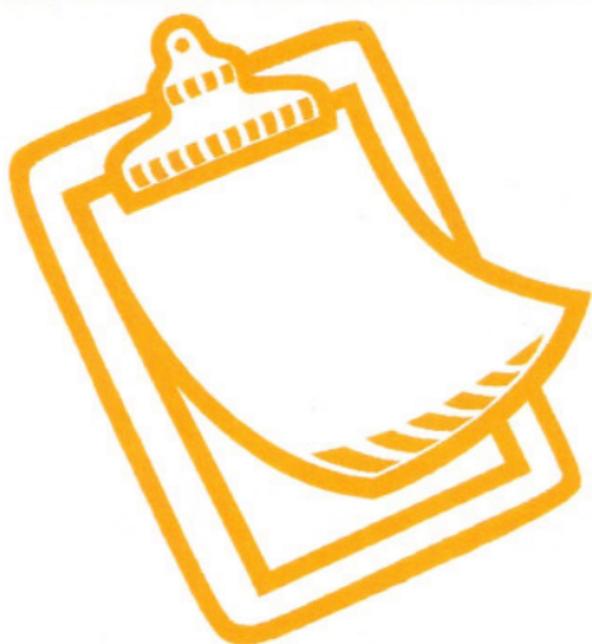


Saving Money With Workplace Safety



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



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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.

Companies that meet these criteria receive notification from the Delaware Department of Insurance seven months before their workers compensation insurance policy is up for renewal.

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 suggestions from the inspectors that are helpful in maintaining safe and healthy worksites.

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

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.

Who performs the inspections?

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

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.

Is there a cost involved?

The cost of the inspection is borne by the employer and is based on the number of locations and worksites 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.

How do I apply or find out more?

Go to the Insurance Commissioner's Office website at www.state.de.us/inscom and click on "Workplace Safety" or call (302) 674-7300 to request an application.

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.

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

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