DCRB
30 S 17th Street, Suite 1500
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INFORMATION BULLETIN

June 25, 2026

DCRB Information Bulletin #033

To All Members of the DCRB:

Re: New Delaware Law Increases Workplace Safety Program Credits for Eligible Employers

The Delaware Compensation Rating Bureau (DCRB) advises its members that Governor Matt Meyer signed Senate Bill 248 into law on June 10, 2026. The legislation amends Delaware's Workplace Safety Program (WSP) and revises the formula used to determine premium credits available to eligible employers that maintain approved workplace safety programs.

The legislation applies only to employers participating in the WSP who qualify for premium credits through the Delaware Department of Insurance (DOI). Employers who do not qualify for this program are not directly affected. The revised credit formula will apply to WSP credit determinations communicated by the DOI effective **December 1, 2026**, for policies effective on or after **August 1, 2027.**

The WSP, administered by the DOI, provides premium credits to qualifying employers that implement and maintain workplace safety programs. Over time, revisions to the WSP and subsequent changes to the Delaware Experience Rating Plan (ERP) resulted in premium credits for some employers that were lower than regulators and policymakers had intended.

The legislation will increase the level of premium savings available through the WSP while continuing to recognize differences in employer size. During the legislative process, bill sponsors indicated that the objective of the legislation was to allow eligible employers to realize WSP savings of up to approximately 12% (previously 6%).

The legislation received unanimous support in both chambers of the Delaware General Assembly before being signed into law by Governor Meyer.

Workplace Safety Program Credit Calculation

Under Senate Bill 248, WSP premium credits will be determined using the following formula:

$$40\% \times (1.0000 - C)$$

*where **C** = the employer's experience rating credibility factor under the Delaware ERP.*

The resulting credit percentage will be rounded to the nearest whole percent.

The change revised the weight in the formula from 20% to 40%, essentially doubling the credits received for all eligible employers. The revised formula continues to recognize the relationship between safety performance and employer size. Smaller employers with lower experience rating credibility factors will still receive larger credits relative to larger employers under this program.

Implementation Activities Are Underway

The DCRB is working closely with the DOI and industry stakeholders to facilitate implementation of Senate Bill 248. The implementation period provides the DOI, insurers, employers, and the DCRB sufficient time to complete the regulatory, operational, systems, and communications activities necessary to support the new requirements.

To support implementation of the new law, the DCRB has initiated a comprehensive review of the WSP rules, procedures, calculations, systems, and related communications. Activities include:

- Reviewing and updating WSP rules and related procedures.
- Preparing necessary regulatory filings and supporting materials.
- Updating calculations, systems, and documentation.
- Coordinating implementation timelines with the DOI.
- Developing communications and guidance for carriers, agents, and employers.
- Ensuring operational readiness for the **December 1, 2026** implementation date.

What Happens Next?

The DOI will continue to administer eligibility determinations and WSP credit notifications. The DCRB will work with the DOI, insurers, and other stakeholders to implement the statutory changes and prepare any necessary rule revisions, filings, and operational modifications required prior to the **December 1, 2026** implementation date.

The DCRB expects to issue additional guidance as filing activity progresses and regulatory approvals are obtained. Members should anticipate future communications addressing any resulting rule changes, procedural updates, effective dates and implementation requirements.

Members with questions regarding the WSP or Senate Bill 248 may contact DCRB's Workplace Safety Program specialists at DESafetyinquiry@dcrb.com.