# Harris Injury Law Explains Two Paths to Recovery for Arizona Workers Hurt in On-the-Job Car Accidents

*ADOT reports 118,052 Arizona crashes in 2025; a Phoenix firm explains how car accident, personal injury and workers' comp claims can overlap.*



PHOENIX, AZ, UNITED STATES, September 30, 2026 / EINPresswire.com/ -- Harris Injury Law, a Phoenix personal injury and workers' compensation firm, is drawing attention to a point often overlooked in car accident cases: when a crash happens while a person is working, more than one claim may be available. Ordinary commutes to and from work are generally not covered, but delivery drivers, sales representatives, contractors and others who drive as part of their jobs may be able to pursue both a workers' compensation claim and a claim against the at-fault driver.

According to the Arizona Department of Transportation, there were 118,052 crashes on Arizona roads in 2025, a 4.4 percent decrease from 123,535 in 2024.
Traffic fatalities fell 5.2 percent to 1,156. Speeding was a factor in 31.8 percent of fatalities.
"Fewer fatalities on Arizona's roadways is a move in the right direction, but even one death is one too many," ADOT Director Jennifer Toth said.

The first path is workers' compensation. In Arizona, it is a no-fault system: an employee injured in the course of employment can receive medical benefits and partial wage-loss benefits regardless of who caused the crash. Workers' compensation does not pay for pain and suffering, and wage-loss benefits are subject to a statutory maximum set each year by the Industrial Commission of Arizona.

The second path is a third-party claim against the negligent driver. Arizona workers generally cannot sue their own employer over a covered injury, but that limit does not apply to an outside driver who caused the crash. Like other personal injury claims, this claim can seek damages that workers' compensation does not cover, including pain and suffering and lost income beyond

what workers' compensation replaces. Under Arizona law, the workers' compensation carrier generally has a lien on a third-party recovery, so the two claims need to be coordinated.

"Most people assume it is one or the other," said attorney Jason A. Harris of Harris Injury Law. "An employee rear-ended while making deliveries may have a workers' compensation claim through the employer and a separate claim against the driver who caused the crash. The way those claims interact, including the carrier's lien, affects what the injured worker ultimately keeps, so it helps to understand both from the start."

The firm notes that timing matters for both claims. A workers' compensation claim in Arizona generally must be filed within one year of the injury. Most personal injury lawsuits have a two-year deadline, but when workers' compensation is involved, Arizona law provides that the claim against the at-fault driver is assigned to the insurance carrier if the injured worker does not pursue it within one year. Harris Injury Law recommends that anyone hurt in a work-related crash report the injury to the employer promptly, seek medical care, request a copy of the police report, and keep records of medical visits and missed work.

This release is provided for general informational purposes and does not constitute legal advice.

About Harris Injury Law

Harris Injury Law, PLLC is a Phoenix-based personal injury and workers' compensation law firm led by attorney Jason A. Harris. The firm represents people injured in car, motorcycle, truck and rideshare crashes, as well as workers hurt on the job, throughout Arizona. The firm is located at 1136 E Campbell Ave, Phoenix, AZ 85014.

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