



# 20 25

Division of Workers'  
Compensation

## ANNUAL REPORT



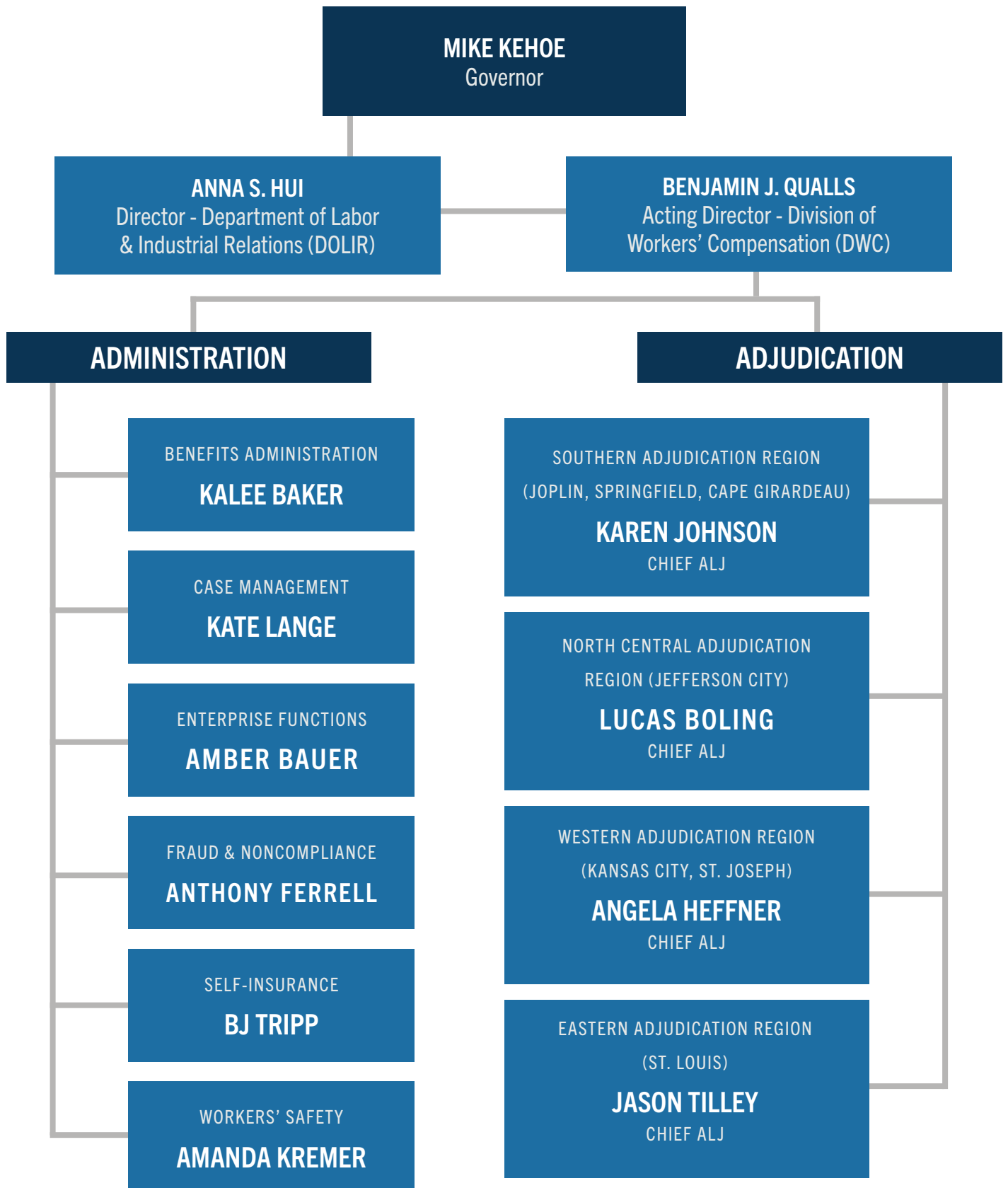
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\*The figures in this report are CY 2025 unless otherwise noted



# ORGANIZATIONAL CHART





# DEPARTMENT & DIVISION LEADERSHIP

## DIVISION OF WORKERS' COMPENSATION

The Division of Workers' Compensation ensures that an employee who suffers a work-related accident, injury, or occupational disease receives medical treatment and other benefits they are entitled to such as disability payments. Options to resolve disputes between injured employees and the employers/insurers, and/or the Second Injury Fund (SIF), including adjudication

services, are provided through adjudication offices. The Division regulates individual employers and groups/trusts authorized to self-insure and investigates allegations of workers' compensation fraud and noncompliance. The Division also authorizes payments and benefits from the SIF and administers the Line of Duty and Tort Victims' Compensation Programs.

## ANNA S. HUI *DEPARTMENT OF LABOR & INDUSTRIAL RELATIONS DIRECTOR*



Anna Hui was appointed Director of the Missouri Department of Labor and Industrial Relations in March of 2017 and confirmed by the Senate in January 2018, making her the first American of Asian descent to serve in the governor's cabinet in Missouri history.

During her career, she served as Chief of Staff to former U.S. Department of Labor Secretary Elaine Chao and as Acting Director of the Illinois Department of Labor. Anna is the Immediate Past President of the International Association of Industrial Accidents Boards and Commissions. She has also served as the President of the National Association of Government Labor Officials (NAGLO) 2018-2020 and Board President of the National Association of State Workforce Agencies (NASWA) 2019-2020. She received a J.D. from Loyola University Chicago School of Law, an M.S.M. and an M.B.A. from the University of Maryland University College (UMUC) and a B.S. in Psychology from the University of Illinois at Urbana-Champaign (UIUC).



Ben Qualls joined the Division of Workers' Compensation (DWC) in 2004, holding various roles before moving up to a Senior Research/Data Analyst role supporting both the statewide COVID Fusioncell response effort and DWC Modernization Project. He became Deputy Director of DWC in June of 2022 and is currently serving dual roles as Acting Division Director and Deputy Division Director, as of November of 2024. Ben holds a Bachelor's Degree in Business Administration with an emphasis in Finance and Banking and a Minor in Economics from the University of Missouri-Columbia, as well as industry certifications Professional Scrum Master I – PSM I and Professional Scrum Product Owner I – PSPO I (issued by Scrum.org), Certified Change Practitioner (issued by Prosci, Inc.) and Electronic Data Interchange (EDI) Claims Professional (issued by IAIABC).

## ASSESSMENTS & EXPENDITURES

### WORKERS' COMPENSATION ADMINISTRATIVE FUND TAX & SURCHARGE

Missouri imposes a workers' compensation administrative tax on all workers' compensation insurance carriers and self-insured employers and an administrative surcharge on every workers' compensation deductible plan policyholder. Section 287.690, RSMo., authorizes the imposition of an administrative tax not to exceed 2.0% and §287.716 authorizes an administrative surcharge at the same rate as the administrative tax. Administrative tax and administrative surcharge revenues fund administration of the workers' compensation law.

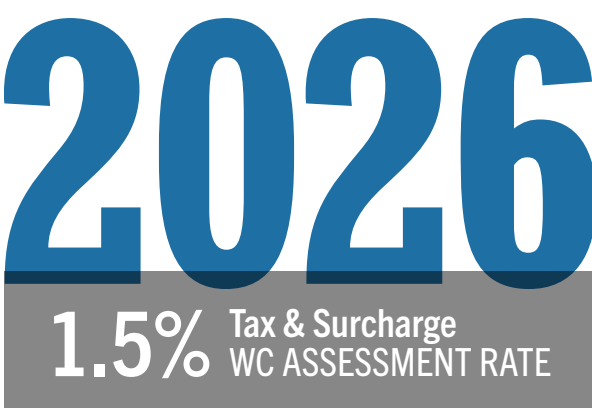
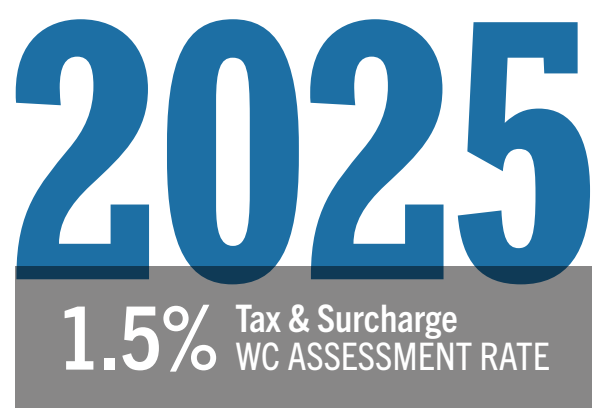
The Division is modernizing its legacy system, a mix of in-house, custom-developed applications limited in the ability to handle advancements in technology, legislative mandates, and the changing needs of DWC stakeholders. The new system, Work Comp Connect, will have self-service options for injured workers, attorneys, health care providers, self-insured companies, employers, carriers and third party administrators.

