

The information in this document was obtained by researching the laws in the individual states and has been compiled according to the requestor's specifications. While every effort was made to thoroughly research the laws, we cannot guarantee that the information in this document is correct or complete. This document is not intended as legal advice. Last updated: 08/29/2011

## Workers' Compensation Premium Credits by State

		Safety Programs			Drug - Free Workplace	
State	Applicable Code/Statute	Link	Discount Available	Applicable Code/Statute	Link	Discount Available
Alabama	Section 25-5-15.1	<a href="http://alisondb.legislature.state.al.us/acas/ACASLoginie.asp">http://alisondb.legislature.state.al.us/acas/ACASLoginie.asp</a>	NA	Section 25-5-332	<a href="http://dir.alabama.gov/wc/drugfree.aspx">http://dir.alabama.gov/wc/drugfree.aspx</a>	5%
Alaska	23.05.067	<a href="http://www.legis.state.ak.us/basis/folioiproxy.asp?url=http://www.jnu01.legis.state.ak.us/cgi-bin/folioisa.dll/stattx09/query=* /doc/{@10926}?prev">http://www.legis.state.ak.us/basis/folioiproxy.asp?url=http://www.jnu01.legis.state.ak.us/cgi-bin/folioisa.dll/stattx09/query=* /doc/{@10926}?prev</a>	Insurers (or self insured) pay 2.9 % for administration of safety programs	NA	NA	NA
Arizona	Credit is available through SCF Arizona who writes 70% of the Work Comp in the state	<a href="https://www.scfaz.com/ASPEnrollNow/">https://www.scfaz.com/ASPEnrollNow/</a>	Dividend program to associations	NA	NA	NA
Arkansas	A.C.A. § 11-09-409	<a href="http://www.lexisnexis.com/hottopics/arcod/default.asp">http://www.lexisnexis.com/hottopics/arcod/default.asp</a>	NA	A.C.A. § 11-14-112	<a href="http://www.lexisnexis.com/hottopics/arcod/default.asp">http://www.lexisnexis.com/hottopics/arcod/default.asp</a>	typically 5 %
California		<a href="http://www.dir.ca.gov/dosh/dosh_publications/iip.html">http://www.dir.ca.gov/dosh/dosh_publications/iip.html</a>	No discount - required program	Code Sections 8350-8357	<a href="http://www.calpers.ca.gov/index.jsp?bc=/business/how-to/contact-policies/drug-freework.xml">http://www.calpers.ca.gov/index.jsp?bc=/business/how-to/contact-policies/drug-freework.xml</a>	NA
Colorado	Article 8.14.5	<a href="http://www.colorado.gov/cs/Satellite?c=Page&amp;childpagename=CDLE-WorkComp%2FCDLELayout&amp;cid=1251567589408&amp;pagename=CDLEWrapper">http://www.colorado.gov/cs/Satellite?c=Page&amp;childpagename=CDLE-WorkComp%2FCDLELayout&amp;cid=1251567589408&amp;pagename=CDLEWrapper</a>	Not to exceed 15%	NA	NA	NA
Connecticut	Section 31.40	<a href="http://wcc.state.ct.us/download/acrobat/shpacket.pdf">http://wcc.state.ct.us/download/acrobat/shpacket.pdf</a>	NA	NA	NA	NA
Delaware	NA	<a href="http://www.delawareinsurance.gov/departments/safety/wrksafety.shtml">http://www.delawareinsurance.gov/departments/safety/wrksafety.shtml</a>	up to 19%	NA	NA	NA
D.C.	NA	NA	NA	NA	NA	NA
Florida	FL Statutes 37.627.0915	<a href="http://www.flsenate.gov/Laws/Statutes/2010/627.0915">http://www.flsenate.gov/Laws/Statutes/2010/627.0915</a>	2%	FL Statutes 37.627.0915	<a href="http://www.flsenate.gov/Laws/Statutes/2010/627.0915">http://www.flsenate.gov/Laws/Statutes/2010/627.0915</a>	5%
Georgia	NA	NA	NA	GA Code - § 33-9-40.2.	<a href="http://www.lexisnexis.com/hottopics/gacode/default.asp">http://www.lexisnexis.com/hottopics/gacode/default.asp</a>	minimum of 7.5%
Hawaii	§431:14-103	<a href="http://www.capitol.hawaii.gov/hrscurrent/Vol09_Ch0431-0435E/HRS0431/HRS_0431-0014-0103.htm">http://www.capitol.hawaii.gov/hrscurrent/Vol09_Ch0431-0435E/HRS0431/HRS_0431-0014-0103.htm</a>	at Least 5%	§431:14-103	The act does not specifically mention drug-free workplace programs, but does direct the Department of Labor and Industrial Relations to issue standards and rules.	NA

