

# Table of Contents

## **CHAPTER 1. WORKERS' COMPENSATION IN THE SYSTEM OF WAGE REPLACEMENT**

- § 1.1 Introduction
- § 1.2 The system of wage replacement for Massachusetts workers—  
Wage-loss protection for physical injury or illness
- § 1.3 The system of wage replacement for Massachusetts workers—  
Medical care and rehabilitation for physical injury or illness
- § 1.4 The system of wage replacement for Massachusetts workers—  
Protection for survivors and dependents of wage earners
- § 1.8 Comparison with tort remedy for personal injury

## **CHAPTER 2. HISTORY AND DEVELOPMENT OF WORKERS' COMPENSATION IN MASSACHUSETTS**

- § 2.3 Demands for a new system—The Elective Act, 1911 and the  
Compulsory Act, 1943
- § 2.5 Movement for legislative reform—1985
- § 2.6 Highlights of the 1985 Reform Act and Amendments
- § 2.8 Movement for legislative reform—1991
- § 2.11 Statutory construction—Liberal construction as the primary  
canon
- § 2.12 Statutory construction—Other criteria
- § 2.15 Retroactive application of the 1991 Reform Act
- § 2.16 Constitutionality of specific statutory provisions

## **CHAPTER 3. THE DEPARTMENT OF INDUSTRIAL ACCIDENTS**

- § 3.1 In general
- § 3.2 Director of Industrial Accidents [*Retitled*]
- § 3.3 The Division of Dispute Resolution
- § 3.4 The Division of Administration
- § 3.5 Regional offices
- § 3.6 Advisory Council on Workers' Compensation

## **CHAPTER 4. FUNDING**

- § 4.3 Fraud Bureau
- § 4.5 Division of Insurance

## **CHAPTER 5. JURISDICTION, EXTRATERRITORIALITY, AND CONFLICT OF LAWS**

- § 5.4 Jurisdiction based on contract of hire in Massachusetts
- § 5.5 Jurisdiction based on contract of hire in Massachusetts—Injury outside the Commonwealth
- § 5.6 Jurisdiction based on injury in Massachusetts
- § 5.7 Other bases for Massachusetts jurisdiction
- § 5.8 Successive compensation remedies in two separate states
- § 5.10 Extraterritorial effect of provisions affecting third party suits

## **CHAPTER 6. COVERAGE OF EMPLOYMENTS**

- § 6.1 In general
- § 6.2 Coverage of private employments—1972 Amendment
- § 6.3 Coverage of private employments before 1972 Amendment
- § 6.4 Public employees
- § 6.5 Corporate officers and stockholders
- § 6.6 Employers, partners, or trustees
- § 6.8 Minors and illegal aliens/undocumented workers [*Retitled*]
- § 6.10 Statutory exemptions from coverage
- § 6.11 Exemptions from coverage of employments

## **CHAPTER 7. COMPLIANCE WITH REQUIREMENT OF COVERAGE**

- § 7.1 By employer for whom act is compulsory
- § 7.2 New provisions relative to insurance and self and group self-insurance
- § 7.4 Claims against uninsured employers
- § 7.7 Identity of insured
- § 7.8 Extent of coverage provided by insurance policy
- § 7.10 Concurrent employment
- § 7.11 Multiple policies of insurance
- § 7.12 Cancellation
- § 7.13 Jurisdiction over questions of coverage
- § 7.15 The trust fund as a necessary party
- § 7.16 Opt-out provisions
- § 7.17 Employee leasing arrangements

## **CHAPTER 8. EMPLOYMENT STATUS**

- § 8.1 In general
- § 8.2 Employee-independent contractor distinction—Right to control
- § 8.3 Employee-independent contractor distinction—Method and manner of payment
- § 8.4 Employee-independent contractor distinction—Use of own or employer's equipment
- § 8.6 Employee-independent contractor distinction—Employer's right to discharge
- § 8.10 General and special employment—1969 Amendment

