

# MINNESOTA WORKERS' COMPENSATION

---

---

## Quick Reference Guide



AAFEDT.com

612.339.8965 | FAX 612.349.6839

920 Second Avenue South | Suite 1400 | Minneapolis, MN 55402

## **A. Types of Injuries Triggering Liability**

**Specific Injury (M.S. 176.021):** EE's injury results from a single/specific event

***Gillette Injury:*** EE's injury results from repetitive trauma

**Occupational Diseases (M.S. 176.011, subd. 15(a)):** Disease arising out of and in the course of employment peculiar to occupation (conditions of employment). This now includes a rebuttable presumption for PTSD and COVID-19.

**Consequential Injuries:** Subsequent injuries or disabilities that are a direct and natural consequences of a previous compensable injury

**Idiopathic Injuries:** Condition which results from a preexisting or underlying infirmity or disease personal to employee (i.e., epileptic seizures, fainting spells, and non-occupational heart conditions); conditions themselves are *not* compensable, but results of injury from fall due to condition are compensable if the employment placed the employee in a position increasing the risk of harm

**Psychological/Mental Injuries:** Compensation allowed for cases in which mental stimulus produces a physical injury, or where physical stimulus produces mental injury; but not for mental injury caused by mental stimulus

## **B. Common Defenses**

**Arise Out Of:** Did not arise out of the employment; did the employment place the EE at an increased risk of injury? (*Dykhoff v. Xcel Energy*, 840 N.W.2d 821 (Minn. 2013))

**In the Course Of:** Injury did not take place within the period, place, time, or scope of employment (i.e., some traveling employees or injuries caused by prohibited act)

**Substantial Contributing Factor:** If employee has pre-existing condition, he/she must prove work injury was a substantial contributing factor to the cause, aggravation, or acceleration of the condition ("take employees as you find them")

**Late Notice:** see "C. Reporting Deadlines"

**Fraud:** If an employee falsely represents a physical condition or health at the time of hire, the injury may not be compensable pursuant to the three-part test See *Jewison v. Frederichs Construction*, 434 N.W.2d 259 (Minn. 1989)):

**Statute of Limitations (M.S. 176.151):** An employee must file a claim for benefits within 3 years after the filing of a First Report of Injury; OR if no FROI is filed, the Employee must file a claim for a work injury within 6 years after the date of injury

**Defenses to Wage Loss Only:** terminated for misconduct, withdrawal from labor market, inadequate job search, refusal of job offer, 90 days post MMI (for TTD).

## **C. Reporting Deadlines**

### **Employee Notice of Injury (M.S. 176.141)**

- **1-14 days:** Employer must have actual knowledge of injury or receive written notice before compensation will be due
- **14-30 days:** Employer may show prejudice to affect compensation
- **30-180 days:** If employer is prejudiced and employee offers no excuse, compensation may be affected to the extent of the prejudice
- **180+ days:** No compensation allowed unless employee unable to give notice due to mental or physical incapacity or if employer engaged in fraud

### **Employer/Insurer Deadlines to Report Injury**

- If employee's disability extends more than 3-day waiting period, Employer must report w/in 10 days to Insurer; Insurer must report to DOLI w/in 14 days. Employer must report to Insurer w/in 48 hours if serious/death

## **D. Payment/Filing Deadlines**

**TTD (M.R. 5220.2540, subp. 1)** = Within 14 days of notice, and on dates Employee would have received regular wages

**TPD (M.R. 5220.2540, subp. 1)** = Within 10 days of Employee sending in paystub

### **Denial of Liability (M.S. 176.221)**

- Filed within 14 days, if liability accepted can later deny with amended NOPLD within 60 days of injury notice

**Awards/Orders (M.S. 176.221, subd. 8)** = Paid within 14 days of filing

**Medical Bills (M.R. 5221.0600, subp. 3)** = No later than 30 days after receipt of bill, unless denial or request for more information sent in writing