Work Comp Connect will be implemented in two phases with each phase having multiple releases. Phase 1

includes efficiencies in docket scheduling and hearing notification for adjudication offices and Labor and Industrial Relations Commission. The Division will also migrate to EDI 3.1 accepting both First Report of Injury (FROI) filed and Subsequent Report of Injury (SROI) reporting.

Each year, the DWC Director estimates the amount of revenue required to administer the workers’

compensation program and determines the rate for the following calendar year. If the estimated available balance of the fund on Dec. 31 of the year the tax rate determination is made falls below 110% of the previous year’s expenses plus any additional revenue required due to new statutory requirements given the division by the general assembly, the Director shall impose a tax not to exceed 2.0%. For calendar year 2026, the administrative tax and surcharge will be 1.5%.



CASH BALANCE (JAN. 1, 2025)	\$23,953,625
REVENUE:	
Tax & Surcharge Collections	\$28,817,250
Interest	\$843,914
Miscellaneous Receipts	\$353,818
TOTAL REVENUE	\$30,014,982
EXPENDITURES:	
Administrative Costs	\$24,778,161
TOTAL EXPENDITURES	\$24,778,161
CASH BALANCE (DEC. 31, 2025)	\$29,190,446



## SECOND INJURY FUND SURCHARGE & SUPPLEMENTAL SURCHARGE

Section 287.715, RSMo., authorizes the imposition of a Second Injury Fund (SIF) Surcharge that shall not exceed 3.0%. Section 287.715.6, RSMo., (Supp. 2023) authorizes the imposition of a SIF supplemental surcharge not to exceed 1% through calendar year 2026.

The revenue generated by the SIF surcharge and the SIF supplemental surcharge is used to pay benefit and expense liabilities of the fund. For calendar year 2026, the SIF surcharge will be 3.0% and the SIF supplemental surcharge will not be required and set at 0.0%.

## SECOND INJURY FUND BALANCE AND EXPENDITURES

CASH BALANCE (JAN. 1, 2025)	\$48,093,098
REVENUE:	
Surcharge Collections	\$60,947,613
Interest	\$1,615,692
Miscellaneous Receipts	\$165,669
TOTAL REVENUE	\$62,728,974
EXPENDITURES:	
Benefit Disbursements	\$63,145,334
Administrative Costs	\$5,940,736
TOTAL EXPENDITURES	\$69,086,070
CASH BALANCE (DEC. 31, 2025)	\$41,736,002

2025

3% Surcharge  
SIF ASSESSMENT RATE

0% Supplemental Surcharge  
SIF ASSESSMENT RATE

2026

3% Surcharge  
SIF ASSESSMENT RATE

0% Supplemental Surcharge  
SIF ASSESSMENT RATE

# MODERNIZATION PROJECT

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During 2025, the Division continued to work closely with Objectstream, Inc. (Phase 1 implementation vendor) and CSG, the Division's Independent Verification & Validation (IV&V) advisor, making significant progress on Work Comp Connect (WCC) in Application Development and Unit Testing for all the major components of the application, including the EDI 3.1 upgrade, Adjudication, Case Management, Enterprise Functions, and Self-Service Portal. Significant progress was also made in data migration from Automated Integrated Claims System (AICS) into WCC, where the teams have refined and tested the code and successfully executed multiple iterations of migration.

Two important decisions were made regarding the project schedule during the year. The first was to implement Phase 1 in four releases, with the first release (P1R1) having the bulk of the functionality. The second was to change the P1R1 go-live date to March 28, 2026, due to unforeseen development dependencies, complexities and delays.

The teams are currently working through the final stages of development and unit testing and reducing the inventory of outstanding bugs. The next important milestone for the project is to start System Integration Testing (SIT). This will be the first opportunity to test the system in an end-to-end manner and an estimated timeline for completion and Phase 1 Go-Live.

Objectstream is actively completing tasks to meet the established entry criteria for SIT and they will be responsible for executing SIT. At the same time, the Division is creating a detailed plan for User Acceptance

Testing (UAT), which will be the Division's opportunity to test the complete system before it is deemed ready for production.

DWC has completed all tasks needed to get ready for Phase 2. The completed procurement packet is with Purchasing and the dates for releasing the Request for Proposal will be decided based upon the implementation dates for Phase 1.

A Modernization Program update was provided during the 30th DWC Educational Seminar. The Division presented on the need for modernization, work accomplished, and a general outline of system capabilities. DWC also hosted a Work Comp Connect booth, where attendees were able to see demos of the WCC system and assess the features and functionality.

Organizational Change Management (OCM) continued to be an important focus area for the team. Activities included distributing a regular newsletter for internal stakeholders, providing a quarterly update for external stakeholders, and conducting quarterly town hall meetings. A monthly WCC Forum was introduced to educate internal stakeholders on the capabilities of the new system, and it has been well received. A poster describing the upcoming milestones starting from SIT has been created with assistance from DOLIR Communications Unit and has been displayed in all DWC offices.



# ENTERPRISE FUNCTIONS

The Enterprise Functions Unit supports functions Division-wide by providing data analytics, statistical reporting, organizational change management, program management, training, and process improvement. The Unit assists in distributing mail, account administration,

equipment management, and technical assistance for the Division. The Unit assists the other units within the Division by developing ways to monitor and track their statutory requirements under Chapter 287. Specifically, the Unit completes the Division's Annual Report.

# CASE MANAGEMENT

## INJURY PROCESSING

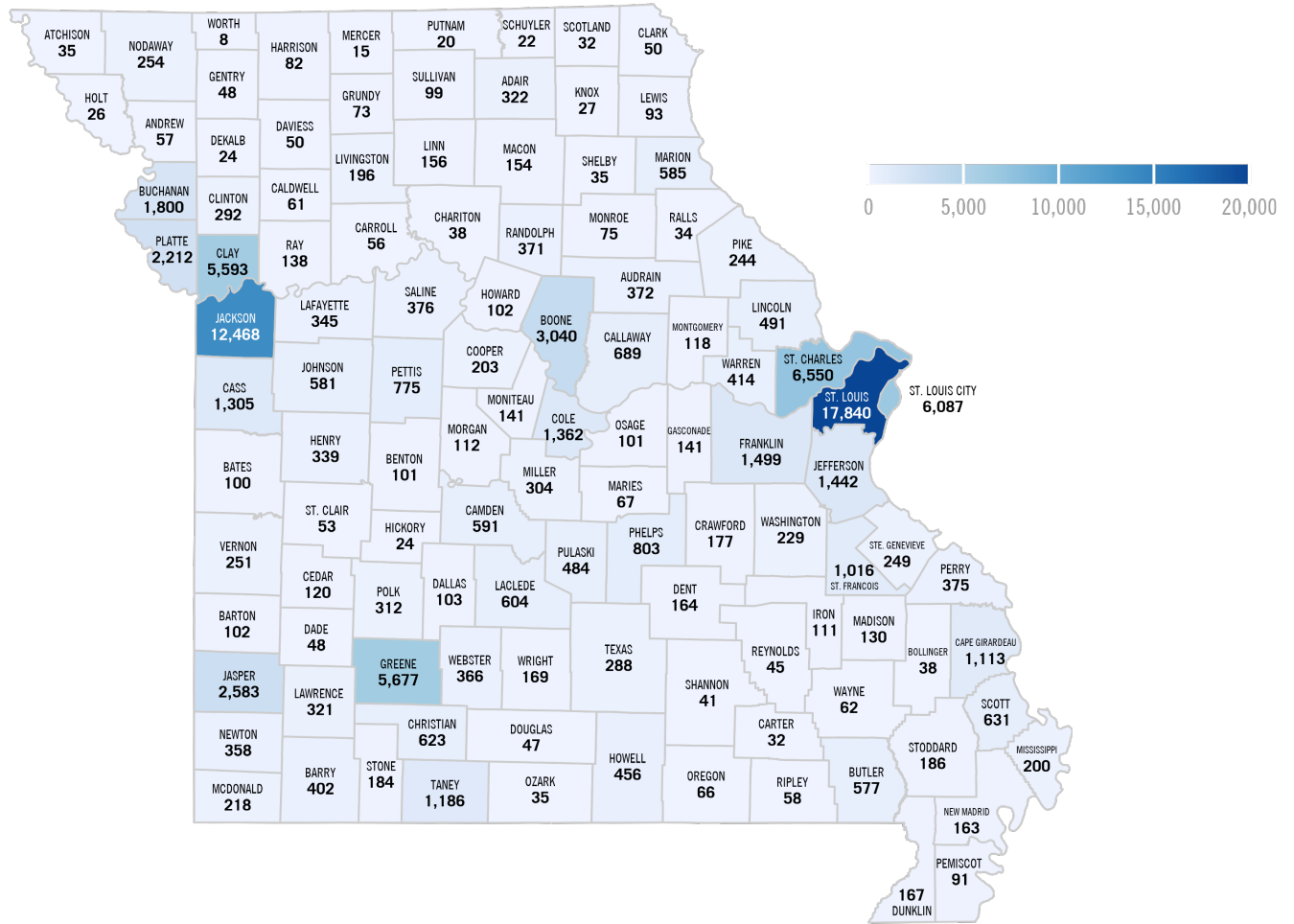
The Case Management Unit processes paper and electronic filings made by external parties, including documents initially filed at each of the Division's seven Adjudication offices.

