

Thank you for this opportunity to speak today

I have worked in the grocery industry for 40 years as a Director of Operation, owned my own grocery store, and running my own Management consulting company.

I was an elite athlete running 12 marathons including Boston, Mt. Bike raced, Adventure racing, play hockey, golfed, snowshoe racing, downhill skiing, all of which I can no longer do. I taught running, mt. biking, road cycling, and downhill skiing. Volunteered and worked with numerous charities.

I was riding my bike in Waterloo Oct. 2005, while crossing an intersection a car made a left hand turn and I was hit it head on. When I woke up on the pavement, I wiggled my hands and feet to see if I could move them. I could and I said to myself "I can rebuild Me"

I purchased extra rehab benefit years before the accident to the tune of \$1,000,000. Little did I know the struggle I would have over the next 7 years to use these benefits? Less than 1% of the population buys these benefits!

5 minutes is not enough time to tell the things I went through in those 7 years. The insurance company spent approx. half the amount on IME's as they spent on treatment on IE's. I was told by my adjuster that "I was milking it, there was "nothing wrong with me" She even told one of my doctor's secretaries, as well as my back doctor and physio therapist, the same thing. I was followed, video tape and harassed! I was almost bankrupt twice, a long term relationship broke up, could no longer do the job or sports I loved. They would take treatment plans to the limit before approving or denying them. Even days before I was going in for back surgery they played games and didn't approve a treatment plan for things I needed such as a walker, raised toilet seat. **Delay Deny, Deceive!**

The system is broken!!

The injured have no rights!!!

Meditation & Arbitration takes to long!! While the victim waits without income benefits & treatment. The insurance companies play games changing adjusters before Meditation & Arbitration then ask for time to get "up to speed" Or offer lump settlements then pull them off the table.

I paid my premiums, but Fight to get the money for treatment!

The system has to change, I'm willing to help reform it.

Thank you

List of Injuries

- **Head injury**
 - **Cognitive, Memory issues, Focus and Personality change**
- **Whiplash level 3**
- **Ongoing headaches & numbness to right side of face**
- **Fractured collarbone in 2 places**
- **Fractured Shoulder blade**
- **Torn muscles in right arm & shoulder**
- **Fractured 4 ribs each broken twice**
- **Fractured right hip ; Steel plate & 5 screws**
- **Fractured pelvis 1 screw**
- **Both knee have torn MCL**
- **Right Knee cap 15 stitch cut**
- **Right foot toe permanent numb**
- **Right foot & leg permanent nerve pain**
- **Hyper- extension of both thumbs**
- **Numerous cut, bruises**
- **Two vertebra fused in my back L4 & 5**