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Idaho	NA	NA	NA	Code 72-1716	<a href="http://legislature.idaho.gov/idstat/Title72/T72CH17SECT72-1716.htm">http://legislature.idaho.gov/idstat/Title72/T72CH17SECT72-1716.htm</a>	up to 5%
Illinois	NA	NA	NA	NA	NA	NA
Indiana	NA	NA	NA	NA	NA	NA
Iowa	NA	NA	NA	NA	NA	NA
Kansas	44-5,104.	<a href="http://kslegislature.org/li/statute/044_000_0000_chapter/044_005_0000_article/044_005_0104_section/044_005_0104_k/">http://kslegislature.org/li/statute/044_000_0000_chapter/044_005_0000_article/044_005_0104_section/044_005_0104_k/</a>	but insurers are required to provide accident prevention programs at	NA	NA	NA
Kentucky	NA	NA	NA	Kentucky Rev. Stat. 351.186	<a href="http://www.lrc.ky.gov/KRS/351-00/186.PDF">http://www.lrc.ky.gov/KRS/351-00/186.PDF</a>	Only for coal mines - 5%
Louisiana	RS 23:1179	<a href="http://www.legis.state.la.us/lss/lss.asp?doc=83409">http://www.legis.state.la.us/lss/lss.asp?doc=83409</a>	5% for 1 yr. - eligible employees can qualify once every four years	NA	NA	NA
Maine	NA	NA	NA	NA	NA	NA
Maryland	NA	NA	NA	NA	NA	NA
Massachusetts	NA	NA	NA	NA	NA	NA
Michigan	NA	NA	NA	NA	NA	NA
Minnesota	NA	NA	NA	NA	NA	NA
Mississippi	§ 71-3-121 (2011)	Safety program required, but no discount given	NA	Miss. Code Ann. 71-3-201 to 225	<a href="http://www.mscode.com/free/statutes/71/003/0207.htm">http://www.mscode.com/free/statutes/71/003/0207.htm</a>	5%
Missouri	287.917. (287.900 to 287.920 all pertain to MEMIC)	Unspecified credit available only if a client of MEMIC <a href="http://www.moga.mo.gov/STATUTES/C287_HTM">http://www.moga.mo.gov/STATUTES/C287_HTM</a>	Not specified	NA	NA	NA
Montana	NA	NA	NA	NA	NA	NA

