



MORGAN & MORGAN®

Workers' Compensation Lawsuits

A GUIDE

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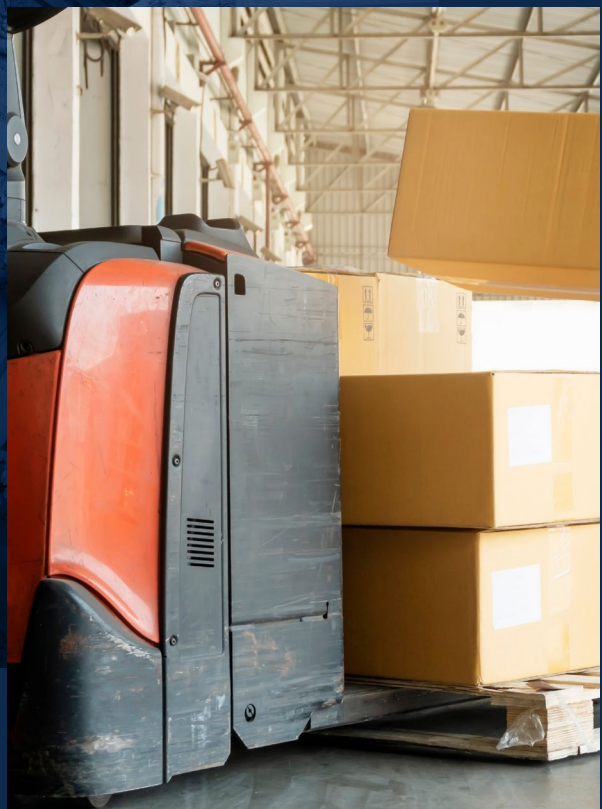
WORKERS' COMPENSATION | WE'RE OPEN 24/7 | 800.555.6666 | FORTHEPEOPLE.COM



Some occupations involve more risk than others, but anyone can sustain an injury while on the job. Whether your job entails heavy manual labor or sitting at a desk, there are countless ways you can become injured and experience serious consequences for yourself and your family. Almost all employers are required to have workers' compensation insurance to protect employees from unforeseen risks.

Unfortunately, recovering the benefits you're rightfully owed after being hurt on the job is easier said than done. Some employers and insurance companies will try to minimize payouts by downplaying or misrepresenting your injury, standing between you and the funds you need to pay off medical bills and recoup lost wages. The good news is that we can help.

Appealing an unfairly denied claim and receiving full and fair workers' compensation can be an arduous process to go through alone, but the attorneys at Morgan & Morgan can walk you through it with comfort and confidence. We know the tricks that insurance companies use to lowball or outright deny workers' compensation claims, and we have what it takes to challenge them on your behalf. Don't wait to reach out; hire us as soon as you get hurt to avoid mistakes and get the full and fair compensation you deserve.





Frequently Asked Questions

HOW DO I KNOW IF I'M COVERED UNDER WORKERS' COMPENSATION?

Although there are some exceptions, the vast majority of employers are legally required to have workers' compensation coverage. Generally, in order to receive workers' compensation benefits, you must be considered an employee—not an independent contractor—and your injury must be work-related. Unfortunately, many businesses take on “independent contractors” that should actually be considered employees, and those workers are often denied the benefits they deserve—but we're here to fight this misclassification and secure full and fair compensation for all.

DO I HAVE TO USE THE PHYSICIAN MY EMPLOYER CHOOSES?

The physician you're allowed to see depends on the state that you live in. In many cases, you must see the doctor that your employer's insurance company chooses, but in some states, you can choose the doctor yourself for your initial visit.

Some employers may also require that you undergo an Independent Medical Exam (IME) conducted by a doctor of their choice. Although the IME is supposed to be an accurate and fair diagnosis of your injury, the IME doctor often works with the insurance company to protect their financial interest—and they may use the examination as a way to downplay your injury and limit your payout.

CAN MY EMPLOYER RETALIATE IF I FILE A WORKERS' COMPENSATION CLAIM?

Retaliating against an employee for filing a workers' compensation claim is illegal. However, some employers still attempt to punish injured employees for filing a claim through demotion, pay cuts, or inappropriate disciplinary actions. If this happens, you may be able to bring a retaliation lawsuit against your employer.

WHAT TYPES OF BENEFITS CAN I RECEIVE?

