

TABLE OF CONTENTS

Volume 29

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 —Medical Care and Rehabilitation for Physical Injury or Illness
- 1.4 —Protection for Survivors and Dependents of Wage Earners
- 1.5 —Wage-Loss Protection Against Lack of Work From Layoff or
Economic Dislocation
- 1.6 —Wage-Loss Protection in the Event of Retirement or Old Age
- 1.7 —Supplemental Security Income (SSI), Public Welfare and Private
Charity
- 1.8 Comparison With Tort Remedy for Personal Injury
- 1.9 Comparison With Social Security

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

- 2.1 Common Law Liability of Master for Injury to Servant
- 2.2 The Employer's Liability Act
- 2.3 Demands for a New System—The Elective Act, 1911 and the
Compulsory Act, 1943
- 2.4 Constitutionality of the Workers' Compensation Act—The Early
Years
- 2.5 Movement for Legislative Reform—1985
- 2.6 Highlights of the 1985 Reform Act and Amendments
- 2.7 Effective Dates of the 1985 Reform Act and Amendments
- 2.8 Movement for Legislative Reform—1991
- 2.9 Highlights of the 1991 Reform Act
- 2.10 Effective Dates of the 1991 Reform Act
- 2.11 Statutory Construction—Liberal Construction as the Primary
Canon
- 2.12 —Other Criteria
- 2.13 Retroactive Application of Amendments
- 2.14 Retroactive Application of the 1985 Reform Act and Amendments
- 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

TABLE OF CONTENTS

- 3.2 Commissioner of Industrial Accidents
- 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

- 4.1 Funding the Department of Industrial Accidents
- 4.2 Funding Supplementary Benefits
- 4.3 Fraud Bureau
- 4.4 The State Rating Bureau
- 4.5 Division of Insurance

CHAPTER 5. JURISDICTION, EXTRATERRITORIALITY, AND CONFLICT OF LAWS

- 5.1 Introduction—Choice of Remedies
- 5.2 The Problem of Jurisdiction
- 5.3 Enforcement of Massachusetts Compensation Act by Other State
Courts or Commissions
- 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
- 5.9 Extraterritorial Effect of Exclusive Remedy Provisions in Personal
Injury Actions Against Employer
- 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
- 6.7 Husbands and Wives
- 6.8 Minors
- 6.9 Employment Not in the Usual Course of the Business of the
Employer
- 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

TABLE OF CONTENTS

- 7.2 New Provisions Relative to Insurance and Self and Group Self-Insurance
- 7.3 Effect of Employer's Failure to Insure Prior to 1985
- 7.4 Claims Against Uninsured Employers
- 7.5 By Employees of an Insured Employer—Waiver of Common Law Rights
- 7.6 What Constitutes a Policy of Workers' Compensation Insurance
- 7.7 Identity of Insured
- 7.8 Extent of Coverage Provided by Insurance Policy
- 7.9 Effect of Inclusion or Exclusion from Insurance Policy—Estoppel
- 7.10 Concurrent Employment
- 7.11 Multiple Policies of Insurance
- 7.12 Cancellation
- 7.13 Jurisdiction Over Questions of Coverage
- 7.14 Waiver of Compensation
- 7.15 The Trust Fund as a Necessary Party
- 7.16 Opt-Out Provisions
- 7.17 Employee Leasing Arrangements
- 7.18 Collective Bargaining

CHAPTER 8. EMPLOYMENT STATUS

- 8.1 In General
- 8.2 Employee–Independent Contractor Distinction—Right to Control
- 8.3 —Method and Manner of Payment
- 8.4 —Use of Own or Employer's Equipment
- 8.5 —Whether Claimant Holds Himself Out as Operating a Distinct Business
- 8.6 —Employer's Right to Discharge
- 8.7 —Whether Claimant's Work is a Part of the Regular Business of the Employer
- 8.8 —Evidence
- 8.9 Need for Contract of Hire
- 8.10 General and Special Employment—1969 Amendment
- 8.11 —Apart From 1969 Amendment
- 8.12 Statutory Employees—Insurer's Obligation to Employees of Uninsured Subcontractors
- 8.13 —“Part Of or Process In”
- 8.14 —Construction and Repair
- 8.15 —Transportation and Delivery

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
- § 9.4 Diseases—In General
- § 9.5 — Bodily Wear and Tear
- § 9.6 — Infectious and Contagious Diseases

