



# LAW1199.COM NEWSLETTER™

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★ [www.law1199.com](http://www.law1199.com) ★ SCOTT A. O'MARA, THOMAS I. HAMPTON  
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## SENATE BILL 487 PASSED ON 10/13/2025

BY: SCOTT A. O'MARA

The [Law1199.com Newsletter of 2025, Issue #7](#) reviewed the proposed legislation of Senate Bill 487 by Senator Grayson. **This bill establishes fair and equitable distribution of civil lawsuit recoveries.** The recovery is from the third-party or parties causing harm to the safety officers, police and fire. The safety officers in certain situations have additional remedies in addition to workers' compensation. They may be able to recover injury and harm to themselves by a third-party lawsuit against the party causing the harm.

Senate Bill 487 has now been approved and signed by the Governor on 10/13/2025, and chartered by the Secretary of State on 10/13/2025. This signed Bill 487 establishes that the safety officers, police officers and firefighters in certain situations may have additional remedies to assist to protect themselves from harm caused by an event in which there is civil liability by the party causing the harm.

Prior to the signature of 10/13/2025, the employer was allowed legally to obtain unrestricted recovery or credit on the third-party lawsuit. The recovery was not just for harm caused as of the date of the resolution, but if there was further medical needs in the future because of this event the employer could seek an offset to any monies that the injured worker received.

With the Governor signing Senate Bill 487 on 10/13/2025 this creates a better envelope of protection for the peace officers. Senate Bill 487 recognizes the uniqueness of the work and protection that the peace officers and firefighters provide to our society. The signed Legislation acknowledges the concept that medical care is to cure or relieve the effects of the injury. Many times the medical care may not be needed immediately but may manifest itself later in years as time progresses and the condition becomes more symptomatic. Prior to this enactment of Senate Bill 487 this would allow the employer to seek credit on any monies received on the third-party on future medical.

Senate Bill 487 establishes the law that the employer has no right to assert any credit or offset against future workers' compensation benefits (medical care, permanent disability, temporary disability/§4850, §4800.5...) owed to the employee. It does allow the employer to garner 1/3 of the damages from the injury expenses to the date at the time of settlement and the remaining 2/3 payment goes to the worker. This creates a

environment where we as a society recognize there is entitlement to fair and equitable recovery in the light of the injured worker's damages, but yet there is recognition of safety officers, peace officers and firefighters because of their additional responsibilities and obligation to protect our society. We as a society need to protect them and ensure that the monies that they receive on the third-party case is fair and that the employer cannot attempt at a future time to seek credit or minimize the obligation of treatment under the workers' compensation system because of monies that were previously paid.

The signed Bill, Senate Bill 487, is a tool that has been needed and now is available to provide fair and equitable care to those that protect us.



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**NOTICE:** *Making a false or fraudulent Workers' Compensation claim is a felony subject to up to 5 years in prison or a fine of up to \$50,000 or double the value of the fraud, whichever is greater, or by both imprisonment and fine.*