The damages you can recover in a workers' compensation lawsuit depend on the individual scenario and may include the following:

- **Medical care**, including expenses like hospital stays and prescription medication
- **Disability benefits** if your injury has led to lost wages due to temporary or permanent disability
- **Death benefits** may be paid to the victim's spouse, family members, or dependents

HOW LONG WILL I RECEIVE WORKERS' COMPENSATION BENEFITS?

The duration of your benefits depends on the state you live in and the nature of your injury, but in most cases, they last between three and seven years. If you are permanently disabled, your benefits will generally never run out, although certain states have exceptions.



WHAT DO I DO IF MY CLAIM IS DENIED?

If your claim for workers' compensation is denied, don't give up hope; many denied workers successfully appeal their claims. An experienced workers' compensation attorney can help you through the complicated process of filing an appeal and ensure you don't miss deadlines.

HOW CAN MORGAN & MORGAN HELP?

When you work with the right attorney, the process of appealing a denied workers' compensation claim becomes much less daunting. Morgan & Morgan's renowned attorneys have the skills, know-how, and experience to get you the money you're actually owed—not just the amount the insurance company wants to pay.



Workplace Injury Facts & Statistics

A recent study by the Lockton Companies shows that the denial rates for workers' compensation claims have increased 20% from 2013. Meanwhile, workplace injuries and fatalities remain high. The U.S. Bureau of Labor Statistics reports:

Private industry employers reported 2.8 million nonfatal workplace injuries and illnesses in 2019, including:



The top 5 industries with the most nonfatal workplaces injuries that required time off from work in 2019 were:



The **most common** nonfatal workplace injuries include:





POST-ACCIDENT CHECKLIST:

What to Do After You're Hurt on the Job

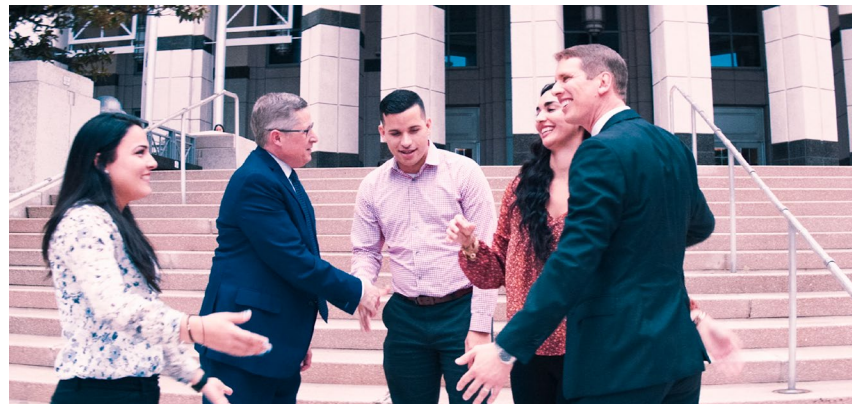
- Report the details of the accident to your supervisor immediately.
- Hire a workers' compensation attorney right away—before there's a chance to make a mistake.
- Seek medical treatment and, if required, use the doctor selected by your employer.
- Follow the doctor's orders and medical instructions.
- File your workers' compensation claim within 30 days.



About Morgan & Morgan

John Morgan founded Morgan & Morgan in 1988 after his brother, Tim, was seriously injured while working as a lifeguard at Walt Disney World. As if the injury itself wasn't traumatic enough, the family then had to undergo the hardship of watching Tim's employer deny his claim. When the lawyer who was hired to handle the case failed to make things right, John's fierce determination to fight For The People, Not The Powerful was born.

Although we are now the nation's largest personal injury law firm, we started as a small team of six in our first office in Orlando. Today, with over 700 attorneys and a support staff of 3,000, we still have the same family-style mentality, but with the resources to take on the biggest bullies and win. We've recovered over \$9 billion for more than 300,000 clients in just over three decades—a great start to a race we will never stop running.



