

Appendix 1. Insurer Misdeed Redacted Data File. Chesterfield-Evans Royal Commission Submission

Num	Sex	Age	Insurer	WC/CTP	Month	Insurer behaviour	Nature of situation
1		25	Allianz	CTP	7.15	Rehab ignores treating doctor	Rehab ordered Rx without consulting NTD
2	f	51	NRMA	CTP	5.15	Refuse reasonable account	Pt suicidal and very distressed. NRMA only wanted to pay for short visit, when it took half a day to get Rx.
3	f	65	Allianz	WC/CTP	10.14	Demanding drug explanation and refusing to pay for treatment	On long term pain drugs. Insurer wanted to know why they were not on cert and what all her drugs were for. All drugs to be on certificates??!!
4	f	41	GIO	CTP	9.15	Ignoring reports and refusing treatment	Whiplash. Full report written 10/11/15. Symptoms persisted C5, but MRI refused 1/3/16 due to 'inadequate medical evidence'
5		27	NRMA/QBE	CTP	11.16	Arguing beteen insurers so all Rx refused.	Pt was passenger in Uber taxi that ran lights. Driver denied it. Neither insurer would pay. Pt said that his driver was at fault but was ignored. No medicare- no treatment.
6	m	32	NRMA	CTP	1.16	Refusal to pay for over a year, when liability was obvious	Korean tiler getting lift home from work party. Hard to refuse lift in their culture. Major MVA fracture R humerus,neck, back,knee. Long-term damage. Treated at RPAH, but no rehab, no work, no Medicare. Argued over contributory negligence.
7	m	28	NRMA	CTP	1.16	Refusal to pay for over a year, when liability was obvious	Korean tiler getting lift home from work party. Major MVA, bowel rupture, also neck pain, low back pain and knee pain. Treated at RPAH, but no rehab, no work, no Medicare. Argued over contributory negligence.
8	m	28	NRMA	CTP	1.16	Refusal to pay for over a year when Liability was obvious.	Korean tiler getting lift home from work party. Major MVA, neck pain, vertebral burst #, R shoulder and # elbow with residual nerve damage. Treated at RPAH, but no rehab, no work, no Medicare. Argued over contributory negligence.
9	m	48	Allianz	WC	1.10	Blamed on previous accident	Had back op 2000. worked for 10 years then injured lifting a scaffold 2010. Wife and 3 kids. Op refused. Won in Court 28/3/18 for Op, then they did not want to pay the wages awarded. Complained to RC PWF.0001.0001.615811
10	f	58	GIO	WC	10.06	Refused to pay- derisory settlment	Bad neck and back pain- needs operation, but also has cervical spinal cord injury.
11	f	45	Westpac	CTP	10.15	Used US style Absence Management Service to disparage her symptoms	Bank manager with ongoing neck pain- eventually ruined her life.
12	f	17	GIO	CTP	11.15	2 reports demanded with identical letters to try to stop payments to young person	Rearended as schoolgirl back seat passenger. Neck pain, dizziness and headaches persisted.
13	f	54	Suncorp	WC	2.10	Refusal to accept chronic fatigue syndrome as a disease and refused to pay	Had chronic fatigue.
14	f	38	NRMA/QBE/;	CTP	11.14	Refusal to pay as alleged fit to RTW	Well motivated Airport car hire staffer with bad back pain. Tried to RTW- denied for convenience, as would not make workplace changes.
15		37	NRMA/Qbe	CTP	11.15, 6	Denied as car not dented enough	Airport minivan driver. 2MVA Rearended and hand problem persisted. Treatment not allowed. Big psyche sequelae of 2nd accident with compulsive buying of 'lucky' new cars.
16	m	54	NRMA/QBE/I	WC/WC/	10.05, 1	3 accidents- insurers all blame the other injury- so all eventually refused.	Life ruined- family man, has gone broke. 2 WC accidents 2005 R knee, chest QBE; 2007 L knee, L shoulder and hand EML; MVA neck, back again, R wrist NRMA
17	f	46	EML	WC	5.12	Treatment denied	Obvious workplace injury- tried to RTW but failed. Needs back fusion. Has neck pain but no operable lesion there. May have it under Medicare. Life very badly destroyed.
