WorkInjuryRights.com Addresses Workers Compensation Challenges at University of Miami and Coral Gables Employers

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MIAMI, FL - May 19, 2026 -
WorkInjuryRights.com announces expanded legal support for Coral Gables workers navigating complex workers compensation claims, particularly employees of the University of Miami who face unique challenges within the institution's self-administered risk management program. The announcement comes as Florida's 2026 workers compensation premium rates decreased 6.9 percent while individual claim severity continues rising, creating increased pressure on employers and insurers to contest claims.

The firm's expanded focus on Coral Gables addresses the specific needs of workers navigating both self-insured institutional programs and traditional insurance carriers. Each Coral Gables workers compensation lawyer at the firm understands the unique pressures created when employer premiums decline while medical costs and treatment utilization increase, resulting in stronger financial incentives for claims denial.

The University of Miami, Coral Gables' largest employer operating across a 240-acre main campus, administers its own workers compensation risk management program through the Florida Division of Self-Insurance. This structure means injured university employees report injuries to an employer-controlled system rather than an independent insurer, with the university's internal adjusters serving as the first point of contact for all workplace injury claims.

"When injured workers at large institutional employers like the University of Miami navigate a workers compensation system controlled by their own employer, they face internal adjusters with institutional incentives to minimize claim costs and accelerate return-to-work timelines," said David Benn, Founding Attorney at Work Injury Rights. "The declining employer premiums create a false signal of system health, while individual injured workers at Coral Gables employers face claims environments where the financial

stakes on each claim are higher than ever."

The divergence between falling premiums and rising claim costs affects workers across Coral Gables' diverse employment sectors. The city's workforce spans four distinct injury environments: the University of Miami's academic and medical campuses where workers face repetitive stress injuries and laboratory exposures, the Miracle Mile and Giralda Plaza hospitality corridor with slip-and-fall risks, active construction sites along Ponce de Leon Boulevard and Alhambra Circle where falls from height occur, and regional corporate offices in the Brickell-adjacent commercial district where ergonomic and vehicle-related injuries predominate.

Florida law requires injured workers to report workplace injuries within 30 days, but employees at large institutional employers often delay reporting due to fear of retaliation, unfamiliarity with the claims process, or pressure from supervisors to attribute injuries to pre-existing conditions. The state's 2026 maximum temporary total disability benefit stands at $1,295 per week, calculated at two-thirds of the injured worker's average weekly wage, available for up to 104 weeks.

Work Injury Rights has secured significant settlements for Florida workers, including a $3.3 million settlement for a catastrophic workplace injury and a $750,000 settlement for a construction worker. The firm represents injured workers throughout the claims process, from initial filing through appeals and permanent disability determinations. As a WIR Coral Gables workers compensation lawyer team, the firm provides bilingual services in English and Spanish, operating on a contingency fee basis with no upfront costs.

Work Injury Rights is a Florida workers compensation law firm founded in 2014 by Attorneys David Benn, William Haro, and Stacey Isaacs. The firm represents injured workers throughout Coral Gables, Miami-Dade County, and statewide Florida from offices in Coral Gables, Miami, Doral, Boca Raton, Coral Springs, Fort Lauderdale, Fort Myers, Orlando, Sunrise, and Tampa.

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WorkInjuryRights.com

WorkInjuryRights.Com? is a team of Florida attorneys and staff that are dedicated to giving each client quality legal service for worker?s compensation claims.

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