### **Appeal of Administrative Decisions (M.S. 176.239 and 176.106)**

- Discontinuance within 60 days after .239 decision for an expedited hearing
- Request for Formal Hearing within 30 days of medical/rehab decision

**Answer to Claim Petition (M.S. 176.321)** = 30 days from service

### **Med/Rehab Response (M.R. 5220.2620, subp. 3)**

- 20 days from service of Med Request; 10 days from service of Rehab Request

## **E. Calculation of Indemnity Benefits**

### **Average Weekly Wage (M.S. 176.011, subd. 1.b.)**

- Daily wage (total earnings in preceding 26 weeks ÷ days actually worked) multiplied by number of days normally worked in a week

### **Temporary Total Disability (M.S. 176.101, subd. 1)**

- Exists if an injury “totally incapacitates the employee from working at an occupation which brings the employee an income.” See *Shulte v. C.H. Peterson Constr. Co.*, 153 N.W.2d 130 (Minn. 1967)
  - Compensation = 2/3 of AWW, subject to max and min rates
  - Cap = 130 weeks

### **Temporary Partial Disability (M.S. 176.101, subd. 2)**

- Not statutorily defined; 4 elements in case law = 1) work-related injury resulting in disability, 2) the loss of earning capacity must be causally related to the work-related disability, 3) EE must be able to work subject to the disability, and 4) actual loss of earning capacity
  - Compensation = 2/3 of difference between AWW and wage EE is able to earn in temporarily partially disabled condition
  - Cap = 275 weeks for injuries on or after 10/1/2018; 225 weeks for injuries prior to that date; or 450 weeks after DOI

### **Permanent Partial Disability (M.S. 176.101, subd. 2a)**

- Intended to compensate for permanent loss or impairment of a bodily function, not dependent on wage loss or ability to work
  - Compensation = statutory schedule, based on disability rating

### **Permanent Total Disability (M.S. 176.101, subd. 4)**

- Injury before 10/1/1995 = statutorily defined: loss of eyesight, arms, legs, paralysis, loss of mental facilities; or *Schulte* definition: physical disability in combination with EE’s age, education, training causes EE to secure nothing more than sporadic employment and insubstantial income (codified in 1992 under Minn. Stat. 176.101, subd. 5)
- Injury on or After 10/1/1995 = Thresholds to prove permanent total disability: 1) EE has 17% permanent partial disability rating, 2) EE has rating of 15% and is 50 years old on DOI, 3) EE has rating of 13% and is 55 years old on DOI without high school diploma or GED
  - Compensation = after a total of \$25,000 of weekly compensation, amount of benefits reduced by disability benefits paid by government disability (i.e. SSDI)
  - Retirement Presumption = Age 72 for injuries on or after 10/1/2018; age 67 for DOI 10/1/1995 – 9/30/2018.