18	f	60	NRMA	CTP	2.14	Refusal to pay for treatment	Had spinal fusion 2009. Worked for 5 years till MVA. AMA assessment gave her rthe same % disability, so insurer said she was a s good as pre-accident woud not even pay for pain Rx.

19	m	52	Allianz	CTP	11.15	Ripped off by vehicle insurer with exclusion cause in Central Aust when he went off tar road. Then injuries denied after IME.	Pastor in rolled van in Central Aust. Neck, head R knee and hand injury. Unable to concentrate post accident. Lost his jewellery business. Insurer not paying for treatments after IME. Financial and marriage troubles now- settlement offer low.
20	m	41	Allianz	CTP	9.14	Dispute between insurers so neither paid	Hit by drunk driver. Neck and L shoulder pain. Grossly reduced power L hand. Phobic re driving and cannot work- Went to court.
21	m	40	Zurich	CTP	7.15	Refused treatment	Pt was fairly stoic and worked on with bad whiplash pain. Refused MRI which showed C-34 disc. Saw neurosurgeon 11 mths after injury, insurer did not pay- Pt gave up Rx 9/16 and works on in a lot of pain.
22	m	48	NRMA	CTP	9.15	Refused reasonable treatment despite danger of paraplegia because allegedly due to 'previous injury'	Cleaner in MVA. Had gross whiplash with pain down arms. MRI refused and eventually had surgery under Medicare as neurosurgeon was worried re paraplegia. Was working up till accident date. Not working since- residual problems. Marriage to case 25 has now failed.
23	f	53	NRMA	CTP	9.15	Refused treatment as allegedly previous accident	Husband was case 24- back neck and back pain. Cleaner working until accident- had to do some afterwards or starve as husband could not work. Marriage now over because of stress.
24	f	59	NRMA	CTP	11.14	Refused to pay because of alleged previous injury	Welder with previous R knee surgery. Injured R knee and back in MVA. Needed meniscectomy- refused despite 2 opinions. Had op in Korea. Then refused MRI to check it.
25	m	37	NRMA	CTP	9.14	Incredible treatment delays	Butcher, settled Feb 2018. Back and neck radicular pain- both needed surgery. Gave up job and treatment, works part time in wife's shop.
26	m	48	Allianz	CTP	4.16	Total and unreasonable denial when obviously injured.	Rear-ended, Korean cleaner, poor English. Neck with radicular pain. Could not work. Business failed and marriage to case 33 fell apart. Alleged he caused the rearender deliberately! Detailed complaint to SIRA.
27	f	34	TMF/EML	WC	2.15	Treatment delays and refusals- pushy rehab	Bankstown Nurse injured back neck and R shoulder lifting bariatric patient. Pushy employer and rehab. Now back at work. Stress nearly destroyed marriage to case 67.
28	f	49	GIO	CTP	11.15	Denied as dent not big enough	Woman who helped her husbands business. Bad back and sacroiliac pain.
29	m	37	NRMA	CTP	10.15	Refused treatment	Shopfitter with bad neck pain No Medicare- no English
30	m	49	NRMA/QBE	CTP	12.15	Denied liability as not big enough dent	Painful weak wrist that insurer would not pay for. Minivan driver. 2nd accident led to psychiatric collapse and onessive behaviour buying new vans that were 'luckier'. 2 Accidents, then no pay.
31	f	41	NRMA	CTP	10.15	Denied because she kept working in pain	Visa-dependent baker had MVA with husband. Working huge hours 60/week. Worked less due to whiplash/back pain. Marriage to case 32 failed under the financial strain. Very depressed.
32	m	40	NRMA	CTP	10.15	Insurer denied specialist referral and physio	Baker with wife- visa-dependent so no complaints- worked less hours, then changed jobs, then stopped work at bakery. Had been working 60hrs/week! Whiplash, back pain severe. Marriage to case 31 failed under the financial strain.