## TABLE OF CONTENTS

- § 8.12 Statutory employees—Insurer’s obligation to employees of uninsured subcontractors
- § 8.14 Statutory employees—“Part of or process in”—Construction and repair

## CHAPTER 9. PERSONAL INJURIES AND DISEASES

- § 9.1 In general
- § 9.2 No requirement of injury “by accident”—No need for specific incident, definite time, or unusual strain—Gradual accumulation of foreign substances
- § 9.3 Worker taken “as is”—Aggravation and original causation
- § 9.5 Diseases—Bodily wear and tear
- § 9.6 Diseases—Infectious and contagious diseases
- § 9.7 Personal injuries under the 1991 Reform Act
- § 9.8 Mental and emotional disorders
- § 9.9 Mental or emotional disabilities as “personal injury” (1985–1991)
- § 9.10 Mental and emotional disabilities resulting from personnel actions of the employer
- § 9.11 Date of injury
- § 9.12 Liability among successive insurers
- § 9.13 Liability among successive and competing insurers—Procedure—§ 15A-§ 10A
- § 9.19 Particular injuries and diseases—Back strains—Injuries to bones and joints
- § 9.23 Particular injuries and diseases—Eye conditions
- § 9.33 Particular injuries and diseases—Miscellaneous

## CHAPTER 10. ARISING OUT OF THE EMPLOYMENT

- § 10.1 Arising out of and in the course of employment—A unified test of work-connection
- § 10.2 The modern trend—*Caswell* (1940) overcomes *McNicol* (1913)
- § 10.4 Risks of injury from the employment environment
- § 10.7 Particular risks—Street risks
- § 10.8 Particular risks—Assaults
- § 10.9 Particular risks—Position risks (stray bullets and random automobiles)
- § 10.10 Particular risks—Falls
- § 10.11 Unexplained deaths—Prima facie evidence of compensability (§ 7A)
- § 10.12 Chain of causation
- § 10.13 Chain of causation—Effect of medical treatment—Refusal of operation
- § 10.14 Chain of causation—Subsequent injury from effects of compensable injury
- § 10.15 Chain of causation—Suicide

## **CHAPTER 11. ARISING OUT OF THE EMPLOYMENT—NATURE, CONDITIONS, OBLIGATIONS, AND INCIDENTS OF EMPLOYMENT**

- § 11.1 In general
- § 11.6 Acts for personal comfort—Resting or sleeping
- § 11.12 Acts beyond regular duty—For benefit of employee himself
- § 11.16 Recreational injuries
- § 11.17 Dual-purpose activities

## **CHAPTER 12. ARISING IN THE COURSE OF EMPLOYMENT**

- § 12.1 In general
- § 12.2 The going and coming rule
- § 12.3 The going and coming rule—Employer's premises
- § 12.4 The going and coming rule—Off-premises injuries
- § 12.5 The going and coming rule—Transportation as an incident of employment
- § 12.7 Traveling employees

## **CHAPTER 13. VOLUNTARY PAYMENT— AGREEMENTS AS TO COMPENSATION**

- § 13.1 In general
- § 13.3 Employer's report of injury
- § 13.4 Division's duty on receipt of notice of injury
- § 13.5 Insurer's duty on receipt of employer's notice or initial claim for weekly benefits
- § 13.6 Insurer's obligation on failure to act within 14 days
- § 13.7 Insurer's duty on receipt of an order, decision, or agreement indicating that benefits are due
- § 13.9 Prompt payment by insurer—Payment in a "timely fashion"
- § 13.10 Prompt payment by insurer—One hundred eighty days of no prejudice
- § 13.11 Prompt payment by insurer—Payment beyond 180 days
- § 13.12 Insurer's voluntary payment after 14 days—Agreement as to compensation
- § 13.13 Agreement as to compensation—Conclusiveness of agreement
- § 13.14 Agreement as to compensation—Enforcement and reformation
- § 13.15 Weekly payments