TABLE OF CONTENTS

§ 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	— Procedure—§ 15A—§ 10A
§ 9.14	Particular Injuries and Diseases—Anemia and Other Blood Disorders
§ 9.15	— Angina Pectoris
§ 9.16	— Anthrax
§ 9.17	— Arthritis
§ 9.18	— Asbestosis and Mesothelioma
§ 9.19	— Back Strains—Injuries to Bones and Joints
§ 9.20	— Brain Injuries (Cerebral Vascular Accidents)
§ 9.21	— Cancer
§ 9.22	— Dermatitis
§ 9.23	— Eye Conditions
§ 9.24	— Heart Attacks and Other Cardiovascular Diseases
§ 9.25	— Heatstroke, Sunstroke, and Frostbite
§ 9.26	— Hernia
§ 9.27	— Infections
§ 9.28	— Lead Poisoning and Other Toxic Injuries
§ 9.29	— Lung Diseases
§ 9.30	— Silicosis
§ 9.31	— Tuberculosis
§ 9.32	— Repetitive Motion Injuries
§ 9.33	— 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)
10.3	Risks of Injury in the Performance of Work for Which Hired
10.4	Risks of Injury from the Employment Environment
10.5	Risks of Injury from Bodily Motions Incidental to Employment
10.6	Risks of Injury from the Forces of Nature
10.7	Particular Risks—Street Risks
10.8	— Assaults
10.9	— Position Risks (Stray Bullets and Random Automobiles)
10.10	— Falls
10.11	Unexplained Deaths—Prima Facie Evidence of Compensability (§ 7A)
10.12	Chain of Causation
10.13	— Effect of Medical Treatment—Refusal of Operation
10.14	— Subsequent Injury from Effects of Compensable Injury
10.15	— Suicide

TABLE OF CONTENTS

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

- 11.1 In General
- 11.2 Acts for Personal Comfort—Seeking Warmth, Shelter, or Fresh Air
- 11.3 — Lunch–Hour Injuries
- 11.4 — Eating
- 11.5 — Drinking or Smoking
- 11.6 — Resting or Sleeping
- 11.7 Acts Before or After Work
- 11.8 Washing Clothes
- 11.9 Answering Call of Nature
- 11.10 Acts Beyond Regular Duty—For Benefit of Employer, Superintendent, or Co–Employees
- 11.11 — For Benefit of Customers or Strangers—Acts of Public Service or Courtesy
- 11.12 — For Benefit of Employee Himself
- 11.13 Acts in Emergencies
- 11.14 Horseplay
- 11.15 Slight Deviations and Curiosity
- 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 — Employer’s Premises
- 12.4 — Off–Premises Injuries
- 12.5 — Transportation as an Incident of Employment
- 12.6 Resident Employees
- 12.7 Traveling Employees
- 12.8 Injuries Before Hiring or After Termination

CHAPTER 13. VOLUNTARY PAYMENT—AGREEMENTS AS TO COMPENSATION

- 13.1 In General
- 13.2 Employee’s Report of Injury
- 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
- 13.8 Department’s Duty to Monitor Penalties
- 13.9 Prompt Payment by Insurer—Payment in a “Timely Fashion”
- 13.10 —One Hundred Eighty Days of No Prejudice

TABLE OF CONTENTS

- 13.11 —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 —Enforcement and Reformation
- 13.15 Weekly Payments

CHAPTER 14. MODIFICATION AND TERMINATION OF PAYMENTS

- 14.1 In General
- 14.2 During the 180 Day Prompt Payment Period
- 14.3 After the 180 Day Prompt Payment Period
- 14.4 —Action of Administrative Judge; "Fail-safe" Provision
- 14.5 In Other Cases, Where Payment Not Made in Timely Fashion
- 14.6 Pension Coordination

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
- 15.9 Referral to the Industrial Accident Board

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

TABLE OF CONTENTS

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	—Investigation by Administrative Judge
16.17	—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	—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	Recommittal by Appellate Courts—Action by Board on Order of Recommittal
16.32	Costs Before the Appellate Courts

CHAPTER 17. EVIDENCE

17.1	In General
17.2	Burden of Proof
17.3	Presumptions—Prima Facie Evidence
17.4	— Prima Facie Evidence—§ 7A
17.5	Section 7A—Modern Trends Post-1991
17.6	Inferences
17.7	Judicial Notice and Official Notice
17.8	Witnesses—Competency
17.9	— Privileged Communications
17.10	Examination of Witnesses
17.11	Employee as Witness—Signed Statements of Employee
17.12	Objection—Preservation of Grounds for Appeal
17.13	Relevancy—Evidence of Similar Happenings and of Habit
17.14	Hearsay
17.15	Opinion Evidence in General
17.16	Expert Opinion and Scientific Evidence
17.17	Factual Basis of Expert Opinion Testimony
17.18	Factual Basis of Medical Evidence—Hypothetical Questions
17.19	— Medical History
17.20	— Hospital Records, X-Ray Reports, Electrocardiograms, and Tests
17.21	— Death Certificates
17.22	Medical Books and Articles

TABLE OF CONTENTS

- 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

Volume 29A

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
- 18.2 Periodic Legislative Revision of the Benefit Scale
- 18.3 Average Weekly Wages
- 18.4 ____ Concurrent Employment
- 18.5 ____ Increase in Wages of Young Worker
- 18.6 ____ Return to Work; Subsequent Injury; Rate of Compensation
- 18.7 ____ Benefits for Latent Disability
- 18.8 Physical Injury and Impairment of Earning Capacity
- 18.9 Inability to Obtain Employment
- 18.10 Changes in Economic Conditions
- 18.11 Effect of Post-Injury Earnings
- 18.12 Layoff—Voluntary Quit
- 18.13 Compensation for Increased Susceptibility, Fear, or Likelihood of Further Injury
- 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 ____ 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 ____ ____ Calculation of Adjusted Benefit
- 18.22 ____ Dependents under § 31
- 18.23 ____ Partial Incapacity
- 18.24 ____ 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

