

While Texas has its own specific rules, Delaware is another state where taking a defensive driving course is a high-yield move for your wallet. In Delaware, completing an approved course isn't just a "maybe" for a discount—state law actually **mandates** that insurers provide a discount for three years upon completion.

Top Delaware-Approved Online Courses

To qualify for the mandatory discount, the course must be approved by the **Delaware Division of Motor Vehicles (DMV)**. Here are the most reliable online providers for the "First Time" (6-hour) and "Refresher" (3-hour) courses:

Provider	Website	Key Features
I Drive Safely	idrivesafely.com	Fully mobile-compatible and very user-friendly.
American Safety Council	delawaredefensivedriving.com	Official DMV-approved curriculum with 24/7 support.
DDC-DE	ddcde.com	Simple, no-frills interface; often very cost-effective.
AAA Northeast	northeast.aaa.com	Great if you are already a AAA member (often discounted).

The Delaware "Discount Ladder"

Delaware has a unique "ladder" system for discounts that rewards you for staying updated:

1. **The Initial Discount (10%):** Complete a **6-hour** Basic Course and receive a **10% discount** on the liability portion of your auto insurance for 3 years.
2. **The Refresher Boost (15%):** If you take a **3-hour** Refresher Course within 90 days of your 3-year certificate expiring, your discount **increases to 15%** for the next 3 years.
3. **Point Credits:** Completing these courses also rewards you with a **3-point credit** on your driving record, which can act as a "buffer" against future minor violations.



Important Rules for Delaware Drivers

- **The 90-Day Window:** To jump from the 10% discount to the 15% discount, you *must* take the refresher course within the 90-day window before your old certificate expires. If you wait too long, you have to start over with the 6-hour basic course at 10%.
- **Automatic Reporting:** Most of these providers report your completion directly to the Delaware DMV, but you still need to send the certificate to the **Wyant Insurance** team so we can apply the credit to your policy manually.
- **Age Requirements:** Delaware allows drivers of all ages to take these courses for insurance discounts, unlike some states that limit them to "Mature Drivers" (55+).

Wyant Insurance Action Plan:

1. **Check your last certificate date:** If it's been nearly 3 years, you're eligible for that 15% "Refresher Boost."
2. **Complete the course:** Choose a provider above and knock out the 3 or 6 hours.
3. **Email us the PDF:** Send your completion certificate to our team, and we'll handle the rest with your carrier.