

Drug-Free Workplace Programs

How These Can Reduce Your Workers' Compensation Insurance Premium

Prepared by the
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Would you like to save money on your workers' compensation insurance premium?

You may be eligible for a discount if you have a drug-free workplace program. Workers' compensation insurers are required by Virginia law to give you up to a 5% discount on your workers' compensation insurance premium if you institute and maintain a drug-free workplace program that satisfies the guidelines established by your insurer.

What do I have to do to get this discount?

First, contact your insurer or agent to see if you are already getting the discount. If you are not, find out from your insurer or agent what you have to do to qualify for the credit. If you need additional help in setting up a program, the U.S. Department of Labor has developed a small business workplace kit called "Building Blocks for a Drug-Free Workplace."

Please call your insurance agent or workers' compensation insurer today and see how this could benefit your business.

Who can I call if I have any other insurance questions?

If you have any additional insurance questions, please contact the Bureau of Insurance's Property and Casualty Consumer Services Section by phone, letter, or e-mail.