33	f	41	NRMA	CTP	7.15	Refused treatments and investigations despite bad pain. ?Tried to use visa to get rid of her.	Korean accountant with employer who tried very hard to help with Visa etc. Pushy rehab tried to force her back to work. Bad neck and back pain. Marriage to case 28 failed-they were in separate accidents.
34	f	61	Allianz	WC	3.14	Refused because would not RTW as end-stage RSI	4th stage RSI forced back to work in laundry. Had series of tendon injections and ops with limited success.
35	m	26	QBEvGIO	CTP	12.15	Refused payment for inter-insurer dispute	S1 root pain. Needs op. No Medicare. Car pulled out from Kerb and hit his car.
36	m	61	GIO	WC	8.15	Refused Rx and sent back to work	Very motivated welder who had hammer dropped with R index finger fracture. Healed poorly. Rehab used Ding Chen to say nothing wrong. Tried to work. Failed due to pain. Drinking and destroyed.

37	f	44	Allianz /NRM CTP	1.16	Refused shoulder investigation because not on initial certificate, then 2nd MVA and interinsurer dispute- no Rx	Housewife Whiplash soon discovered L shoulder pain but shoulder not allowed.
38	f	10	GIO CTP	4.16	Refused investigation ?because she was a child	Persistent leg pain - insurer kept asking for more info. Would not allow referral to Paediatric orthoped. Child became depressed as could not run or play as well. Report from IME effectively accused him of faking, used Investigator. MRI showed annular tears at L3-4 and L4-5 but no impingements. Gyprocker with No English. Pushed back to work by 2 IMEs, one working for a corporation.
39	M	48	GIO WC	2.16	Refused Rx all except GP certificates- ? To shut up doctors	Pt had accident with spinal fusion 6/3/13. Collapsed with L4 symptoms 8/15, but had to go to court to get approval- done 15/11/16
40	f	62	GIO WC	7.12	Refused necessary treatment for 15 months after recurrence of spinal collapse	Has rear-ender with back pain. Second accident 14/5/16 made pain worse. Neither will pay.
41		37	QBE/NRMA/ξ CTP	2.16	Inter-insurer bickering- no one paying	Had 3 Workers Comp injuries R knee, R shoulder and L shoulder. Hard to get Rx for these and Pinnacle rehab tried to close claims for R shoulder and L knee because they were 'stable' though still causing problems.
42	m	55	Allianz WC	4/15, 8.:	while leaving my room!	Saw accident coming and braced himself and got R wrist pain. This was not mentioned until 2nd visit, 2 weeks later, so wrist was denied. Relationship with wife ended over the stress.
43	m	39	GIO CTP	6.16	Husband and wife in same accident. She was driver and treated -he was passenger and was denied	Then referral to shoulder specialist declined on basis that tear not related to the accident. Only physio allowed.
44	m	31	NRMA CTP	8.16	Liability not accepted until 4 and a half months later, then specialist denied.	Painter rear-ended with neck, back, R shoulder pain and dizziness. Eventually had MRIs due to persistent symptoms at his own cost- normal. Dizziness settled eventually also.
45	m	32	NRMA CTP	2.16	Shoulder specialist and MRI continually denied- sent to IME.	Whiplash and low back pain not even GP treatment with pain continuing over 2 years later.
46	f	50	GIO CTP	11.15	Denied liability as not big enough dent.	Neck, back, both shoulders, stress. Many Rx knocked back- may need S1 disc surgery- now 3 years from accident and not working normally.
47	m	35	AAMI ctp	4.15	Many treatments denied	Neck and back pain. Severe. Recommended for 2 cervical disc ops by neurosurgeon- refused .
48	m	63	GIO CTP	7.16	Treatments denied	
49	m	33	Allianz CTP	11.05	Denied payment	High speed rearend. Neck, Wrist, back, psyche. Family accident Needs S1 op still and insurer not paying. MVA with both back and neck pain possibly needing op. Refused as she had had previous surgery- pain remains at 20 months.
50	f	59	Allianz CTP	7.16	Denied- needs ops.	
