

**FIRST REVIEW OF THE WORKERS COMPENSATION
SCHEME**

Name: Name suppressed
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Partially
Confidential

To Whom It May Concern, I suffered a workplace injury on 8th July 2013. My injuries were a Compound fracture to lower left Fibula, fractured lower Left tibia and my ankle was shattered into pieces, Severe hematoma top left calf. My surgeon has told me numerous times how lucky I was to keep my foot and that she was picking up fragments of bone and throwing them out into dish because she could not find where they came from or could not reattach them. I now cannot walk properly I suffer from PTSD, Hypersensitivity where I cannot wear long trousers or shoes and socks due to this. I also suffer from Complex Regional Pain Syndrome (CRPS) as well as a lot of other issues relating to my injury. I can never get back to a normal life and thing I use to do prior to my injury as this was a very severe traumatic life changing experience for me and to happen to me. My insurer is GIO. I am not back at work and there is no present inkling that I will be returning to work in the near future due to the complications resulting from my workplace injury with the hypersensitivity, unable to wear any type of shoes or socks or long pants, my CRPS and suffering PTSD, anxiety etc. Since my accident I have had 5 operations over last 3yrs and I have been treated so poorly by the insurer and for the first year their own Appointed Rehab Provider Interact Injury Management. The first phone contact I had from the insurer was whilst I was still in hospital 4 days after my accident 1 day after my second operation. The claims manager at the time asked me what happened, I explained, then she had the hide in a rude tone voice to say "well why did you jump for why couldn't you just jump under the ladder" I replied "are you serious in saying that and in the manner you said it, I jumped to save my life and if I did not do what I did I would have been dead as the truck bullbar weighing about 750kgs would of feel on top of me or would been it easier for you if I was dead" I then just hung up the phone on her in disgust at her questioning and tone of voice. Ever since then the insurer has tried every trick in the book using loopholes and legislation(which only favours them) to Bully, Intimidate and harass me in anyway shape or form. Even deliberately stuffing up my weekly payments so I miss a week wage but make it up the following week just so I was out of pocket of money. This happened about 6-8 times and the insurer gets away with it even after each time lodging a complaint with Workcover. I have 3 yearly diaries full of ALL the incidents I have had with the insurer which would be too much to put into this submission as would be pages long of all the bullying, Intimidation and Harassment they have done to me going against the Code of Conduct but they ALWAYS get away with it. I have even been lied to directly by case managers over the phone when they were clearly caught out. Even when I was interviewed by the GIO's Private investigator they are only there for the insurer they coach all the witnesses on their statements they try to character assassinate the injured workers as well. The private investigator's sit out the front of your home or up the road watching you videotaping EVERY movement. Following you everywhere even the people you reside with and their children they watch. This is a TOTAL invasion of one's privacy just to try catch an injured worker on anything or collect anything little bit to try discredit the injured worker or try say the injured worker is lying. It took a lot of people to stop me from confronting the private investigators when they were watching and following me from going and ripping them out of their car. And when the insurer was asked by third parties of mine why are getting private investigators to follow and watch me the insurer lied and said they have not got any private investigators following me at all which was a TOTAL lie as they followed me to appointments and filmed me etc. Then it comes to the insurers own appointed Rehab provider mine was Interact Injury Management who GIO use, who get a bonus if they return you to work or upgrade your medical certificate from the insurer. Even when clearly you are not able to return to any form of work even when my Nominated treating doctor declares me unfit and then the rehab provider says to the doctor "you can't just keep him unfit for work you have to put some work on the certificate it is under the rules and is law of Workcover" then the doctor who unfamiliar with the actual WorkCover comp rules put some work capacity under duress on the certificate. Then after getting home and totally stressed out I contact Workcover and explain the situation and Workcover straight out told me they cannot do that and advised me to go straight back to see my nominated treating doctor to which I did. I then said to my doctor what Workcover had said and did she pressure you to do this under duress and the doctor admitting that they did. But the rehab provider just gets away with it bullying like the insurer does. I was never informed at all until I read somewhere till after about 1yr that I could choose my own rehab provider. Also on work plans on job seeking I was told to stop looking from the rehab provider on the phone then when I did

not submit work diaries I was breached by the insurer GIO and issued a breach notice then the rehab provider totally lied saying they did not say this. Also the Activities of Daily Living report that the insurers rehab provider did as above mentioned was totally filled with floors and inaccurate reporting. I even was told by them when asking for a shower head on a hose handle as I could not stand up to bath I only could sit on a chair that the insurer will not cover cost to have a shower head on a hose to properly bath myself. That the normal overhead shower rose is sufficient as you are at least getting water over yourself and we will not get one installed. Then my 78yo father who is on a pension was told about this went out bought and installed a shower head on a hose that he got from Bunnings so I could bath myself properly. How pathetic are these insurers and their own appointed rehab providers? I have learnt the insurers do not care about the injured worker at all they only care about getting you off their books as quick as they can even when clearly you cannot physically and incapable of returning to work. I spent 10yrs in the Army from 1988-1988 when through recruit training you were lower than a dog and treated like that was when bastardisation was full on in the defence recruit training but in the last 3 and a half years I have been treated worse than that worse than anything I have ever been through in my life. How was I expected to recover from my injury and operations with the way the insurer and their own rehab provider treat you with their bullying, intimidation and constant harassment. As I said have never ever been treated so low and ill wrong in my whole life and treated lower than anything I can think off than what I have been by GIO and Interact Injury Management. The insurer had me nearly beat down and out was contemplating suicide if it wasn't for my family and friends that I have and the Injured Workers Support Network later, I would not be here today trying to get my point across and frustration with how low these insurers treat injured workers. I am just thankful that my family and friends were there to pull me through and I have grown stronger and will not let them walk over me and beat me down ever again and the insurer hates it that I am sticking up for my rights as nearly everyone else backs down and submits to the insurer and their commands and bullying, intimidation and harassment. It is the insurers goal to treat you like hell and go against everything in the code of conduct to make you give up and throw your hands up and walk away that is all they want you to do and their goal. You get an insurer case manager that looks after your case with NO medical experience or expertise at all making life changing decisions on an injured worker's health and well-being. When they clearly have no idea and they will send you to their so called independent medical examiners and will continue until they get what they want to hear in their favour. Not giving a dam about the injured worker at all they just will keep sending you until they get the report they want then they only use that report not the others that was not in their favour. The rules and regulations are only there to benefit the insurer and government how they call it a fair system is way beyond me. With what we go through with how the insurers treat injured workers I just wish a person making the rules and regulation decisions takes a walk in our shoes and see how one sided it is and that is not on the injured workers side at all. And also live on our wage that we get after being injured. As I said and can supply 3yrs of diary entries of how ill-treated I have been by GIO since my accident and the games, bullying, intimidation, harassment and lies they do. The whole Workers Comp system need to change and overhaul and to be there for the injured worker not just for insurance companies and the government of the day and to stop how the insurers push an injured worker to give up or end their life like they nearly did to me and care about the worker's health and well-being that is why so many people give up because of the constant harassment, bullying, intimidation and stalking invasion of one's privacy by private investigators that the insurance companies do. This need to be stopped. I have also learnt how easy it is for the employer to just turn around and say there is no suitable duties even though there is but this is not policed at all and the employers just get away with it with no questions asked. Thanking you,