## **F. Significant Dates of Legislative Changes**

|                  |                                                                                                                                                                                                                                               |
|------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>8/1/1975</b>  | TTD unlimited                                                                                                                                                                                                                                 |
| <b>10/1/1975</b> | M.S. 176.645 becomes effective for adjustment of benefits (for DOI after 10/1/75)                                                                                                                                                             |
| <b>10/1/1977</b> | TPD unlimited                                                                                                                                                                                                                                 |
| <b>1/1/1984</b>  | TTD unlimited 90 days after MMI or retraining                                                                                                                                                                                                 |
| <b>7/1/1992</b>  | Attorney fee maximum raised from \$6,500 to \$13,000                                                                                                                                                                                          |
| <b>10/1/1992</b> | For DOI on and after, apply COLA on 2nd anniversary<br><br>No TPD after 225 weeks paid or after 450 weeks from DOI, whichever comes first                                                                                                     |
| <b>10/1/1995</b> | Major benefit overhaul: i.e., TTD cap increased from 104 to 130 weeks                                                                                                                                                                         |
| <b>4/28/2000</b> | Minimum amount of dependency compensation is increased to \$60,000<br><br>Payment increased to \$60,000 to estate death w/ no dependents                                                                                                      |
| <b>10/1/2000</b> | New PPD schedule<br><br>Retraining filing limitation increased from 104 to 156 weeks                                                                                                                                                          |
| <b>8/1/2002</b>  | Intervention rights extinguished for failure to timely intervene                                                                                                                                                                              |
| <b>10/1/2008</b> | Maximum compensation rate increased to \$850<br><br>TTD cap increased from 104 to 130 weeks<br><br>Retraining filing required increased from 156 weeks 208 weeks                                                                              |
| <b>10/1/2013</b> | Maximum compensation rate increased to 102% of State AWW                                                                                                                                                                                      |
| <b>10/1/2018</b> | PTSD now presumed occupational disease in some cases, TPD cap increases to 275 weeks, retirement presumption increases to 72 for PTD for DOI on or after 10/1/2018, PPD rates increase (See G.)                                               |
| <b>4/8/2020</b>  | Minnesota adopts COVID-19 presumption for frontline workers                                                                                                                                                                                   |
| <b>8/1/2020</b>  | Eligibility for medical cannabis expands to “chronic pain” (but in October 2021, MN Supreme Court in <i>Musta</i> and <i>Bierbach</i> found cannabis not compensable under Minnesota workers’ compensation as it is preempted by federal law) |
| <b>8/1/2023</b>  | PPD rates increase, updates to certification of disputes/IMEs/.239 Conference/striking Claim Petitions summarized in G.                                                                                                                       |

## **G. 2023 Legislative Changes**

### **Certification of Disputes**

- As of August 1, 2023 (if the dispute is not already certified), MN DOLI will certify the dispute 30 days after a Request has been filed if:
  - Benefits remain pending or denied;
  - The employee, their attorney, or the treating provider has submitted all additional information requested by the insurer to determine whether the requested benefit is disputed or approved; and
  - The Insurer has had at least 7 calendar days to review that information
- A dispute will also be certified if more than 45 days have passed following a written request for examination or second opinion and the above three criteria have been met.
- A claim for attorney fees can be brought once the dispute has been certified.

### **Independent Medical Examinations / Second Opinions**

- Notice of the second opinion or IME must be sent to the employee and the provider within 7 days from the request for surgery.
- Employees are now allowed to bring a witness in at their own expense.
- IME Reports must now be served upon the Employee and their attorney no later than 14 days from issuance of report.
- Any request for extension of 120-day deadline must be filed within 120 days unless:
  - There is a change to the nature and extent of the employee's injury;
  - A change to permanency benefits;
  - A new claim for indemnity benefits; or
  - The employment relationship is not admitted by an uninsured employer.

### **Claim Petition Striking**

- An Employee's failure to provide support for each injury in a Claim Petition within 30 days of a request can lead to dismissal or strike from calendar; cases stricken for more than 180 days may be dismissed upon motion or judge's initiative.

### **Minn. Stat. 176.239 Conferences**

- Employers and Insurers can now introduce exhibits (must be e-filed at least 24 hours in advance per the standing rules) for a .239 Conference.