This unit's functions include claims processing, case review, paper imaging, document management and EDI monitoring.

## FIRST REPORTS OF INJURY (FROI) FILED

2022	91,681
2023	90,041
2024	90,815
2025	93,609

## FIRST REPORTS OF INJURY FILED BY COUNTY

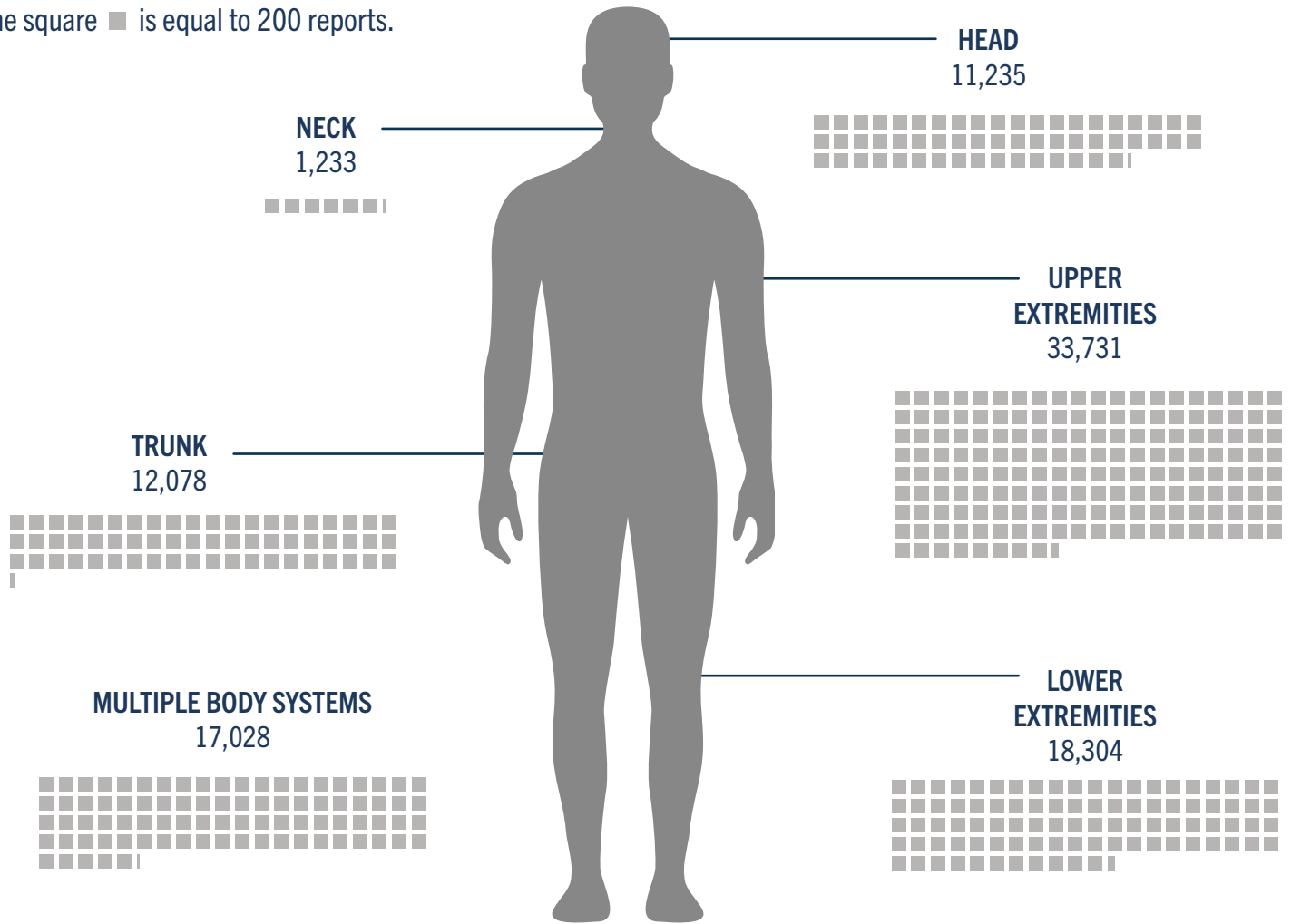


## FIRST REPORTS OF INJURY FILED BY AGE GROUP

	AGE GROUP	REPORTS
	10-15	23
	16-19	3,318
	20-29	23,356
	30-39	20,699
	40-49	17,359
	50-59	15,844
	60-69	10,707
	70-79	2,029
	80-89	254
	90-99	12
	Unknown	8

## FIRST REPORTS OF INJURY FILED BY BODY PART

One square ■ is equal to 200 reports.



## FIRST REPORTS OF INJURY FILED BY INDUSTRY (TOP 10)

INDUSTRY	REPORTS
Health Care & Social Assistance	18,769
Manufacturing	12,349
Retail Trade	10,798
Public Administration	9,461
Transportation & Warehousing	6,497
Finance & Insurance	5,216
Accommodation & Food Service	4,943
Educational Services	4,356
Construction	4,355
Administration & Support & Waste Management & Remediation Services	3,601



# CLAIMS FOR COMPENSATION

An employee may contact the Dispute Management Specialist for assistance and/or file a Claim for Compensation with the Division if they believe they are not receiving benefits they are entitled to under the Workers' Compensation Law. An employee may opt to obtain legal representation to file a Claim for Compensation with the Division.

