



July 28, 2026

VIA SERFF

The Honorable Trinidad Navarro, Insurance Commissioner
Insurance Department
State of Delaware
1351 West North Street, Suite 101
Dover, DE 19904

Attention: Tanisha Merced, Deputy Insurance Commissioner

**RE: DCRB Filing No. 2601
SB 248 Delaware Workplace Safety Program Updates
Proposed Effective December 1, 2026 (Policies effective August 1, 2026)**

Dear Commissioner Navarro and Deputy Commissioner Merced:

On behalf of the members of the Delaware Compensation Rating Bureau, Inc. (DCRB), we respectfully submit this filing proposing revisions to the DCRB Workers' Compensation Manual of Rules, Classifications, and Rating Values for Workers' Compensation and Employers Liability Insurance (Basic Manual).

These revisions are proposed to implement changes to the Delaware Workplace Safety Program resulting from the enactment of Delaware Senate Bill 248 of 2026 (An Act to Amend Title 19 of the Delaware Code Relating to the Workplace Safety Program), which was signed into law by Governor Matt Meyer on June 10, 2026.

The proposed Manual revisions support the statutory changes and are intended to take effect December 1, 2026, applying to new and renewal policies that will be effective on or after 12:01 a.m. on August 1, 2027, in accordance with the Workplace Safety Program process.

Senate Bill 248 modernizes the Delaware Workplace Safety Program by increasing the workers' compensation insurance premium credits available to eligible employers while maintaining the program's overall stability. The legislation also expands opportunities for some businesses to achieve a maximum available premium credit of 12% (formally the maximum was 6%), further encouraging workplace safety initiatives and reducing occupational injuries.

Based on current experience, the proposed revisions are expected to double the average Workplace Safety Program premium credit available to eligible employers. This reflects the statutory increase in the Workplace Safety Program credit factor from $20\% \times (1 - C)$ to $40\% \times (1 - C)$, where C represents the employer's Experience Rating Plan credibility. The overall estimated impact of this is the average Workplace Safety credit moving from 4.6% to 9.2%.

Thank you for your review and consideration of this filing. The DCRB appreciates the Delaware Department of Insurance's attention to these proposed revisions and would be pleased to provide any additional information or respond to any questions regarding this submission.

Sincerely,

Amy Quinn
President

Enclosure: Revisions to Basic Manual Section I – Delaware Workplace Safety