TABLE OF CONTENTS

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

- 19.1 In General
- 19.2 Duration of Medical Benefits
- 19.3 Medical Reforms under the 1991 Amendments—In General
- 19.4 Medical Services—Payment
- 19.5 — 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
- 19.8 — The Office of Education and Vocational Rehabilitation
- 19.9 — 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)

- 20.1 In General
- 20.2 Effect of Employee Negligence
- 20.3 Added Risk
- 20.4 Violation of Rule or Law
- 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
- 20.9 Serious and Wilful Misconduct of the Employer (§ 28)—Employment of a Minor in Violation of Child Labor Laws—Whether Necessary to Show Causal Relation Between Violation and Injury

CHAPTER 21. DEPENDENCY BENEFITS FOR SPOUSES AND CHILDREN

- 21.1 Introduction—Summary of Statutory Provisions
- 21.2 Next of Kin
- 21.3 Member of Employee’s Family
- 21.4 Wife as Dependent
- 21.5 —Conclusive Presumption—Living With Husband
- 21.6 — —Living Apart for Justifiable Cause or Desertion
- 21.7 Payment of Death Benefits to Widows—Conclusive Presumption vs. Dependency in Fact
- 21.8 —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

TABLE OF CONTENTS

- 21.10 —Date Payments Begin
- 21.11 —Annual Cost-of-Living Adjustment
- 21.12 Husband as Dependent
- 21.13 Children as Dependents—In General
- 21.14 —Conclusive Presumption—Living With Employee
- 21.15 — —Though Living Apart
- 21.16 Payment of Dependency Benefits for Children

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

- 22.1 Other Cases of Total or Partial Dependency
- 22.2 Parents as Dependents—Conclusive Presumption—Total or Partial Dependency in Fact
- 22.3 Dependency in Fact—In General
- 22.4 —Contributions
- 22.5 —Obligation
- 22.6 —Need
- 22.7 — —Availability of Other Resources
- 22.8 —Earnings
- 22.9 Procedure—Claim
- 22.10 Effect of Payment or Release During Employee’s Lifetime

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
- 23.3 Lump Sum Settlements—Injuries Prior to November 1, 1986
- 23.4 Lump Sum Settlement Procedures Effective 12/23/91
- 23.5 Minor’s Lump Sum
- 23.6 Parties Bound By Lump Sum Agreement
- 23.7 Third Party Liens
- 23.8 ERISA

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
- 24.7 Fees in Double Compensation Cases, M.G.L.A. c. 152, § 28
- 24.8 Fees for Services Not Involving Chapter 152
- 24.9 Practical Suggestions Regarding Fees

CHAPTER 25. BENEFITS FROM OTHER SOURCES

- 25.1 In General—Savings and Insurance of Employee—Assignment—Attachment for Debts

TABLE OF CONTENTS

- 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
- 25.6 The Employment Security Act—Unemployment Benefits
- 25.7 Effect of Receipt of Unemployment Benefits
- 25.8 Social Security Act—Eligibility and Benefits
- 25.9 —Disability Insurance Benefits (SSDI)
- 25.10 —Supplemental Security Income (SSI)
- 25.11 —Workers' Compensation Benefits Offset Against Social Security Payments
- 25.12 —Procedure—Appeals—Attorneys' Role
- 25.13 Discrimination Against Disabled Workers
- 25.14 Pensions for Employees of the Commonwealth of Massachusetts and Its Subdivisions, Counties, Towns and Cities
- 25.15 Public Welfare—Liens

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
- 26.6 Action at Law Against Non-complying Employer—Abolition of Common Law Defenses
- 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
- 27.4 —Employers and Employees Engaged in a Common Employment
- 28.5 —Limitations on Use of Common Employment Doctrine
- 27.6 —Common Employment Doctrine Abolished
- 27.7 —Physicians
- 27.8 Aggravation of Compensable Injury
- 27.9 No Election Between Claim for Compensation and Personal Injury Action Against Third Party
- 27.10 Right to Initiate Third Party Action
- 27.11 Participation of Insurer and Employee in Handling Third Party Actions
- 27.12 Distribution of Proceeds of Third Party Action

TABLE OF CONTENTS

27.13	—Attorney’s Fees and Expenses—Interests and Costs
27.14	Third Party Defendant’s Impleader of Insured Employer for Contribution or Indemnity
27.15	Procedural Questions—Reference to Compensation Insurance

CHAPTER 28. MISCELLANEOUS PROVISIONS

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”)
28.4	Alternative Dispute Resolution
28.5	Selected Issues Concerning the Effect of Bankruptcy on Workers’ Compensation
28.6	Family and Medical Leave Act of 1993

	Page
Table of Cases	395
Table of Laws and Rules	459
Index	503