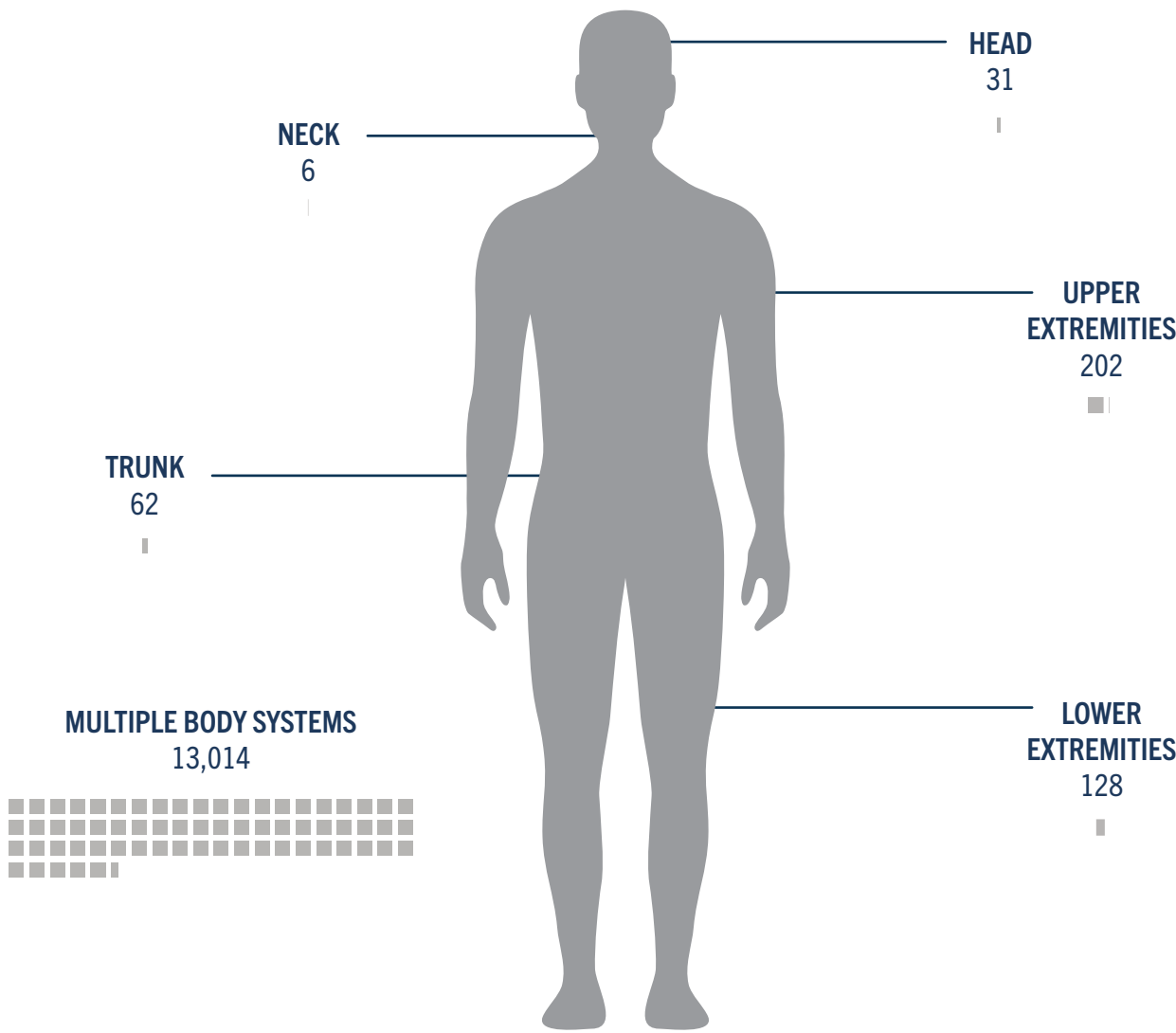
The filing of a Claim initiates a contested case proceeding where the Administrative Law Judge (ALJ)

As of Dec. 31, 2025, a total of 23,623 Claims for Compensation were pending before the Division.

Claims may be resolved through the issuance of an award, a compromise settlement, or a dismissal. Case resolution time frames vary based on multiple factors including body part injured, employment, disability plan, treatment plan and for each resolution type. Each adjudication office provides prehearing and mediation services throughout the life of a Claim.

## CLAIMS FOR COMPENSATION FILED BY BODY PART

One square ■ is equal to 200 claims.



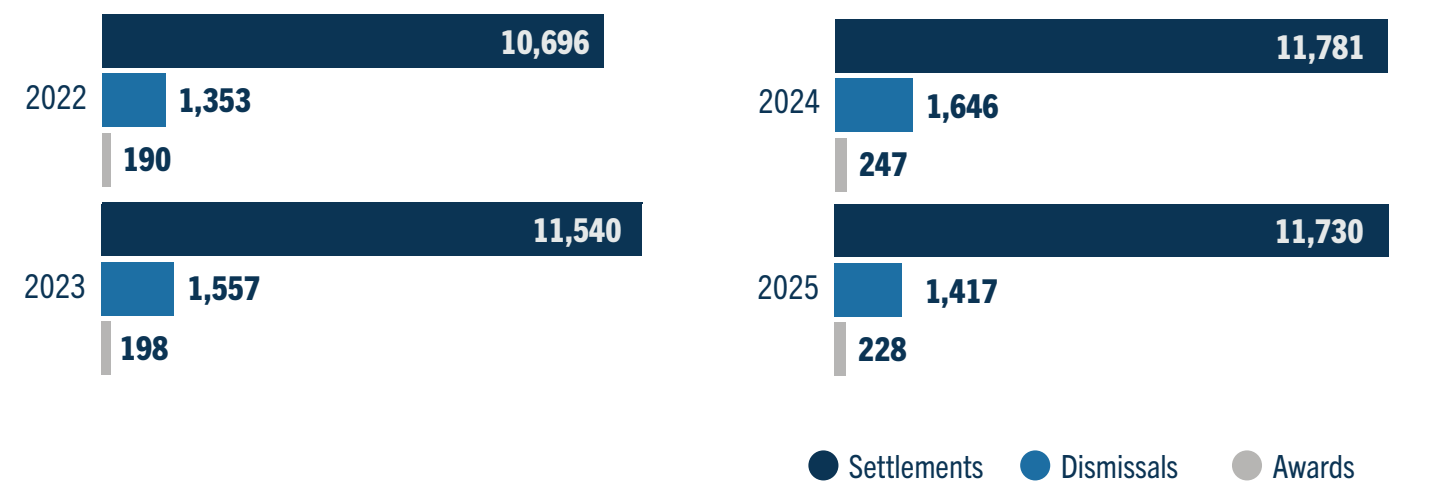
CLAIMS FOR COMPENSATION FILED BY YEAR



CLAIMS FOR COMPENSATION BY INDUSTRY (TOP 10)

INDUSTRY	CLAIMS
Manufacturing	2,242
Public Administration	1,668
Health Care & Social Assistance	1,606
Transportation & Warehousing	1,237
Retail Trade	1,155
Unknown	942
Construction	878
Administrative & Support & Waste Management & Remediation Services	606
Finance and Insurance	602
Wholesale Trade	541

CLAIMS FOR COMPENSATION RESOLUTIONS



# OCCUPATIONAL DISEASES

Section 287.067.1, RSMo., defines an occupational disease (OD) as an identifiable disease arising with or without human fault out of and in the course of employment.

To be compensable under Chapter 287, the occupational exposure must be the prevailing factor in causing both the resulting medical condition and disability. In 2025, 691 claims were filed for occupational diseases.

# 691

TOTAL OCCUPATIONAL  
DISEASE CLAIMS

## OD CLAIMS BY INDUSTRY (TOP 10)

INDUSTRY	CLAIMS
Manufacturing	202
Unknown	117
Public Administration	110
Retail Trade	41
Health Care & Social Assistance	33
Transportation & Warehousing	31
Construction	30
Administrative & Support & Waste Management & Remediation Services	21
Finance & Insurance	20
Wholesale Trade	18

## OD CLAIMS BY NATURE OF INJURY (TOP 10)

NATURE OF INJURY	CLAIMS
All Other Occupational Disease NOC	410
Carpal Tunnel Syndrome	87
Mental Stress	66
Asbestosis	35
Respiratory Disorders	35
Cancer	15
Poisoning - Chemical	13
Loss of Hearing	12
Mental Disorder	6
Dermatitis	5

**OD CLAIMS DUE TO TOXIC EXPOSURE** as set forth in §287.020.11, RSMo.



**WORKERS’ COMPENSATION PRIMARY INJURY FUNNEL**

Statistics below portray an injury’s resolution through the workers’ compensation process.



**CUSTOMER SERVICE**

The Division is required to maintain a public information program that provides assistance to all parties including injured workers, employers, insurers, and lawyers. The Division’s Customer Service Representatives received a total of 18,625 calls in 2025 beyond those calls received by Docket Clerks in our Adjudication offices.

The Unit may also process requests for assistance coming through the Division’s website to include Sunshine Law requests and requests for Proof of Coverage.



# MEDICAL FEE DISPUTES

The Medical Fee Dispute Program allows health care providers to file an application for reimbursement of disputed, outstanding charges and fees relating to treatment and services provided to injured employees. In 2025, the Unit processed 88 applications for direct payment and 2,217 applications for payment of

additional reimbursement. The Medical Fee Dispute Program received 162 applications for “reasonableness” disputes, defined as under \$1,000, during the calendar year 2025. Requests for an Administrative Ruling were submitted in 90 cases.

## MEDICAL FEE DISPUTE DOCUMENTS PROCESSED





# FATALITIES

An employer must report fatalities to the Division through the filing of a FROI within 30 days. A Claim for Compensation may be filed by other parties to the Claim. The injury may or may not be determined to be a

compensable injury that caused the death of the injured worker. An ALJ has jurisdiction to determine compensability of an injury resulting in death based upon evidence presented.

