

Law Offices of Humberto Izquierdo Comments on Georgia Workers Compensation Rate Decrease

March 13, 2026

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The Law Offices of Humberto Izquierdo, Jr., PC addresses the implications of the National Council on Compensation Insurance's recently implemented 8.8 percent decrease in Georgia workers' compensation loss costs, emphasizing that reduced insurance rates do not diminish injured workers' statutory rights to full benefits.

The rate adjustment, which took effect March 1, 2026, reflects declining claim frequency and severity statewide based on Policy Years 2022-2023 data. The firm, serving as Humberto Law Cumming workers compensation lawyer for Forsyth County residents, notes that while insurers may benefit from lower costs, injured workers remain entitled to the same compensation levels established under Georgia law.

"The declining insurance rates signal positive trends in workplace safety, but injured workers should understand their benefits remain unchanged," stated Humberto Izquierdo, Jr., Founder and Workers' Compensation Attorney at the Law Offices of Humberto Izquierdo, Jr., PC. "With the State Board of Workers'

Compensation implementing new procedural rules last July, proper compliance has become even more critical. Missing the 30-day reporting deadline or using outdated forms can jeopardize an otherwise valid claim."

The NCCI filing included a corresponding 9.3 percent decrease for assigned risk market rates. These adjustments arrive as Georgia maintains its current benefit structure, with temporary total disability benefits capped at $800 per week and temporary partial disability limited to $533 weekly under HB 480, effective since July 2023.

Forsyth County continues experiencing elevated workplace injury rates despite statewide declines, driven by rapid industrial and construction growth in the region. The firm emphasizes that workers must report injuries within 30 days and file Form WC-14 within one year to preserve claim eligibility.

The State Board of Workers' Compensation's substantive rule and form changes, implemented July 1, 2025, affect how claims are filed and processed throughout Georgia. These modifications require careful attention to procedural requirements, particularly for workers unfamiliar with the compensation system.

Georgia law mandates workers' compensation coverage for employers with three or more employees, protecting workers from their first day on the job. The firm notes that understanding these protections becomes especially important as insurance carriers evaluate claims more stringently despite declining costs.

As a former insurance defense litigator who began defending employers and insurers in 2002, Izquierdo brings unique insight into carrier evaluation strategies. This background enables the firm to anticipate and counter tactics used to deny or undervalue legitimate claims.

The firm serves Forsyth County and surrounding communities including Alpharetta, Suwanee, Buford, and Johns Creek, providing representation for workers navigating the compensation system. As a Cumming workers compensation lawyer, the practice focuses on ensuring injured workers receive full statutory benefits regardless of insurance market conditions.

The Law Offices of Humberto Izquierdo, Jr., PC has provided workers' compensation and personal injury representation to injured workers in Cumming, Forsyth County, and the greater Atlanta metro area since 2005. Attorney Humberto Izquierdo, Jr., a former insurance defense litigator and Super Lawyers selectee from 2017 through 2025, founded the firm with a focus on helping injured workers secure full benefits under Georgia law. The firm is bilingual, offering services in English and Spanish, and operates on a contingency fee basis.

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Law Offices of Humberto Izquierdo, Jr., PC

The Law Offices of Humberto Izquierdo, Jr., PC, is a dedicated legal practice specializing in personal injury cases. The firm provides bilingual services in Cumming, Georgia, committed to securing maximum compensation for clients.

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