

Missouri's fire service continues to face challenges related to the costs associated with providing worker's compensation insurance for firefighters, with serious impacts being felt by all fire departments, even more so in the volunteer firefighter community.

The Missouri Division of Fire Safety has seen an increase in the number of fire departments suffering from rising premium costs which result in serious financial constraints for the departments. As we know, many departments face day to day challenges just related to operational costs. Rising worker's compensation premiums have resulted in departments being forced to drastically cut their volunteer ranks. Just last week I was informed one rural fire protection district was forced to cut (27) volunteer firefighters from their ranks solely due to the doubling of worker's compensation premiums.

As you are aware, the worker's compensation market in Missouri for fire departments, associations and protection districts, both career and volunteer, is extremely limited, not to mention rising costs each and every year.

About two years ago I approached the Fire Service Alliance with this situation requesting an effort be undertaken to address this growing problem. At that time Chief Larry Boyle (Fenton Fire Protection District) stepped up and agreed to explore what might be needed to address the issue. I committed to Chief Boyle that I would assist him in any way possible to examine a potential solution.

Today, with Chief's Boyle's support and his affiliation with the Missouri Association of Fire Protection Districts (MAFPD) a possible option is being explored, which would be made available to all Missouri fire departments and not only those affiliated with MAFPD. To explore this option we need your assistance. Data specific to your current worker's compensation coverage is needed for a feasibility study and to further explore this avenue.

This is not an isolated problem and an issue we all need to join together so that a solution can potentially be identified. Please understand this is not an overnight fix, but until the data identified below can be collected we have no visibility of the overall issues facing Missouri's fire service.

I encourage you to consider taking a few minutes to submit the data and your quick response would be appreciated.

Please submit your responses via email to MOFIRESAFETY@gmail.com no later than **April 5th**.

I appreciate your time!