

DELAWARE WORKPLACE SAFETY PROGRAM



FAQ

Frequently Asked Questions

updated December 2025

General

What is the Delaware Workplace Safety Program?

The Delaware Workplace Safety Program (DWSP) is a state-run initiative designed to reduce workplace injuries and help employers save money on workers compensation insurance premiums. It's a voluntary program, but one that offers financial incentives in return for demonstrating a commitment to workplace safety.

What are the WSP and ERP?

- WSP (Workplace Safety Program): A voluntary program offering premium credits to employers who complete certified safety inspections.
- ERP (Experience Rating Plan): A mandatory program that adjusts your premium based on your past claim history. Your experience modification factor provided with ERP reflects your past claim history compared to similar businesses.

Eligibility & Definitions

How do I know if my business qualifies for the WSP or ERP?

- ERP eligibility: Your business qualifies if it has at least \$5,000 in workers' comp premium over a rolling 3-year period.
- WSP eligibility: If you qualify for ERP, you automatically qualify for WSP.

What is considered a "small business" under these programs?

Generally, small businesses are those with annual premiums around or below \$10,000. This includes employers newly eligible under the \$5,000 over 3 years threshold.

Why was the eligibility threshold changed?

The new threshold allows for more stable, small employers eligible for premium discounts. Many of those who did not qualify previously.

Application Process & Fees

What is the process for receiving a safety credit?

The Delaware Department of Insurance (DOI) notifies eligible employers seven months prior to their workers' compensation policy renewal date, providing detailed instructions for the application process. Employers must complete the application and submit the required inspection fee to initiate participation in the program.

Will I have to pay an inspection fee if I qualify for the Delaware Workplace Safety Program?

If determined eligible, employers applying for the Delaware Workplace Safety Program (DWSP), are required to pay an inspection fee to participate. This fee is typically a flat rate per location and is not factored in workers compensation premium calculations. However, it should be considered when assessing the overall cost and potential savings of the program. The current inspection fee schedule is available on the Delaware Department of Insurance website.

Program Benefits, Credits & Premium Impact

How much can I save through the WSP?

Credits range from 0.5% to 6.2% of your modified premium. For example, if your modified premium is \$10,000 and you receive a 6% WSP credit, you could save \$600.

What's "modified premium"?

Your standard premium multiplied by your E-mod (experience modifier). The WSP credit is then applied to that amount before any other adjustments.

Claims, Losses & Experience Rating

How do claims affect my E-mod?

Even one or two small claims can raise your E-mod, especially if your business is small. That's why claim prevention is key.

How do losses impact the experience period?

If a business has no losses during the experience period, it will always have an E-mod below 1.0. That's known as a "loss-free" E-mod. The exact number depends on the size of the employer, but even small businesses typically see a reduction — often around 15% (a 0.85 E-mod) or lower for larger employers. It's one of the clearest ways the system rewards strong safety performance.

Program Changes & Recent Updates

How might recent changes to the Workplace Safety Program impact you?

If your business participates in the Workplace Safety Program (WSP), you may have noticed that the way premium credits are calculated has recently changed. For many employers, this has resulted in a lower safety credit compared to previous years.

However, if your business has maintained a strong safety record with few or no claims, you likely received a larger credit through the experience rating program. This program automatically adjusts your premium based on your claims history and rewards safer businesses.

What does this mean for you?

Even if your safety credit was reduced, the improved experience rating likely helped offset that change. In most cases, the overall impact on your premium should be minimal. These updates were designed to work together to keep costs fair and stable and continuing to prioritize safety can further protect you from future premium increases.

Why did my WSP credit go down this year?

Credits are now calculated using updated factors that more closely match your business size and claim history. Even if your WSP credit went down, your E-mod may have improved, which can offset the change.

Help & Support

Where can I get help understanding my E-mod or WSP credit?

Contact the DCRB directly. We also offer educational materials and examples for employers and agents. You may reach out directly to us via ratinginquiry@dcrb.com or (215)320-4421.

What about additional support for WSP or Experience Rating?

For any additional support needs regarding the WSP or Experience Rating, you may reach out directly to the DCRB via ratinginquiry@dcrb.com or (215)320-4421.

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