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Nebraska	NA	<a href="http://erd.dli.mt.gov/safety-and-health/montana-safety-culture-act.html">http://erd.dli.mt.gov/safety-and-health/montana-safety-culture-act.html</a>	NA	NA		NA
Nevada	NA	NA	NA	NA		NA
New Hampshire	RSA 281	<a href="http://www.nhprimex.org/Repository/Risk%20Management/NH%20Department%20of%20Labor%20Safety%20Regulations/RSA%20281-A.pdf">http://www.nhprimex.org/Repository/Risk%20Management/NH%20Department%20of%20Labor%20Safety%20Regulations/RSA%20281-A.pdf</a>	program for companies with 10 or more employees	NA		NA
New Mexico	NA	<a href="http://www.workerscomp.state.nm.us/partners/safety.php">http://www.workerscomp.state.nm.us/partners/safety.php</a>	No discount - Annual safety inspection is required if your premium	NA		NA
New Jersey	NA	NA	NA	NA		NA
New York	Article 7 - § 135	<a href="http://law.onecle.com/new-york/workers-compensation/WKC0135_135.html">http://law.onecle.com/new-york/workers-compensation/WKC0135_135.html</a>	up to 5%		<a href="http://www.ins.state.ny.us/issec-v.htm">http://www.ins.state.ny.us/issec-v.htm</a>	5%
North Carolina	NA	NA	NA	NA		NA
North Dakota		<a href="http://www.workforcesafety.com/library/documents/other/SMPBooklet.pdf">http://www.workforcesafety.com/library/documents/other/SMPBooklet.pdf</a>	10%	NA		NA
Ohio	NA	NA	NA	Rule 4123-17-58	<a href="http://www.ohiobwc.com/employer/programs/dfs/pinfo/dfspdescription.asp">http://www.ohiobwc.com/employer/programs/dfs/pinfo/dfspdescription.asp</a>	3-7%
Oklahoma		<a href="http://www.ok.gov/odol/Business_Services/Safety_Pays_OSHA_Consultation/Workers'_Compensation_Premium_Reduction_Program/index.html">http://www.ok.gov/odol/Business_Services/Safety_Pays_OSHA_Consultation/Workers'_Compensation_Premium_Reduction_Program/index.html</a>	up to 15%	NA		NA
Oregon	NA	NA	NA	NA		NA
Pennsylvania		<a href="http://www.portal.state.pa.us/portal/server.pt/document/707203/worker_comp_pdf">http://www.portal.state.pa.us/portal/server.pt/document/707203/worker_comp_pdf</a>	5% for five years		<a href="http://www.portal.state.pa.us/portal/server.pt?open=514&amp;objID=552688&amp;mode=2">http://www.portal.state.pa.us/portal/server.pt?open=514&amp;objID=552688&amp;mode=2</a>	One time discount up to 5%
Rhode Island	NA	NA	NA	NA		NA
South Carolina	NA	NA	NA	§38-73-500	<a href="http://www.scstatehouse.gov/code/t38c073.htm">http://www.scstatehouse.gov/code/t38c073.htm</a>	5%
South Dakota		<a href="http://dir.sd.gov/workerscomp/employerrights_responsibilities.aspx#rating">http://dir.sd.gov/workerscomp/employerrights_responsibilities.aspx#rating</a>	up to 10%	NA		NA

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Tennessee		<a href="http://www.tn.gov/labor-wfd/wcfaq.html#WCsafety">http://www.tn.gov/labor-wfd/wcfaq.html#WCsafety</a>	Safety Committees are required for companies with an experience mod	T.C.A. 50-6-418, 50-9-10	<a href="http://www.tn.gov/labor-wfd/dfwp.html#thesol">http://www.tn.gov/labor-wfd/dfwp.html#thesol</a>	5%
Texas		<a href="http://www.tdi.texas.gov/wc/safety/document/sharpfactsheet.pdf">http://www.tdi.texas.gov/wc/safety/document/sharpfactsheet.pdf</a>	(for small companies - waives inspection for participation)	NA NA		NA NA
Utah	NA	NA	NA	NA	<a href="http://laborcommission.utah.gov/IndustrialAccidents/Publications/pdfs/Employers%20Guide.pdf">http://laborcommission.utah.gov/IndustrialAccidents/Publications/pdfs/Employers%20Guide.pdf</a>	(Must have substance abuse policy in place to test employees - no
Vermont	NA	NA	NA	NA	NA	NA
Virginia				§ 65.2-813.2.	<a href="http://leg1.state.va.us/cgi-bin/legp504.exe?000+cod+65.2-813.2">http://leg1.state.va.us/cgi-bin/legp504.exe?000+cod+65.2-813.2</a>	5%
Washington	Claim free discount	<a href="http://www.lni.wa.gov/ClaimsIns/Insurance/Reduce/ClaimFree/AboutClaimFree/Default.asp">http://www.lni.wa.gov/ClaimsIns/Insurance/Reduce/ClaimFree/AboutClaimFree/Default.asp</a>	10-40%		<a href="http://apps.leg.wa.gov/rcw/dispo.aspx?cite=49.82">http://apps.leg.wa.gov/rcw/dispo.aspx?cite=49.82</a>	Discount no longer available
West Virginia	NA	NA	NA	NA	NA	NA
Wisconsin	NA	NA	NA	NA	NA	NA
Wyoming		<a href="http://doe.wyo.gov/ProductionDocuments/OSHA/Risk%20Management/1SDPRrequestforAccreditation.pdf">http://doe.wyo.gov/ProductionDocuments/OSHA/Risk%20Management/1SDPRrequestforAccreditation.pdf</a>	10%	W.S. 27-14-201 (o)	<a href="http://doe.wyo.gov/statutes/Documents/WC%20Statute%20Effective%20Dates.pdf">http://doe.wyo.gov/statutes/Documents/WC%20Statute%20Effective%20Dates.pdf</a>	not to exceed 5%