Practice Areas



Accidents



Birth Injuries



Brain Injuries



Breach of
Warranty



Burn & Fire
Injuries



Business
Litigation



Business
Interruption
Claims



Car, Truck and
Motorcycle



Child Sexual
Abuse



Civil Rights



Class Actions &
Mass Torts



Construction
Accidents



Deaf & Disability
Rights Unit



Dog Bites/
Animal Attacks



Employee Rights



FCRA



Medical
Malpractice



Mesothelioma



Negligent
Security/
Premises Liability



Nursing Home
Abuse



Product
Liability



Property & Life
Insurance and
AD&D



Sex
Trafficking



Slip & Fall



Social Security
Disability



Spinal Cord
Injuries



Train Accidents



Veterans'
Benefits



Whistleblower/
Qui Tam



Workers'
Compensation



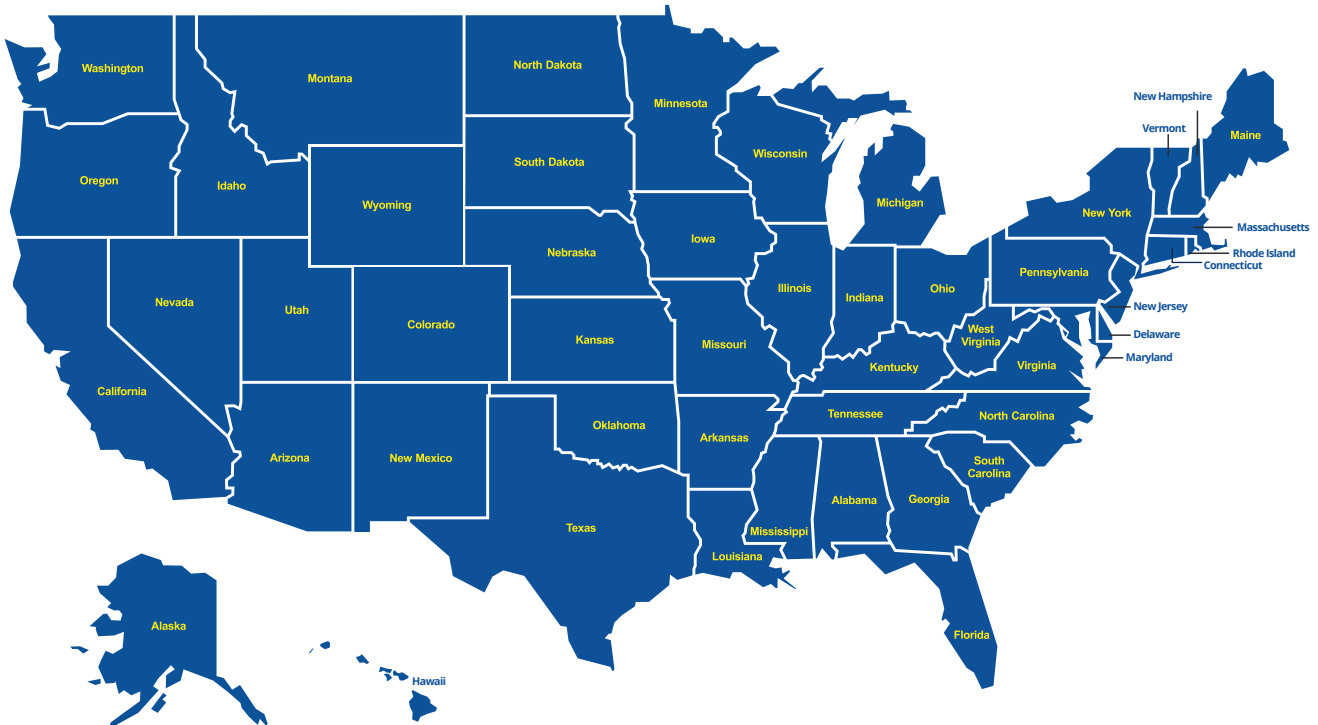
Wrongful Death



Offices Nationwide

Morgan & Morgan has offices nationwide, so we're everywhere for everyone. No matter where you are, our highly-skilled trial-ready attorneys are there to help you seek justice.

