Panchenko Law Firm Releases Guide on Reaching 175K Workers Comp Settlements in North Carolina

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CHARLOTTE, NC - July 10, 2026 -
Panchenko Law Firm has released a comprehensive settlement education guide for Charlotte and Mecklenburg County workers, detailing the documentation and legal strategies required to achieve workers' compensation settlements of $175,000 or higher under North Carolina's updated benefit structure.

The guide addresses the North Carolina Industrial Commission's 2026 maximum weekly workers' compensation benefit increase to $1,446, up from $1,380 in 2025. The benefit calculation, set at two-thirds of an injured worker's average weekly wage, creates significant gaps for Charlotte workers earning above the state average wage who receive the maximum cap rather than two-thirds of their actual earnings.

North Carolina workers' compensation settlements depend on three primary variables: the impairment rating assigned by the treating physician, the body part's scheduled value under the NC Industrial Commission rating schedule, and the injured worker's average weekly wage. A back injury with a 25 percent permanent impairment rating for a Charlotte construction worker earning $900 per week can produce a settlement in the range of Panchenko $175,000 Workers comp claim or higher when properly documented.

"Insurance carriers in North Carolina direct injured workers to specific authorized treating physicians within their network, and these physicians often assign lower impairment ratings than independent specialists would for the same injury," stated Dmitriy Panchenko, Founder of Panchenko Law Firm. "The difference between a carrier-assigned 10 percent impairment rating and an independent specialist's 25 percent rating on the same spinal injury represents the difference between a $45,000 settlement and a $175,000 Workers comp claim for Charlotte workers. Spanish-speaking construction workers face additional challenges because language barriers make it harder to understand their impairment rating or request an independent medical examination."

Mecklenburg County's construction sector, driven by Charlotte's ongoing development along South End, Uptown, and the I-485 outer loop corridor, generates substantial workers' compensation claims involving falls from scaffolding, struck-by incidents, and repetitive-motion injuries. Insurance carriers frequently dispute these claims by arguing pre-existing conditions or insufficient connection between work activities and diagnosed injuries.

The firm's guide emphasizes that North Carolina workers must file compensation claims with the NC Industrial Commission within two years of the accident date or discovery of a work-related occupational disease. Construction and manufacturing workers in Charlotte often miss this deadline when gradual injuries like repetitive strain and hearing loss develop over years rather than from single incidents.

Panchenko Law Firm has recovered more than $20 million for clients, including $860,000 in a tractor-trailer settlement and $485,000 in a commercial accident settlement. The firm applies aggressive multi-party liability investigation approaches to workers' compensation claims where third-party negligence, such as defective equipment or unsafe premises, may create parallel personal injury claims alongside workers' compensation benefits.

Panchenko Law Firm is a personal injury and workers' compensation law firm based in Matthews, North Carolina, representing injured workers and accident victims throughout Charlotte, Mecklenburg County, Union County, and the greater Charlotte metro area. The firm handles workers' compensation claims, car accidents, truck accidents, motorcycle crashes, and other serious injury matters on a contingency fee basis with free case reviews available in English and Spanish.
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Panchenko Law Firm

Panchenko Law Firm offers exceptional legal services with a client-focused approach, prioritizing trust and advocacy in personal injury law.

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