## FATALITIES BY CAUSE (TOP 10)

CAUSES	FATALITIES	PERCENT
Other-Miscellaneous	19	19.79%
Unknown	13	13.54%
Motor Vehicle (MV), NOC	8	8.3%
Other Than Physical Cause of Injury	7	7.29%
Struck By Motor Vehicle	6	6.25%
Absorption, Ingestion, Inhalation, NOC	5	5.21%
MV Collision with Another Vehicle	5	5.21%
Cumulative, NOC	4	4.17%
Rollover of Vehicle	4	4.17%
MV Collision With Fixed Object	3	3.13%

## FATALITIES BY AGE GROUP

AGE GROUP	FATALITIES
16-19	2
20-29	9
30-39	13
40-49	16
50-59	22
60-69	23
70-79	9
80-89	2
90-99	0
Unknown	0

## FATALITIES BY INDUSTRY (TOP 10)

INDUSTRY	FATALITIES	PERCENT
Manufacturing	14	14.58%
Public Administration	14	14.58%
ASWMRS <sup>1</sup>	11	11.46%
Unknown	10	10.42%
Transportation & Warehousing	10	10.42%
Wholesale Trade	8	8.33%
Construction	5	5.21%
Information	5	5.21%
Retail Trade	5	5.21%
Arts, Entertainment, & Recreation	3	3.13%

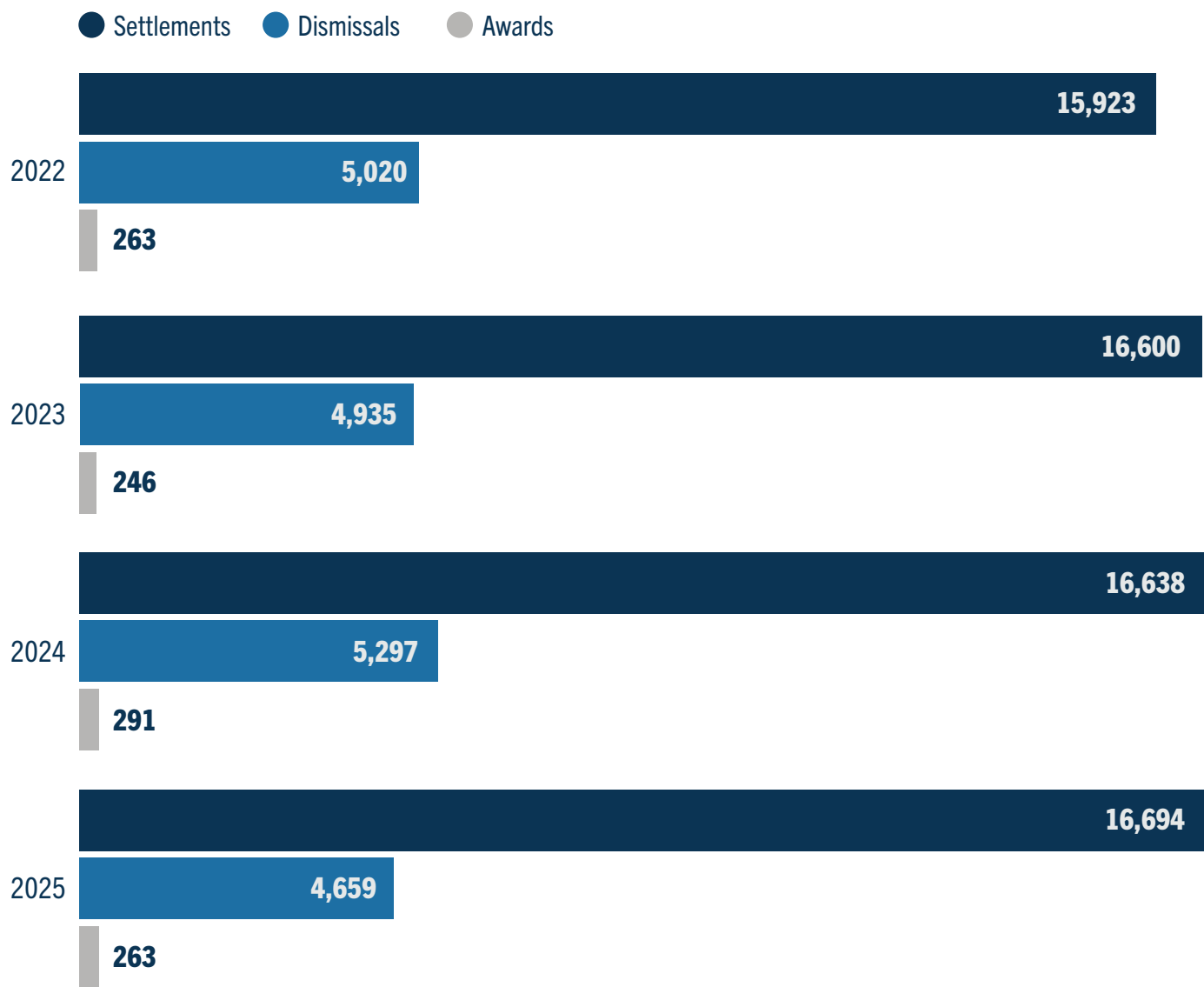
<sup>1</sup>Administrative & Support & Waste Management & Remediation Services

# ADJUDICATION

The Division’s statutory responsibility to adjudicate and resolve disputes under the law is fulfilled by the four Chief Administrative Law Judges with oversight of seven physical adjudication offices in four Adjudication Regions spread throughout the State of Missouri. The Administrative Law Judges, Court Reporters and Docket Clerks provide services to the parties to a Claim or case.

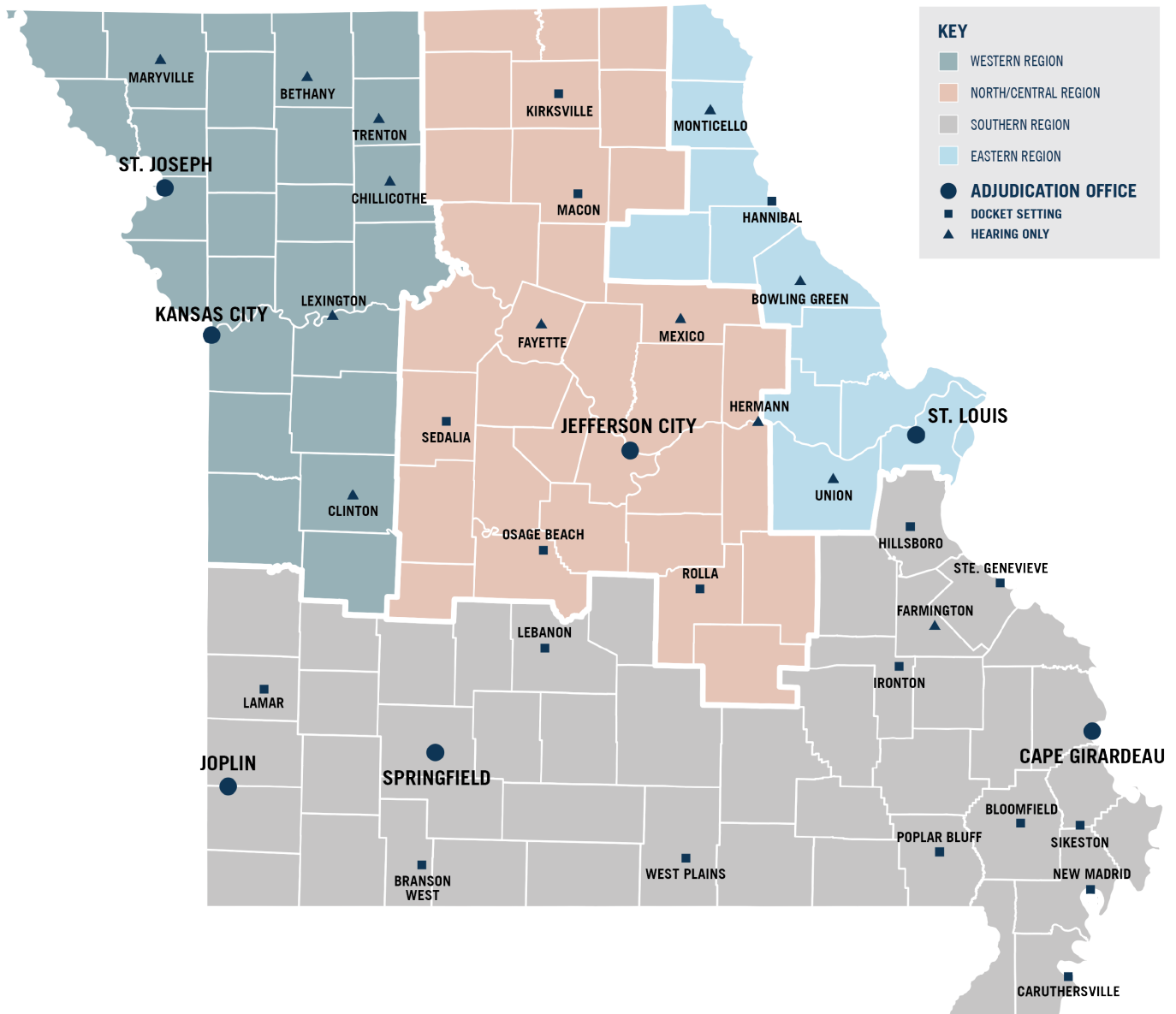
The Division is able to place voluntary settlement conferences, mediations, hardship hearings and dismissal settings on their dockets to be held by phone, virtually and in person. The prehearing status updates are required by the Administrative Law Judges during the life of a Claim.

