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9/26/18

Dr. Carter,

I am writing you in reference to the apprentice program and the issue you are having with employers stating they cannot get workers compensation on 16-18 year old. I am a Master Work Comp Advisor with the Institute of Work Comp Professionals and also an insurance producer with Winter Dent and Company.

The only question that is asked on a work comp application is if there are any employees under 16 or over 60. With that said your employers using the apprentices would be able to answer that no. When they hire one of these apprentices they do not need to notify their insurance carrier. I also spoke with Terri Sweeton who is field rep and claim specialist for MEM who is the largest writer of workers comp in the State of Missouri to get their opinion. She says they have no problem insuring 16-18 year old and that is very common practice for summer and temporary labor and they pay claims fairly often on this age employee and it is never a problem. If your prospective employers have any questions or concerns please feel free to have them reach out to me.



Steve Tade CIC, MWCA