51	m	35	NRMA CTP	7.16	Denied- IME found nothing wrong	Whiplash, back pain in top motor mechanic. Tried to RTW- needs lower back surgery. Financial crisis, lost house, car repossessed. Dr Robert Drummond IME. Detailed complaint to SIRA Ref D18/7538
52	m	26	QBE CTP	12.16	Denied as alleged fraud- accident was on CCTV as left supermarket, but judged too slow to cause injury.	Rearended, neck, back, anxiety. Gyprocker trouble extending neck. Denied with Occ health IME as 'nothing wrong'. Girlfriend is case number 53
53	f	26	QBE CTP	12.16	Denied as alleged fraud- accident was on CCTV as left supermarket, but judged too slow to cause injury.	Rearended, back, neck, wrist, sternum. No Rx as IME found 'nothing wrong'. Boyfriend is case 52
54	m	46	NRMA CTP	2.15	Rearended and denied due to IME.	Rearended, neck and back pain. Lost his café business. IME said he was fine, but neurosurgeon wanted to operate on his neck- McKechnie!
55	m	64	Allianz WC	1.98	W comp back pain denied op.	Back pain due to 1998 injury. Has had previous surgery- failed now. 3 neurosurgeons agree he needs surgery- insurer will not pay based on 2IMEs. On public list at St Vincents for 18/6/18
56	m	34	EML WC	1.14	Bad ongoing WC pain- denied as insurer pretending he is fit..	Welder with circumferential burn and neck problem from workplace accident. Depressed with 25% WPI. Weak L arm. EML declined payments from 29/2/16
57	m	47	Allianz/GIO CTP	8.16	Decided over which insurer is responsible- was rearended.	Rearended. Argument over whether car behind was hit before it hit him. Whiplash to L C7, headache and back pain to LL5. Pain ongoing but MRIs suggest no surgery. Insurers have declined.

58	f	39 EML	WC	9.17	Insurer says NTD opinion is only re Certificate of Capacity and this is disputable. Has IME opinion. Direct doctor bullying.	Bad RSI. Hotel service worker. Bangladeshi. AHS tried to use their rehab provider Chandler-MacLeod and to avoid compensation. Claim. Aggressively arguing her fitness and 'certificate of capacity' and presence of suitable duties. Pt unable to do up a zipper!
59	f	64 EML to GIO	WC	4.17	WC denied- seems totally unreasonable	Lifting tray at work- tore R shoulder tendons. Needs op. Denied. Will have it under Medicare after over 1 year delay.
60	f	46 Zurich	CTP	7.15	Denied, though rearended	Rearended neck and back pain. persists. Not investigated. Came here for 2nd opinion as she did not want to settle, but eventually late 2017 did without having been properly investigated.
61	m	39 NRMA	CTP	10.15	Refused reasonable treatment	Back pain persists 2 years after accident. Vasili consult denied. Korean scan shows lumbar bulge but not operable.
62	m	49 NRMA	CTP	6.16	Liability Denied	Rearended. Back pain persists. Liability denied. MRI ordered 20 months later as Pt to pay. Exercise physio initial assessment declined.
63	f	49 TAC Victoria	CTP	5.15	Denied because of previous accident	Rearended Whiplash, back pain radiates to L ankle. Anxious. Denied because of previous accident. MRI showed L5 root lesion. Was suicidal at one stage Single Mum with some help from husband.
64	f	48 NRMA	CTP	1.16	Refusing to pay for treatment	Car turned R in front of her. Neck radiates to C7, back radiates to L thigh. Bad pelvic pain persisting, urinary changes? Pelvic vessel rupture. Denied by insurer.
65		28 NRMA	CTP	7.15	Denied though hit on Roundabout	Hit from L on roundabout. Neck, back pain bad but not operable on MRI. Lost job as civil engineer- now tutor. Was V depressed. Financial problems stress on marriage- married to case 27
66	m	29 NRMA	CTP	5.17	Denied although hit on roundabout.	Hit an roundabout and other driver fled, but insurer will not pay. Student, no Medicare, working as tiler. Whiplash, shoulder L, back pain to L leg. L knee. Still uninvestigated after 12 months
67	m	34 NRMA	CTP	6.17	Denied as reported late because Pt thought it would settle.	Whiplash back pain. Pt reported it to Police, but not recorded as no one 'injured' and no debris on road. When Pt later stated that Police had been informed, no record found and insurer denied. Will have MRI and appointment on Medicare 12mths after the accident. Married to case 68, but different accident.