OFFICE LOCATIONS





Attorney Growth & Successes

2020

TOTAL AMOUNT RECOVERED:

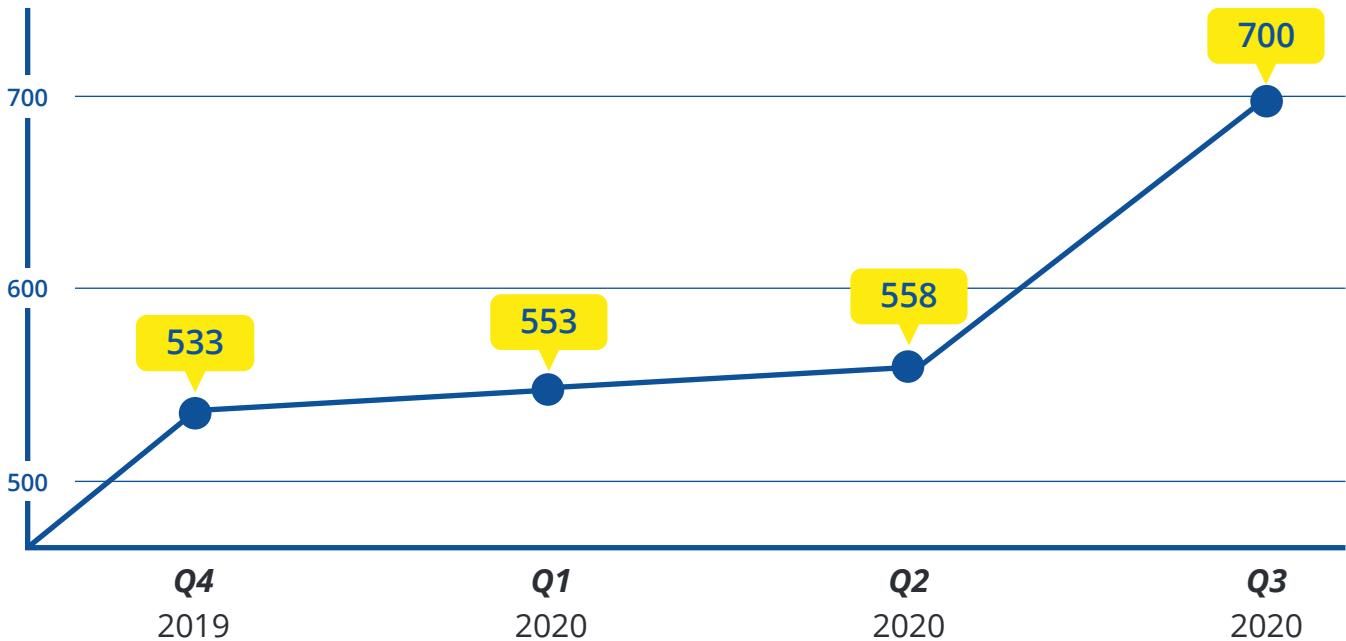
OVER \$1 BILLION

2020

TOTAL CASES RESOLVED:

50,000

Attorney Growth:



What People Say About Us

I was able to contact Morgan & Morgan via their online form from the emergency room on the day of my accident. Someone called me the next morning and set up rehab and therapy appointments right away. The following day they came to my home to begin my case. They are swift, professional and customer service-focused. After my accident, I was nervous about driving.

“ Z.A., ATLANTA, GA

I would just like to say that, regardless of my injuries and all that I am currently going through daily, my attorney was absolutely wonderful to me as far as listening to my concerns and thoughts and always asking if I needed anything. He made sure that he let me know that I could call him at any time for whatever I wanted to discuss regarding my case! He is a true God send and I simply love his attitude and the attention he gives to clients. From day one, this firm has gone above and beyond the call of duty making certain that I was reached out to in a very timely manner. You all ran circles and holes around the first firm! I would recommend you to family, friends, and complete strangers!

“ Alicia, JACKSON, MS

Unbelievably organized, responsive, and probably the most effective process-oriented group of people I've ever seen. Their preparation for mediation and trial is beyond comprehensive. Across two cases and three years, not once did anything fall between the cracks. Everyone I came into contact with exemplifies professionalism; they quickly resolved insurance issues and spent time educating me about everything affecting my cases. I trust Morgan & Morgan and I am grateful for everything they did for me. I recommend them without reservation and will miss working with them now that my civil suit is settled.

“ Jerri, JACKSONVILLE, FL

They are the most caring and personal attorneys you could ever have on your side. They genuinely make you feel like helping you in every way they can is their goal and main priority. I'd highly recommend this firm to anyone in need. They treat you as if you were a part of their family and are always seeking the best for the client.