## H. Compensation Rates

| Date            | Maximum                                                                                            | Minimum            |
|-----------------|----------------------------------------------------------------------------------------------------|--------------------|
| 10/1/1983       | \$313.00                                                                                           | \$156.50 / \$62.60 |
| 10/1/1984       | \$329.00                                                                                           | \$164.50 / \$65.80 |
| 10/1/1985       | \$342.00                                                                                           | \$171.00 / \$68.40 |
| 10/1/1986       | \$360.00                                                                                           | \$180.00 / \$71.00 |
| 10/1/1987       | \$376.00                                                                                           | \$188.00 / \$75.20 |
| 10/1/1988       | \$391.00                                                                                           | \$195.50 / \$78.20 |
| 10/1/1989       | \$413.00                                                                                           | \$206.50 / \$82.60 |
| 10/1/1990       | \$428.00                                                                                           | \$214.00 / \$85.60 |
| 10/1/1991       | \$443.00                                                                                           | \$221.50 / \$88.60 |
| 10/1/1992       | Maximum changed to 105% of SAWW. Minimum changed to 20% of SAWW or actual wage, whichever is less. |                    |
| 10/1/1992       | \$481.00                                                                                           | \$91.80            |
| 10/1/1993       | \$508.20                                                                                           | \$96.80            |
| 10/1/1994       | \$516.60                                                                                           | \$98.40            |
| 10/1/1995       | Minimum is amount below or actual wage, whichever is less. For PTD claims Minimum of 65% of SAWW   |                    |
| 10/1/95-9/30/00 | \$615.00                                                                                           | \$104.00           |
| 10/1/00-9/30/08 | \$750.00                                                                                           | \$130.00           |
| 10/1/08-9/30/13 | \$850.00                                                                                           | \$130.00           |
| 10/1/2013       | Maximum changed to 102% of SAWW                                                                    |                    |
| 10/1/2013       | \$963.90                                                                                           | \$130.00           |
| 10/1/2014       | \$980.22                                                                                           | \$130.00           |
| 10/1/2015       | \$1,008.78                                                                                         | \$130.00           |
| 10/1/2016       | \$1,046.52                                                                                         | \$130.00           |
| 10/1/2017       | \$1,061.82                                                                                         | \$130.00           |
| 10/1/2018       | \$1,098.54                                                                                         | \$130.00           |
| 10/1/2019       | \$1,134.24                                                                                         | \$130.00           |
| 10/1/2020       | \$1,166.88                                                                                         | \$130.00           |
| 10/1/2021       | Minimum compensation rate is 20% of maximum compensation rate or the AWW, whichever is less        |                    |
| 10/1/2021       | \$1,256.64                                                                                         | \$251.33           |
| 10/1/2022       | \$1,312.74                                                                                         | \$262.55           |
| 10/1/2023       | \$1,363.74                                                                                         | \$272.75           |
| 10/1/2024       | \$1,481.76                                                                                         | \$296.35           |