## CASE RESOLUTION COUNTS\*



*\*Case Resolution Counts include both Primary Injury and Second Injury Fund resolutions.*

# 4-REGION ADJUDICATION OFFICE MAP



<b>WESTERN REGION</b> Chief ALJ: Angie Heffner <b>KANSAS CITY</b> Kenneth Cain Kimberley Fournier Caroline Mudd Lawrence Rebman Kevin Thomas  <b>ST. JOSEPH</b> Ryan Asbridge	<b>NORTH/CENTRAL REGION</b> Chief ALJ: Lucas Boling <b>JEFFERSON CITY</b> Jay Ashcroft Bruce Farmer	<b>SOUTHERN REGION</b> Chief ALJ: Karen Johnson <b>CAPE GIRARDEAU</b> Maureen Byrne Carl Strange Amy Young  <b>JOPLIN</b> Karen Fisher  <b>SPRINGFIELD</b> Skyler Burks Kevin Elmer	<b>EASTERN REGION</b> Chief ALJ: Jason Tilley <b>ST. LOUIS</b> Karla Boresi Suzette Flowers Melissa Gilliam Kathleen Hart Joseph Keaveny Edwin Kohner John Ottenad Cole Rosenblum
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## DOCKET SETTINGS

LOCAL OFFICE	CONFERENCES	DISMISSALS	MEDIATIONS	PREHEARINGS	HARDSHIP HEARINGS	FINAL HEARINGS	TOTAL
Cape Girardeau	686	54	1,282	2,708	1	31	4,762
Jefferson City	942	164	876	1,623	11	18	3,634
Joplin	281	35	401	720	3	13	1,453
Kansas City	1,118	783	1,711	3,411	34	114	7,171
Springfield	1,097	297	1,036	3,236	8	29	5,703
St. Joseph	273	68	175	395	1	1	913
St. Louis	2,529	632	5,256	20,416	33	241	29,107
TOTAL	6,926	2,033	10,737	32,509	91	447	52,743

# BENEFITS ADMINISTRATION UNIT

The Benefits Administration Unit is responsible for tasks associated with the Second Injury Fund, Dispute Management, the Line of Duty Compensation Fund, and the Tort Victims’ Compensation Fund.

## SECOND INJURY FUND

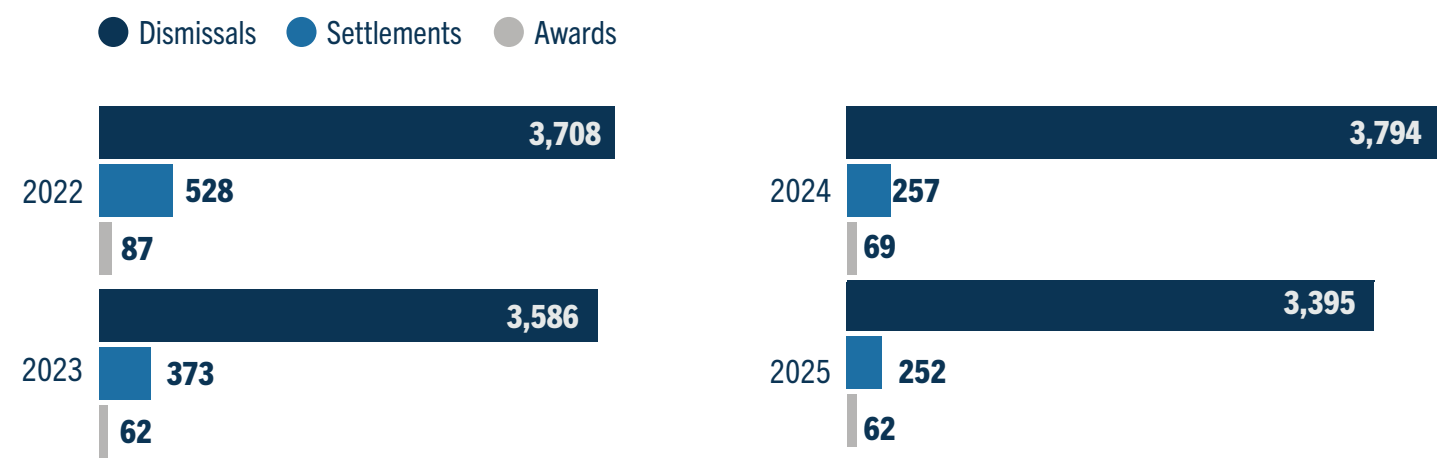
The Second Injury Fund (SIF) liability is set forth in §287.220, RSMo. When the SIF statute is applicable, the employer is liable only for the amount of disability caused by the employee’s current or last injury, and the SIF is liable for the amount of the increase in disability caused by the synergistic effect of the two injuries. As a result, the SIF provides the employers with protection in hiring an employee who has a preexisting disability.

For Claims filed for injuries after Jan. 1, 2014 (or post-2014 injury), the employee has to prove that a qualifying preexisting disability, combined with the disability from the primary injury, results in permanent total disability. Claims for Compensation filed against the SIF are resolved by dismissal, settlement, or issuance of an

award. All awards issued by ALJs are issued after a hearing and may determine whether the claimant is eligible for SIF benefits under the statute or is not eligible for SIF benefits based on the evidence presented at the hearing. All awards are subject to appeal as provided by law. As of Dec. 31, 2025, there were 9,010 open SIF claims pending before the Division.

Section 287.715 provides for the collection of an annual surcharge not to exceed three percent from every authorized self-insurer and every workers’ compensation policyholder insured in Missouri. To address the solvency issues facing the SIF, §287.715.6 authorizes the Division Director to collect a supplemental SIF surcharge not to exceed one percent through calendar year 2026.