## **CHAPTER 14. MODIFICATION AND TERMINATION OF PAYMENTS**

- § 14.2 During the 180 day prompt payment period
- § 14.3 After the 180 day prompt payment period
- § 14.4 After the 180 day prompt payment period—Action of administrative judge; "fail-safe" provision
- § 14.5 In other cases, where payment not made in timely fashion
- § 14.6 Pension coordination

TABLE OF CONTENTS

**CHAPTER 15. THE CONTESTED CASE—  
PROCEDURE ON FILING CLAIM OR  
COMPLAINT; DISCOVERY;  
CONCILIATION**

- § 15.1 The contested case in general
- § 15.2 Claims—When claims should be filed
- § 15.3 Notice of injury—Knowledge as a substitute, timing, and want of notice excused
- § 15.4 Claims—Statute of limitations
- § 15.5 Excusing want of notice and, for injuries prior to January 1, 1986, late claim
- § 15.6 Complaints filed by the insurer
- § 15.7 Discovery by claimant and insurer
- § 15.8 Conciliation in the Division of Administration

**CHAPTER 16. THE CONTESTED CASE—  
PROCEDURE ON CONFERENCES,  
HEARINGS, REVIEWS, ENFORCEMENT,  
JUDICIAL REVIEW**

- § 16.1 In general
- § 16.2 Case flow and time limits before the Division of Dispute Resolution
- § 16.3 Consolidation of issues
- § 16.4 Necessary parties
- § 16.5 Joinder and interpleader
- § 16.6 Survival of claim in event of employee's death—Substitution of parties
- § 16.7 "Information available"—Discovery—Medical reports
- § 16.8 Stay of proceedings—Continuances
- § 16.9 Conference
- § 16.10 Action of administrative judge—Conferences
- § 16.11 Payment of temporary orders—Enforcement
- § 16.12 Appeals from conference orders
- § 16.13 Notice and location of hearing
- § 16.14 Pre-trial interrogation—Taking testimony outside the state or in a foreign country—Depositions
- § 16.15 Hearing—Procedure at start of hearing; issues; opening
- § 16.16 Hearing—Investigation by administrative judge
- § 16.17 Hearing—Witnesses; medical reports; depositions
- § 16.18 Hearing record
- § 16.19 Impartial physicians
- § 16.20 Res judicata and collateral estoppel—Effect of prior admissions or findings
- § 16.21 Procedure at close of hearing—Closing argument; motions; briefs
- § 16.22 Decision of administrative judge—General requirements
- § 16.23 Requisites of a decision—Obligation to pass on requests for findings of fact and rulings of law
- § 16.24 Requisites of a decision—Form and content of award

- § 16.25 Revocation and correction of decision
- § 16.26 Appeal to the Industrial Accident Review Board
- § 16.27 Decisions of the Industrial Accident Reviewing Board
- § 16.28 Enforcement in the superior court
- § 16.29 Judicial review—Procedure
- § 16.30 Review by the Appellate Court
- § 16.31 Recommitment by appellate courts—Action by board on order of recommitment

## CHAPTER 17. EVIDENCE

- § 17.1 In general
- § 17.2 Burden of proof
- § 17.3 Presumptions—Prima facie evidence
- § 17.4 Presumptions—Prima facie evidence—§ 7A
- § 17.5 Section 7A—Modern trends post-1991
- § 17.6 Inferences
- § 17.7 Judicial notice and official notice
- § 17.9 Witnesses—Privileged communications
- § 17.10 Examination of witnesses
- § 17.11 Employee as witness—Signed statements of employee
- § 17.12 Objection—Preservation of grounds for appeal
- § 17.14 Hearsay
- § 17.16 Expert opinion and scientific evidence
- § 17.17 Factual basis of expert opinion testimony
- § 17.18 Factual basis of medical evidence—Hypothetical questions
- § 17.20 Factual basis of medical evidence—Hospital records, x-ray reports, electrocardiograms, and tests
- § 17.22 Medical books and articles
- § 17.23 Necessity for medical evidence—Awards though medical evidence absent or weak
- § 17.24 Probative value of medical testimony—Degree of certainty required
- § 17.25 Probative value of medical testimony credibility—Effect of cross-examination

