



# KANSAS INSURANCE DEPARTMENT

*Vicki Schmidt, Commissioner*

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Contact: Tom Treacy  
[Thomas.Treacy@ks.gov](mailto:Thomas.Treacy@ks.gov)

## **Happy Labor Day to the workforce worth its weight in gold**

Topeka, Kan. – Peg legs, eye patches and pirate hooks; a life of pillaging, plundering and pilfering definitely came with many occupational risks. Those high-sea hazards also came insured with a first-of-its-kind monetary safety net. Payment for injury on the job was part of the pirate code and ultimately served as the foundation for modern workers compensation laws.

“Certainly, businesses hope to never have to use their workers compensation insurance, but it is a critical part of protecting a business and their employees,” said Kansas Insurance Commissioner Vicki Schmidt.

On Labor Day the country paid tribute to the societal contributions of the American worker. Workers compensation insurance is the safety net protecting today’s employees from the financial distress a workplace injury can cause. Here are a few things Kansans should know about employment and workers compensation insurance within the state:

1. All employers, except those with a gross annual payroll of \$20,000 or less or employers with specific agricultural exemptions, must provide workers compensation insurance for all employees.
2. The insurance companies that provide Kansas employers workers compensation insurance offer job safety training and consultation through accident prevention programs.
3. When an employee is injured working for an employer not lawfully insuring their workers, the state has additional safeguards in place. The workers compensation program, administered by the Kansas Insurance Department, is a pool of funds intended to fill the role of workers compensation insurance when a worker is injured on the job and their employer has not lawfully purchased workers compensation insurance.

Visit [insurance.kansas.gov/workers-comp/](https://insurance.kansas.gov/workers-comp/) for additional information about workers compensation insurance or call the Kansas Insurance Department at 1-800-432-2484.

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