## SECOND INJURY FUND RESOLUTIONS





## SECOND INJURY FUND CLAIMS FOR COMPENSATION FILED

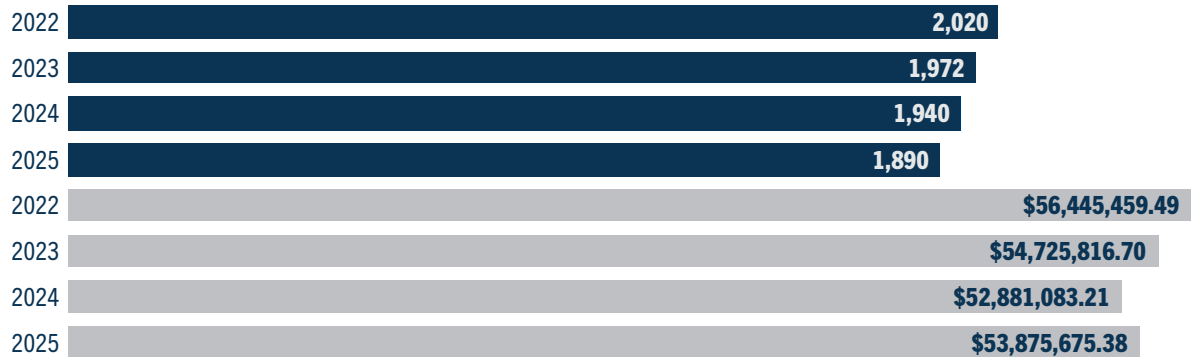


## AGGREGATED BENEFIT PAYMENTS

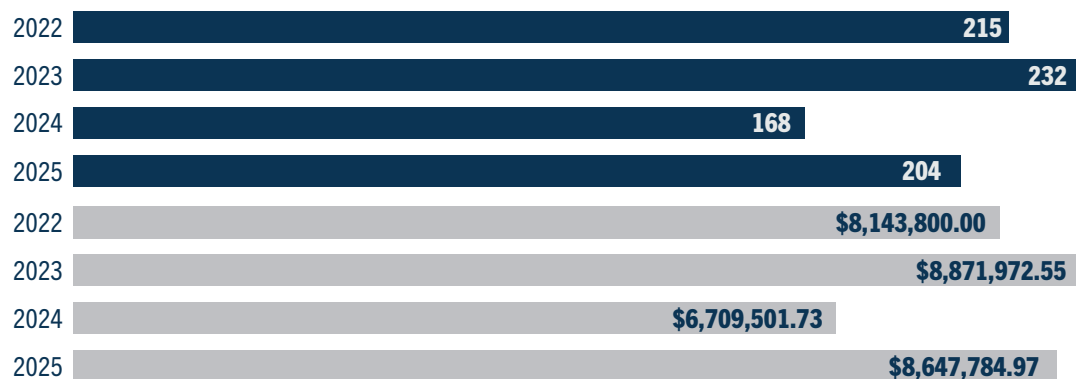
The charts below depict the aggregated payments made by benefit type and the number of recipients receiving said benefits, by calendar year.

● Recipient ● Benefit

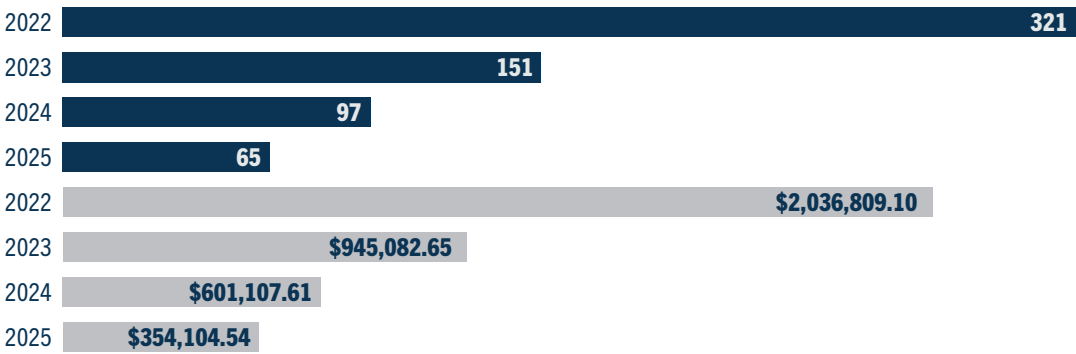
### PERMANENT TOTAL DISABILITY - LIFETIME



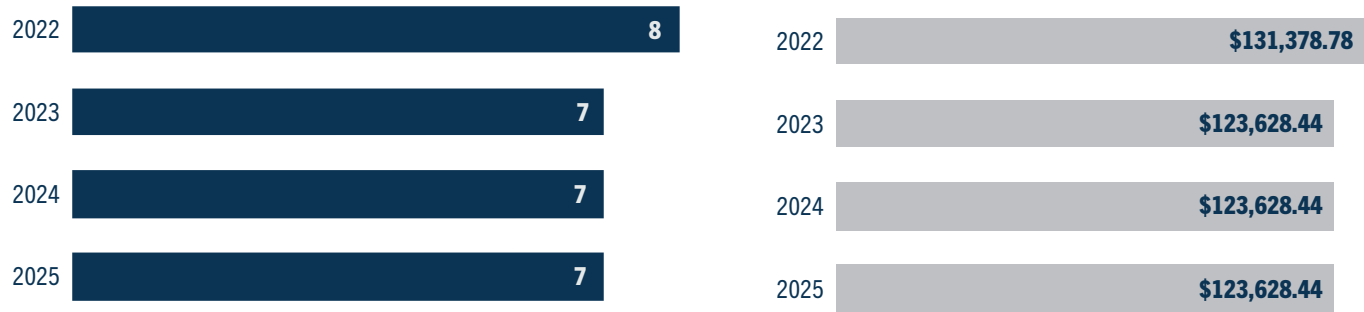
### PERMANENT TOTAL DISABILITY - LUMP SUM



PERMANENT PARTIAL DISABILITY



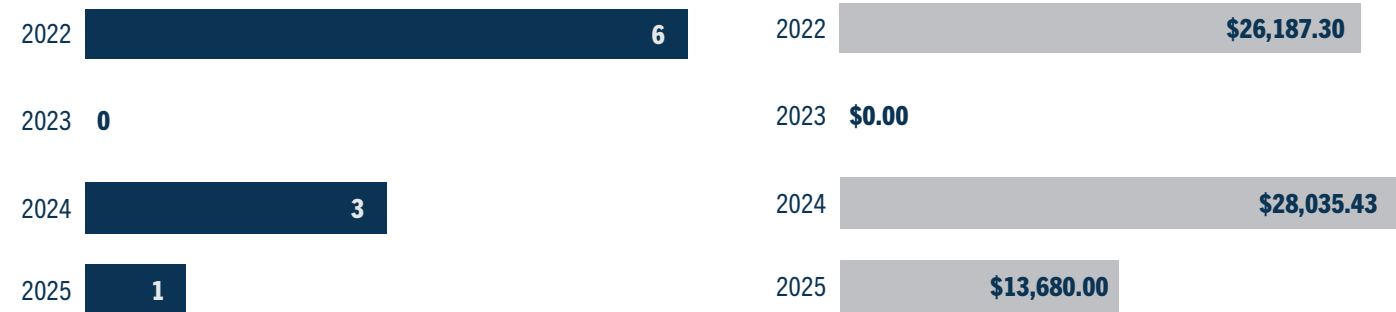
DEATH



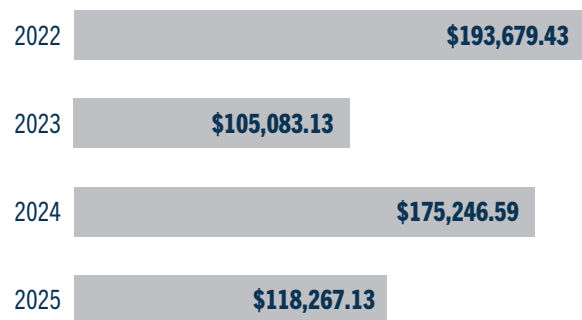
REHABILITATION



LOST WAGE



# MEDICAL



# DISPUTE MANAGEMENT

The Dispute Management Unit (DMU) program offers voluntary early intervention services to mediate disputes that arise between the parties after a workplace injury occurs and before a Claim for Compensation is filed. This process is designed to benefit all parties by allowing an exchange of information and records to resolve issues without incurring litigation costs. Agreements that are reached between the parties remain confidential.

Because Dispute Management is voluntary, when mediation is rejected or fails, the party originally requesting mediation services is advised that further adjudication steps are available including filing of a Claim and determination by an Administrative Law Judge (ALJ). Once a written claim is filed, Dispute Management is no longer available to either party as the case has become a contested proceeding.

# LINE OF DUTY COMPENSATION FUND

The Line of Duty Compensation Act provides for benefits, separate and apart from workers’ compensation death benefits, paid from the Line of Duty Compensation Fund to the survivors of certain individuals who are killed in the line of duty. These individuals include air ambulance pilots, air ambulance registered professional nurses, emergency medical technicians, firefighters, law enforcement officers, and volunteer firefighters.

Effective Aug. 28, 2018, the Missouri Legislature expanded the class of individuals who are entitled to line of duty benefits. Most recently, effective Aug. 28, 2025, the Missouri Legislature expanded the compensable causes of being killed in the line of duty claims to include illness and increased the benefit amount from \$25,000 to \$100,000. There were 11 Line of Duty Claims received and 3 Line of Duty awards issued in 2025.