“ Janet, LOUISEVILLE, KY

I emailed my questions and concerns and had doubt that anyone would contact me in the next 24 hours. I emailed them around 8:30 pm. I received a call the very next morning and the representative explained that after I answered her questions she would turn it over to a lawyer and then they would contact me. She answered all my questions and concerns. She gave me hope that I did the right thing. She said I should hear something in the next few days after a lawyer has time to review. I will not have to pay anything unless they win a settlement. I will receive all the information soon as to what will happen next. It has been less than 24 hours and everything is set in motion.

“ Tammy, Orlando, FL

I couldn't be happier with the service and the professionalism of your staff I was very satisfied with the outcome of my case. The team always returned my telephone calls in a timely manner and shared valuable as well as valid information. They were very professional and maintained a positive attitude. I would definitely use your services again if I was faced with a situation that required an attorney or legal advice and I would also refer your agency to others. Although my situation was unfortunate, I was glad to have your team on my side to get me through the difficult times. Again, I say THANK YOU.

“ Kathy, MEMPHIS, TN

In the News

At Morgan & Morgan, everything we do — from the cases we take on to our wins in the courtroom — makes an impact. That's why in 2019, our legal actions, settlements, and verdicts were covered by premier national and international media outlets like The New York Times, The Washington Post, The Guardian, and CNN, as well as local media outlets.

Here are some of our cases that made headlines in 2019.



Restoring Basketball Glory

In 2018, the NCAA imposed a penalty on the men's basketball team at the University of Louisville (Kentucky) for alleged rules violations. They had their 2013 NCAA tournament win, 2012 Final Four appearance, and individual player statistics vacated and removed from the record.

With the help of John Morgan, our firm's founder, the team's players sued the NCAA and last year reached a confidential settlement. The players had all their statistical achievements and personal honors restored.

Coverage appeared on ESPN, Fox Sports, and in the Associated Press, among others.

Morgan & Morgan Attorney Named Cybersecurity MVP

Morgan & Morgan's John Yanchunis was named a 2019 MVP by Law360 — the premier national legal news service — in recognition of his work protecting the rights of consumers harmed by data breaches.

Last year, John achieved a notable victory when he and his team reached a \$117 million settlement with web giant Yahoo after a data breach compromised billions of user accounts.

Major Settlement in MA Gas Explosions Case

In September 2018, a series of explosions ripped through the Merrimack Valley, Massachusetts, towns of Lawrence, Andover, and North Andover. These explosions were caused by excess gas pressure in poorly built, poorly installed, and poorly maintained natural gas lines owned and operated by Columbia Gas of Massachusetts.

Workers' Compensation

More than 40 homes experienced explosions and fires as a result, which caused severe damage and injury, including one death. Morgan & Morgan's Frank Petosa took the lead in the lawsuit representing the victims, and in July 2019, a \$143 million settlement was reached.

Coverage appeared in The Washington Post and The Boston Globe, and was provided by the Associated Press.

Florida Powerhouse

Although we're a nationwide firm, Florida is still Morgan & Morgan's home base. This year, the firm was recognized for its achievements in the Sunshine State as a Law360 "Florida Powerhouse."

With over 350 attorneys in the state and more than two dozen offices, Morgan & Morgan has made an indelible name for itself there through litigation and impact.

Fighting for a Zipline Accident Victim

A 10-year-old boy from Lakeland, Florida, was seriously injured when his zipline harness disconnected and he fell 20 feet to the concrete below. On behalf of his family, Morgan & Morgan is pursuing legal action against the operators of the zipline facility, alleging employee error due to improper training and safety procedures.

Coverage appeared on the ABC, FOX, NBC, and CNN news channels, among others.

The New York Times

The Washington Post

WALL STREET JOURNAL

POLITICO

USA TODAY

AP Associated Press

billboard

Newsweek

THOMSON REUTERS

CNN

Forbes

abc

FOX

NBC

BUSINESS INSIDER

TODAY

ESPN



Contact Morgan & Morgan's Workers' Compensation Lawyers

If you or a loved one have been wrongfully denied workers' compensation, you may be entitled to remuneration for your hardships. Morgan & Morgan has built a winning track record over the last three decades, and in that time we've recovered more than \$9 billion for our clients across all practice areas.

We are a family protecting families, and in the tough moments, you can count on us. It costs nothing to hire us, and we don't get paid unless we win; when we do win, our fee comes out of the successful settlement or verdict. Contact us or visit us online to find out why there's only one Morgan & Morgan.

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