# Table of Contents

## **CHAPTER 18. BENEFITS—TOTAL DISABILITY; PARTIAL DISABILITY; TOTAL AND PERMANENT DISABILITY; LATENT DISABILITY; COST OF LIVING ADJUSTMENTS; SPECIFIC COMPENSATION; MISCELLANEOUS**

- § 18.1 The Massachusetts system of disability benefits
- § 18.3 Average weekly wages
- § 18.4 Average weekly wages—Concurrent employment
- § 18.5 Average weekly wage—Increase in wages of young worker
- § 18.6 Average weekly wage—Return to work; subsequent injury;  
rate of compensation
- § 18.7 Average weekly wage—Benefits for latent disability
- § 18.8 Physical injury and impairment of earning capacity
- § 18.9 Inability to obtain employment
- § 18.12 Layoff—Voluntary quit
- § 18.14 Duty to seek work—Rejection of job offers
- § 18.15 Refusal of operation or medical treatment
- § 18.16 Total incapacity compensation under § 34
- § 18.17 Partial incapacity compensation under § 35—Benefit rate and  
time limit
- § 18.18 Partial incapacity compensation under § 35—Criteria to  
determine loss of earning capacity
- § 18.19 Permanent and total incapacity compensation under § 34A
- § 18.20 Cost of Living Adjustment—Permanent and total incapacity—  
Eligibility; Social Security offset
- § 18.21 Cost of living adjustment—Permanent and total incapacity—  
Calculation of adjusted benefit
- § 18.22 Cost of Living Adjustment—Dependents under § 31
- § 18.23 Cost of Living Adjustment—Partial incapacity
- § 18.24 Cost of Living Adjustment—Public employee pension offset
- § 18.25 Funeral benefits
- § 18.26 Specific compensation benefits for loss of function and  
disfigurement under §§ 36 and 36A
- § 18.27 Receipt of unemployment benefits
- § 18.28 Receipt of old age benefits under Social Security or employer-  
paid pensions
- § 18.29 Section 50—Interest
- § 18.30 Section 51A—Law in effect at time of decision

**CHAPTER 19. MEDICAL BENEFITS;  
REHABILITATION; SECOND INJURY  
FUND; RIGHT TO RE-EMPLOYMENT  
AND REMEDIES AGAINST  
DISCRIMINATION**

- § 19.3 Medical reforms under the 1991 Amendments—In general
- § 19.4 Medical services—Payment
- § 19.5 Medical services—Nature of services rendered; quality control;  
Health Care Service Board
- § 19.6 Employee choice of physician and preferred provider  
arrangements
- § 19.7 Vocational rehabilitation—Goals of the new program
- § 19.9 Vocational rehabilitation—New program summarized
- § 19.10 Second injury fund
- § 19.11 Rights of employees against employers; preferences for hiring;  
injured worker as a “qualified handicapped person”;  
discrimination

**CHAPTER 20. SERIOUS AND WILFUL  
MISCONDUCT (§§ 27 AND 28)**

- § 20.5 Serious and wilful misconduct of the employee (§ 27)
- § 20.6 False representation of physical condition by employee (§ 27A)
- § 20.7 Serious and wilful misconduct of the employer (§ 28)
- § 20.8 Serious and wilful misconduct of the employer (§ 28)—  
Employment of a minor in violation of Child Labor Laws