11

3

LINE OF DUTY CLAIMS RECEIVED

LINE OF DUTY AWARDS ISSUED

# TORT VICTIMS' COMPENSATION FUND

Chapter 537, RSMo., requires the Division of Workers' Compensation to administer the Tort Victims' Compensation Fund which was created to support those injured due to another's negligence or recklessness who are unable to obtain full compensation for their injuries.

Awards are limited to \$300,000, and payments are prorated based on monies appropriated by the legislature. As of January 2026, the Division is unable to make any payments from the Fund pursuant to a court issued injunction.

# SELF-INSURANCE

The Division's Self-Insurance Unit is responsible for authorizing and regulating all self-insured employers in Missouri. The Self-Insurance Unit oversees roughly 30% of the workers' compensation insurance market (based on premium) as many employers utilize the option to self-insure their obligations. The Unit must ensure that all self-insured employers comply with Chapter 287, RSMo., and follow 8 CSR 50-3.010. The Unit's primary

functions consist of evaluating applications to self-insure submitted by employers and, providing oversight and assistance to current self-insured entities. Oversight requirements include filing timely self-insurer annual reports, posting appropriate levels of security, and complying and meeting claims best practices and safety obligations.

## SELF-INSURANCE COUNTS



\*Numbers provided are based on counts as of January 1 of the indicated year.

## SELF-INSURERS BY INDUSTRY

INDUSTRY	SELF-INSURERS
Services	90
Manufacturing	32
Public Administration	21
Retail Trade	19
Transportation & Public Utilities	15
Wholesale Trade	8
Finance, Insurance, & Real Estate	5
Agriculture, Forestry, & Fish	3
Construction	3

## MISSOURI WORKERS' SAFETY PROGRAM (MWSP)

The Missouri Workers' Safety Program was created to help employers improve workplace safety and reduce workers' compensation insurance costs. The Missouri Workers' Safety Program (MWSP) offers free safety and health services to Missouri businesses. MWSP can answer safety and health questions, survey facilities to help identify hazards and safety violations, review or provide written safety programs, assist in accident

investigations, or help develop safety training programs. Workers' Safety also works to ensure that Missouri businesses have access to individualized safety and health resources through their workers' compensation insurance carrier and also maintains a list of certified safety consultants and engineers who can offer independent services.

### CERTIFICATIONS COMPLETED

131  
250  
153

INSURANCE CARRIER GROUPS

SAFETY CONSULTANTS OR ENGINEERS

PHYSICAL REHABILITATION FACILITIES



## SAFETY AUDITS CONDUCTED

TYPE	AUDITS
Requests for Services	4
Rehabilitation Facilities	27
Self-Insurance	0
GRAND TOTAL	31

## FRAUD & NONCOMPLIANCE

The Fraud and Noncompliance Unit promotes a safe, supportive, fair, and equitable work environment by preserving the integrity of Workers’ Compensation Laws. The Fraud and Noncompliance Unit investigates all allegations of fraud and noncompliance with Chapter 287, RSMo. Examples include employee misclassification, failure to ensure liability

by not having workers’ compensation insurance, preparing or providing invalid certificates of insurance, presenting false or fraudulent claims, failing to report workplace injuries, and making false statements to obtain or deny a benefit. The Unit also serves all stakeholders by providing education and awareness through outreach.

177

NONCOMPLIANCE INVESTIGATIONS CONDUCTED

100

FRAUD INVESTIGATIONS CONDUCTED

70

REFERRALS TO THE ATTORNEY GENERAL’S OFFICE

## EMPLOYER EXEMPTIONS

The Employer Exemptions Program authorizes corporations that meet statutory officer and employee requirements the ability to exempt themselves from Missouri workers’ compensation laws. The Employer Exemptions Program also

provides education to employers, employees, and other stakeholders regarding the requirements of businesses to insure their liability.

## RELIGIOUS EXCEPTIONS

The Religious Exception Program grants workers’ compensation exceptions to employees who are members of recognized religious entities that are conscientiously opposed to acceptance of public or private insurance benefits (as defined by federal law). Both the employer and employee

must meet the statutory requirements. In 2025, the Unit granted 335 religious exceptions certificates from 91 separate employers and 139 rescissions for employment separations.

335

EMPLOYEES APPROVED  
FOR RELIGIOUS EXCEPTION  
CERTIFICATES

139

RESCISSION GRANTED FOR  
EMPLOYMENT SEPARATIONS

91

SEPARATE EMPLOYERS FOR  
THE APPROVED RELIGIOUS  
EXCEPTIONS CERTIFICATES

## PENALTIES RECEIVED\*

YEAR	FRAUD	NONCOMPLIANCE	TOTAL
2022	\$98,660.09	\$238,530.69	\$337,190.78
2023	\$8,428.36	\$76,572.17	\$85,000.53
2024	\$13,936.00	\$89,861.85	\$103,797.85
2025	\$8,890.44	\$136,401.61	\$145,292.05

\*Penalties received include those imposed in previous years. Many penalties are paid in monthly installments over several years.

REPORT FRAUD/NONCOMPLIANCE or REQUEST A PRESENTATION:  
1-800-592-6003 | [FraudAndNoncompliance@labor.mo.gov](mailto:FraudAndNoncompliance@labor.mo.gov)



# MISSOURI DWC CONTACTS

## **Central Office**

P.O. Box 58  
Jefferson City, MO 65102-0058  
[labor.mo.gov/dwc](http://labor.mo.gov/dwc)  
(800) 775-2667

## **Missouri Department of Commerce and Insurance (DCI)**

Property and Casualty Section  
P.O. Box 690  
Jefferson City, MO 65102-0690  
573-751-3365 or 800-726-7390  
[insurance.mo.gov](http://insurance.mo.gov)

## **National Council on Compensation Insurance (NCCI)**

901 Peninsula Corporate Circle  
Boca Raton, FL 33487-1362  
Customer Service: 800-622-4123  
[ncci.com](http://ncci.com)

## **Box Account Set-up**

(800) 775-2667

## **Dispute Management**

(800) 775-2667

## **Fraud and Noncompliance**

(800) 592-6003

## **Case Management**

(800) 775-2667

## **Line of Duty**

573-751-7268

## **Medical Fee Dispute**

(800) 775-2667

## **Physical Rehabilitation Benefits**

573-751-7268

## **Physical Rehabilitation Facility Certification**

573-526-4945

## **Records Requests**

(800) 775-2667

## **Religious Exception**

573-751-3711

## **Self-Insurance**

573-751-3711

## **Second Injury Fund Benefits**

573-526-3876

## **Second Injury Fund Surcharge**

573-526-3543

## **Tort Victims' Compensation**

573-751-7268

## **Vocational Rehabilitation**

573-751-7268

## **Workers' Safety Program**

573-526-5757

# MISSOURI DWC CONTACTS

## **WESTERN REGION**

### **Kansas City**

Phone: 816-889-2481  
1410 Genessee St., Suite 210  
Kansas City, MO 64102  
KCDocketing@labor.mo.gov

### **St. Joseph**

Phone: 816-387-2275  
525 Jules St., Room 315 St.  
Joseph, MO 64501  
STJoeDocketing@labor.mo.gov

## **EASTERN REGION**

### **St. Louis**

Phone: 314-340-6865  
1390 Timberlake Manor Pkwy. 5th Floor, Ste 580  
Chesterfield, MO 63017  
STLDocketing@labor.mo.gov

## **NORTH/CENTRAL REGION**

### **Jefferson City**

Phone: 573-751-4231  
3315 West Truman Blvd.  
Jefferson City, MO 65109  
JCDocketing@labor.mo.gov

## **SOUTHERN REGION**

### **Cape Girardeau**

Phone: 573-290-5757  
3102 Blattner Dr., Suite 101  
Cape Girardeau, MO 63701  
CGDocketing@labor.mo.gov

### **Joplin**

Phone: 417-629-3032  
3311 Texas Ave.  
Joplin, MO 64804  
JoplinDocketing@labor.mo.gov

### **Springfield**

Phone: 417-888-4100  
1736 E. Sunshine, Suite 610  
Springfield, MO 65804  
SGFDocketing@labor.mo.gov



**Division of  
Workers' Compensation**

**P.O. Box 58  
Jefferson City, MO  
65102-0058**

**800-775-2667**

**[workerscomp@labor.mo.gov](mailto:workerscomp@labor.mo.gov)**

**[labor.mo.gov/DWC](http://labor.mo.gov/DWC)**



**DIVISION OF  
WORKERS'  
COMPENSATION**