68	f	32 NRMA	CTP	8.17	Denied as car not dented enough.	Whiplash, tendons both shoulders and elbows back pain. Pain bad Dental technician pain using microscope
69	m	43 NRMA	CTP	2.16	Refused as Pt allegedly backed into car behind.	Also previous cervical fusion. Whiplash
70	f	44 GIO	WC	5.12	Refused treatment	Painter fell at work. Bad forearm fracture plated. Ongoing neck and shoulder pain, neglected because of forearm. Back pain to foot. WC ran out- financial trouble. Divorce caused by financial issues.
71	m	43 GIO	WC	7.17	Rehab trying to force him back to work despite bad pain.	Shot by nail gun assembling furniture. Very stressed. No English. Persistent chest pain. Rehab by Altius tried to force him back to work, unsympathetic and unhelpful.
72	f	44 EML	WC	6.01	Refused treatment	Lifting at nursing home L4-5 disc affects R leg. Cannot get Rx- IME Dr Paul Minter.
73	f	40 Allianz	CTP	1.15	Refused treatment as had had previous scoliosis surgery. Pain ongoing though no op needed.	MVA with bad neck pain, but had previous scoliosis surgery- Pay intermittently, unclear why. Not suitable for surgery- chronic pain.
74	m	7 Allianz	CTP	11.15	Refused treatment	Child with ongoing nightmares. Parents very stressed also by refusals of their treatments. Will not pay for child's psyche. 3 years old, bad separation anxiety.
75	m	39 GIO	CTP	4.17	Refused treatment because of previous op on knee	Boilermaker with R knee problem and back pain. Had previous R knee injury. 2 surgeons said he needed Rx. Went back to Korea for Op and they would not even pay for follow up. IME Hyde Page,

76	m	50 GIO	WC	12.16	Refused treatment	Labourer moving ramps to load dozers on and off trucks. Tendonitis. Healed eventually with time, but sacked and treatment even from us denied. 'All States Investigations and Corporate Protection Group' tried to get notes without Pt permission.
77	f	42 EML	WC	7.17	Refused treatment	Lifting heavy sofa at Novotel. Cut finger, dropped on foot and hurt back and shoulder. Want to Auburn Hospital for finger- did not mention others, so not paid. Send from Dr John Won, who won't do WC.
78	f	37 NRMA	CTP	4.17	Refused all treatment now	Childcare worker with neck pain. Saw IME who said that there was nothing wrong with her. Nil on scans, but symptoms remain a year post-accident. Issue is whether symptoms should get any treatment.
79	m	43 NRMA	CTP	11.17	Refused all treatment now	Contract Painter with neck and L knee pain. Cannot squat so getting less work. Refused by IME, Peter Yu.
80	f	39 NRMA	CTP	8.16	Refused MRIs despite continuing neck pain	Neck and back pain. Very anxious after accident- had scans at her own expense in Korea- nil operable, but much pain. Saw IME psychiatrist before the cessation of payments. Split with boyfriend due to stress.
81	m	35 NRMA	CTP	11.16	Refused MRI Rehab and Exercise Physio	Carpenter on 457 visa with no Medicare. Neck, R wrist and Back pain severe exacerbation.
82	m	44 Allianz	CTP	9.15	Refused all treatment	Tree lopper with cervical disc injury, lumbar spine and R shoulder impingemetn. Tried to work on and was denied. Went broke. Detailed complaint to SIRA.
83	f	48 QBE	CTP	2.15	Refused all treatment	Tour guide. Whiplash with cervical disc and low back. C5-6 fusion but bad residual pain. Back bad but not operable. Pain persisted all Rx refused including for bad depression. Solicitor wants to settle ASAP. High suicide risk.