## **I. Adjustment of Benefits Under M.S. 176.645**

|                  | <b>DOI</b>                  | <b>DOI</b>                       | <b>DOI</b>                       | <b>DOI</b>                       |
|------------------|-----------------------------|----------------------------------|----------------------------------|----------------------------------|
|                  | <b>before<br/>10/1/1992</b> | <b>10/1/1992 –<br/>9/30/1995</b> | <b>10/1/1995 –<br/>9/30/2013</b> | <b>on or after<br/>10/1/2013</b> |
| <b>10/1/1994</b> | 1.65%                       | 1.65%                            | -                                | -                                |
| <b>10/1/1995</b> | 2.64%                       | 2.64%                            | -                                | -                                |
| <b>10/1/1996</b> | 3.76%                       | 3.76%                            | -                                | -                                |
| <b>10/1/1997</b> | 5.53%                       | 4.00%                            | -                                | -                                |
| <b>10/1/1998</b> | 4.70%                       | 4.00%                            | -                                | -                                |
| <b>10/1/1999</b> | 6.00%                       | 4.00%                            | 2.00%                            | -                                |
| <b>10/1/2000</b> | 4.39%                       | 4.00%                            | 2.00%                            | -                                |
| <b>10/1/2001</b> | 5.92%                       | 4.00%                            | 2.00%                            | -                                |
| <b>10/1/2002</b> | 3.24%                       | 3.24%                            | 2.00%                            | -                                |
| <b>10/1/2003</b> | 2.28%                       | 2.28%                            | 2.00%                            | -                                |
| <b>10/1/2004</b> | 3.06%                       | 3.06%                            | 2.00%                            | -                                |
| <b>10/1/2005</b> | 4.59%                       | 4.00%                            | 2.00%                            | -                                |
| <b>10/1/2006</b> | 1.03%                       | 1.03%                            | 1.03%                            | -                                |
| <b>10/1/2007</b> | 3.32%                       | 3.32%                            | 2.00%                            | -                                |
| <b>10/1/2008</b> | 5.20%                       | 4.00%                            | 2.00%                            | -                                |
| <b>10/1/2009</b> | 3.29%                       | 3.29%                            | 2.00%                            | -                                |
| <b>10/1/2010</b> | -1.14%                      | -1.14%                           | -1.14%                           | -                                |
| <b>10/1/2011</b> | 3.23%                       | 3.23%                            | 2.00%                            | -                                |
| <b>10/1/2012</b> | 2.23%                       | 2.23%                            | 2.00%                            | -                                |
| <b>10/1/2013</b> | 3.17%                       | 3.17%                            | 2.00%                            | -                                |
| <b>10/1/2014</b> | 1.69%                       | 1.69%                            | 1.69%                            | -                                |
| <b>10/1/2015</b> | 2.91%                       | 2.91%                            | 2.00%                            | -                                |
| <b>10/1/2016</b> | 3.74%                       | 3.74%                            | 2.00%                            | 3.00%                            |
| <b>10/1/2017</b> | 1.46%                       | 1.46%                            | 1.46%                            | 1.46%                            |
| <b>10/1/2018</b> | 3.46%                       | 3.46%                            | 2.00%                            | 3.00%                            |
| <b>10/1/2019</b> | 3.25%                       | 3.25%                            | 2.00%                            | 3.00%                            |
| <b>10/1/2020</b> | 2.88%                       | 2.88%                            | 2.00%                            | 2.88%                            |
| <b>10/1/2021</b> | 6.00%                       | 4.00%                            | 2.00%                            | 3.00%                            |
| <b>10/1/2022</b> | 4.46%                       | 4.00%                            | 2.00%                            | 3.00%                            |
| <b>10/1/2023</b> | 3.89%                       | 3.89%                            | 2.00%                            | 3.00%                            |
| <b>10/1/2024</b> | 2.62%                       | 2.62%                            | 2.00%                            | 2.62%                            |

## J. Permanent Partial Disability Payment Schedules

| <b>(Effective for DOI between 10/1/1995 - 9/30/2000)</b> |               |                     |               |
|----------------------------------------------------------|---------------|---------------------|---------------|
| <b>% Disability</b>                                      | <b>Amount</b> | <b>% Disability</b> | <b>Amount</b> |
| <b>0-25</b>                                              | \$75,000      | 61-65               | \$160,000     |
| <b>26-30</b>                                             | \$80,000      | 66-70               | \$180,000     |
| <b>31-35</b>                                             | \$85,000      | 71-75               | \$200,000     |
| <b>36-40</b>                                             | \$90,000      | 76-80               | \$240,000     |
| <b>41-45</b>                                             | \$95,000      | 81-85               | \$280,000     |
| <b>46-50</b>                                             | \$100,000     | 86-90               | \$320,000     |
| <b>51-55</b>                                             | \$120,000     | 91-95               | \$360,000     |
| <b>56-60</b>                                             | \$140,000     | 96-100              | \$400,000     |

