## State Worker's Compensation Overview North Dakota

Presented by Heffernan Insurance Brokers

| Issue  | Regulation  | Comments  |
|--|---|---|
| Employee's Notice to Employer                  | Within seven days   | Notice can be given verbally or in writing. Seven day limit can be extended for good cause.   |
| Employee's Claim Filing<br>Requirements        | Within one year   |   |
| Employer's Report of Accident                  | Within seven days   | Failure to submit the initial report is an admission that the alleged injury is compensable.  |
| Waiting Period                                 | Four days   | Retroactively paid if disability exceeds five days.   |
| Total Disability Benefits                      | July 1, 2023 to June 30, 2024<br>Max: <b>\$1,440.00</b> per week<br>Min: \$692.00 per week                                | An employee's weekly benefit rate is 66 and two-thirds percent of the employee's gross average weekly wage (AWW), subject to limits that are in effect on the date of injury. New limits become effective as of July 1 each year.   |
| Death Benefits                                 | July 1, 2022 to June 30, 2023<br>Max: \$1,359.00 per week<br>Min: \$653.00 per week                                       | Death benefits are payable to a surviving spouse, child or the child's guardian(s). In addition, a surviving spouse is entitled to a one-time lump payment of \$2,500 plus an additional \$800 per each surviving child. Death benefits also include payment of up to \$10,000 for funeral expenses.                |
| Permanent Partial Impairment (PPI)<br>Benefits | July 1, 2023 to June 30, 2024<br>Max: <b>\$404.00</b> per week<br>July 1, 2022 to June 30, 2023<br>Max: \$381.00 per week | An employee may receive PPD benefits for a number of weeks that is<br>determined by multiplying the employee's impairment rating (plus a multiplier<br>under certain circumstances), which must be assigned by a licensed physician,<br>by the PPI rate that is in effect on the date of the impairment evaluation. |
| Coverage of Minors                             | Yes   | Lump sum payable to guardian.   |
| Coverage of Occupational Disease               | All diseases  | Claims must be filed within one year from onset of symptoms or 2 years after death. Compensation follows same compensation parameters as compensation for injuries.   |

ADDITIONAL INFORMATION North Dakota Workforce Safety & Insurance PO Box 5585

Bismarck, ND 58506-5585 Phone: 701-328-3800 Heffernan Insurance Brokers http://www.heffins.com CA, MO, NY, OR 94105 800.234.6787 http://www.heffins.com