**CHAPTER 21. DEPENDENCY BENEFITS  
FOR SPOUSES AND CHILDREN**

- § 21.1 Introduction—Summary of statutory provisions
- § 21.3 Member of employee's family
- § 21.4 Wife as dependent
- § 21.7 Payment of death benefits to widows—Conclusive presumption  
vs. dependency in fact
- § 21.8 Payment of death benefits to widows—Effect of death or  
remarriage
- § 21.9 Payment of death benefits to widows or widowers—When not  
fully self-supporting after exhaustion of initial entitlement
- § 21.13 Children as dependents—In general
- § 21.16 Payment of dependency benefits for children

**CHAPTER 22. DEPENDENCY BENEFITS  
FOR “OTHER DEPENDENTS”—  
DEPENDENCY IN FACT—PROCEDURE**

- § 22.2 Parents as dependents—Conclusive presumption—Total or  
partial dependency in fact
- § 22.3 Dependency in fact—In general
- § 22.9 Procedure—Claim

TABLE OF CONTENTS

**CHAPTER 23. LUMP SUM SETTLEMENTS**

- § 23.1 In general
- § 23.2 Lump sum settlement of injuries on or after November 1, 1986  
but prior to December 23, 1991
- § 23.4 Lump sum settlement procedures effective 12/23/91
- § 23.6 Parties bound by lump sum agreement
- § 23.7 Third party liens

**CHAPTER 24. ATTORNEYS' FEES**

- § 24.1 Goals of attorneys' fees provisions
- § 24.2 Attorneys' fees under the 1991 reforms
- § 24.3 Cash award
- § 24.4 Attachment of fees
- § 24.5 Attorney's fee from lump sum settlement
- § 24.6 Fees in the Superior Court and the Appeals Court

**CHAPTER 25. BENEFITS FROM OTHER SOURCES**

- § 25.1 In general—Savings and insurance of employee—  
Assignment—Attachment for debts
- § 25.2 Collateral source income
- § 25.3 Payments by employer
- § 25.4 Group health and accident insurance payments
- § 25.5 Payments under other compensation acts
- § 25.7 Effect of receipt of unemployment benefits
- § 25.11 Social Security Act—Workers' compensation benefits offset  
against Social Security payments
- § 25.14 Pensions for employees of the Commonwealth of  
Massachusetts and its subdivisions, counties, towns and  
cities

**CHAPTER 26. COMPENSATION AS EXCLUSIVE REMEDY—COMMON LAW SUITS**

- § 26.1 Compensation as employee's exclusive remedy against insured  
employer, where act applicable to injury
- § 26.2 Extension of employer's immunity to co-employees
- § 26.3 Exclusive remedy doctrine as bar to persons other than  
employee
- § 26.4 Actions against employer for loss of consortium—Exclusive  
remedy doctrine extended to limit *Ferriter* case
- § 26.5 Common law actions for insured employer's misconduct—  
Exclusive remedy doctrine avoided
- § 26.7 Procedure

**CHAPTER 27. THIRD PARTY SUITS AND STATUTORY SUBROGATION**

- § 27.1 In general
- § 27.2 Third party suits

- § 27.3 Persons liable as third parties—Employers, co-employees, and insurers
- § 27.6 Persons liable as third parties—Common employment doctrine abolished
- § 27.9 No election between claim for compensation and personal injury action against third party
- § 27.11 Participation of insurer and employee in handling third party actions
- § 27.12 Distribution of proceeds of third party action
- § 27.14 Third party defendant's impleader of insured employer for contribution or indemnity

## **CHAPTER 28. MISCELLANEOUS PROVISIONS AND EMERGING ISSUES** *[Retitled]*

- § 28.1 Costs and actions for fraud by insurer or employee
- § 28.2 Occupational Safety and Health Act ("OSHA")
- § 28.3 The Americans with Disabilities Act ("ADA")
- § 28.5 Selected issues concerning the effect of bankruptcy on workers' compensation
- § 28.6 Family and Medical Leave Act of 1993
- § 28.7 Universal 24 hour health coverage *[New]*

### **Table of Laws and Rules**

### **Table of Cases**

### **Index**