| <b>% Disability</b> | <b>Amount (DOI between 10/1/2000 – 9/30/2018)</b> | <b>Amount (DOI between 10/1/2018 – 9/30/2023)</b> | <b>Amount (DOI on or after 10/1/2023)</b> | <b>% Disability</b> | <b>Amount (DOI between 10/1/2000 – 9/30/2018)</b> | <b>Amount (DOI between 10/1/2018 – 9/30/2023)</b> | <b>Amount (DOI on or after 10/1/2023)</b> |
|---------------------|---------------------------------------------------|---------------------------------------------------|-------------------------------------------|---------------------|---------------------------------------------------|---------------------------------------------------|-------------------------------------------|
| <b>&gt; 5.5</b>     | \$75,000                                          | \$78,800                                          | \$114,260                                 | <b>50.5 - 55.4</b>  | \$165,000                                         | \$173,300                                         | \$181,965                                 |
| <b>5.5 - 10.4</b>   | \$80,000                                          | \$84,000                                          | \$121,800                                 | <b>55.5 - 60.4</b>  | \$190,000                                         | \$199,500                                         | \$209,475                                 |
| <b>10.5 - 15.4</b>  | \$85,000                                          | \$89,300                                          | \$129,485                                 | <b>60.5 - 65.4</b>  | \$215,000                                         | \$225,800                                         | \$237,090                                 |
| <b>15.5 - 20.4</b>  | \$90,000                                          | \$94,500                                          | \$137,025                                 | <b>65.5 - 70.4</b>  | \$240,000                                         | \$252,000                                         | \$264,600                                 |
| <b>20.5 - 25.4</b>  | \$95,000                                          | \$99,800                                          | \$139,720                                 | <b>70.5 - 75.4</b>  | \$265,000                                         | \$278,300                                         | \$292,215                                 |
| <b>25.5 - 30.4</b>  | \$100,000                                         | \$105,000                                         | \$147,000                                 | <b>75.5 - 80.4</b>  | \$315,000                                         | \$330,800                                         | \$347,340                                 |
| <b>30.5 - 35.4</b>  | \$110,000                                         | \$115,500                                         | \$150,150                                 | <b>80.5 - 85.4</b>  | \$365,000                                         | \$383,300                                         | \$402,465                                 |
| <b>35.5 - 40.4</b>  | \$120,000                                         | \$126,000                                         | \$163,800                                 | <b>85.5 - 90.4</b>  | \$414,000                                         | \$435,800                                         | \$457,590                                 |
| <b>40.5 - 45.4</b>  | \$130,000                                         | \$136,500                                         | \$177,450                                 | <b>90.5 - 95.4</b>  | \$465,000                                         | \$488,300                                         | \$512,715                                 |
| <b>45.5 - 50.4</b>  | \$140,000                                         | \$147,000                                         | \$177,870                                 | <b>95.5 - 100</b>   | \$515,000                                         | \$540,800                                         | \$567,840                                 |

## **K. Supplementary Benefit/Minimum PTD 65% SAWW**

| <b>Date</b>                                                 | <b>Amount</b>                     | <b>Date</b>      | <b>Amount</b> |
|-------------------------------------------------------------|-----------------------------------|------------------|---------------|
| <b>10/1/1988</b>                                            | \$255.00                          | <b>10/1/2006</b> | \$509.00      |
| <b>10/1/1989</b>                                            | \$269.00                          | <b>10/1/2007</b> | \$526.00      |
| <b>10/1/1990</b>                                            | \$249.00                          | <b>10/1/2008</b> | \$553.00      |
| <b>10/1/1991</b>                                            | \$288.00                          | <b>10/1/2009</b> | \$571.00      |
| <b>10/1/1992</b>                                            | \$299.00                          | <b>10/1/2010</b> | \$565.00      |
| <b>10/1/1993</b>                                            | \$315.00                          | <b>10/1/2011</b> | \$583.00      |
| <b>10/1/1994</b>                                            | \$320.00                          | <b>10/1/2012</b> | \$596.00      |
| <b>10/1/1995</b>                                            | Repealed for<br>injuries on/after | <b>10/1/2013</b> | \$615.00      |
| <b>10/1/1995</b>                                            | \$329.00                          | <b>10/1/2014</b> | \$625.00      |
| <b>10/1/1996</b>                                            | \$341.00                          | <b>10/1/2015</b> | \$643.00      |
| <b>10/1/1997</b>                                            | \$360.00                          | <b>10/1/2016</b> | \$667.00      |
| <b>10/1/1998</b>                                            | \$377.00                          | <b>10/1/2017</b> | \$677.00      |
| <b>10/1/1999</b>                                            | \$400.00                          | <b>10/1/2018</b> | \$701.00      |
| <b>10/1/2000</b>                                            | \$418.00                          | <b>10/1/2019</b> | \$723.00      |
| <b>10/1/2001</b>                                            | \$442.00                          | <b>10/1/2020</b> | \$744.00      |
| <b>10/1/2002</b>                                            | \$457.00                          | <b>10/1/2021</b> | \$801.00      |
| <b>10/1/2003</b>                                            | \$467.00                          | <b>10/1/2022</b> | \$837.00      |
| <b>10/1/2004</b>                                            | \$481.00                          | <b>10/1/2023</b> | \$870.00      |
| <b>10/1/2005</b>                                            | \$504.00                          | <b>10/1/2024</b> | \$892.00      |
| <b>*Minimum PTD is rounded up for supplementary benefit</b> |                                   |                  |               |

## **Interest on Benefits for Periodic Payments ([www.wcra.biz](http://www.wcra.biz))**

$$\frac{N(N-1)}{2} \quad (\text{Comp. Rate} \times \text{Interest Rate}) = \text{Periodic Interest Owning}$$

N=Number of weeks during payment period

## **L. Settlements/Stipulations (M.S. 176.521 and M.R. 1420.2050)**

**Stipulation:** A valid agreement must be executed in writing in accordance with the requirements set forth under M.R. 1420.2050, subp. 1. Parties may stipulate to an award and it must be approved by a judge. A stipulation must be filed within 45 days of the date the parties reach an agreement.

**Settlement:** Generally, four types of settlements are used (“to-date,” limited future closeout, partial settlement, and full final complete). Appeals Court may set aside award pursuant to M.S. 176.521 for cause.

## **M. Third Party Action (M.S. 176.061)**

Employer or Insurer has right to recover payments made to injured Employee, regarded as right of subrogation. Employee has right to pursue tortfeasor who is stranger to Employee-Employer relationship. The interaction between the workers’ compensation benefits system and common law remedies of an injured worker has become increasingly complicated.

## **N. Special Compensation Fund (176.129)**

The Special Compensation Fund’s chief function is to reimburse a second injury claim as a mechanism to encourage an Employer to rehire an Employee with a significant disability by limiting that Employer’s later liability for reinjury. Also, it makes workers’ compensation payments to injured workers whose Employers did not have workers’ compensation insurance at the time of the injury.

This reference sheet contains general information which is not fact specific. It does not constitute legal advice. Information in this document is subject to change. Therefore, no claims, promises, or guarantees about the accuracy, completeness, or adequacy of the information contained in this document can be made. The receipt of this information does not create an attorney-client relationship. For legal advice regarding fact specific matters, please consult an attorney. This document was last updated in September 2024. Please contact Aafedt, Forde, Gray, Monson & Hager, P.A. with any questions or concerns.



AAFEDT FORDE  
GRAY MONSON HAGER

## Aafedt Forde: Trusted Legal Counsel for Over a Century

For more than 100 years, Aafedt Forde has stood as a pillar of strength and stability in the legal landscape. From weathering economic shifts to navigating global challenges, our clients—ranging from Fortune 500 companies to local family-owned businesses—continue to thrive with the support of our trusted legal guidance.

Rooted in tradition and built on a foundation of excellence, our firm is recognized as a leading force in insurance defense law throughout the Upper Midwest. With attorneys licensed in Minnesota and Wisconsin, we provide a full spectrum of legal services tailored to meet the complex needs of today's business world.

Our history reflects our commitment to client-focused solutions, and as we look to the future, we are dedicated to maintaining the integrity, trust, and expertise that has defined our legacy.

[AAFEDT.com](http://AAFEDT.com)

612.339.8965 | FAX 612.349.6839

920 Second Avenue South | Suite 1400 | Minneapolis, MN 55402