



Why have I painted these signs on our family car and taken to the streets to protest the Unscrupulous, Unethical, and Unlawful acts of State Compensation Insurance Fund?

For years the radio, TV, print media and the public have been led to believe that injured workers are the only ones that can commit insurance fraud.

Could it be that the insurance industry spends hundreds of millions of dollars to mislead the press and the public into believing that most injured workers are frauds and malingering cheats and want a free ride?

Yes, there a very few that take advantage of the system, and they eventually get caught and punished. But what about the thousands and thousands of injured workers that suffer from, at the very least, unfair claims handling. They are denied proper and timely medical treatment and disability payments that are supposedly **guaranteed** to them under the state constitution. Why are some injured workers forced into abject poverty and others get thrown out on the street and become homeless, or go so far as to commit suicide because they can't get proper medical treatment. All because they had the audacity to report an injury that occurred at work while they were trying to provide a living for their families.

All so the insurance companies can save a few bucks!

Our state government knows precisely what is going on, but will they put a stop to it? Heck no. Money talks, taxpayers walk..... The Workers' Compensation insurance industry complains that it is losing money. How can that be?

The California's Workers' Compensation system is broken, sick and failing. It's a horrendous situation for seriously injured workers and an ever increasing burden for the businesses that are required to pay the ever-escalating premiums. Workers' Compensation insurers are taking in millions and millions of dollars every week in premiums but payments to injured workers seem to trickle out. Where is all the money going?

Could it be that the **millions** and **millions** of dollars that the insurance industry lobbyists are spreading around the capital are making sure that laws that will protect the interests of injured workers won't get passed and that the present laws in place won't get enforced?

How much money does an insurance carrier save if it can get away with defrauding injured workers out of their benefits or starve them into taking an unfair settlement?

Why are insurance company defense attorneys allowed to commit fraud against injured workers without any fear of recrimination?

Is it justice, when the defense attorneys are paid by the hour, while applicant (injured workers') attorneys by law only get a small percentage of their client's final settlement award? How much time can an injured workers' attorney devote to one case and still make a living?

State Compensation Insurance Fund was facing a 100% disability award which is the highest rating that you can get, which means lifetime medical and disability benefits.

That is until the honorable Judge Rafael E. Vivero ruled **no industrial injury** despite the documentation of reputable physicians.

Why did the Los Angeles County District Attorney spend some 2 years investigating the illegal conduct of State Compensation Insurance Fund, utilize search warrants, take the matter before a Grand Jury who gave the green light to go forward with the case, charge 4 felony counts against a State Fund in-house counsel and then simply and quietly dismiss the case? Why was the case dropped after expending so much time, money, and resources?

Why did State Fund go to the California Supreme Court and attempt to hide their wrongdoing?

The answers to these questions can be found at my website:

www.MyStateFundStory.com

If you think that this doesn't matter to you, you better think again. Your employer and his insurer can do this to you as easily as mine did it to me, and there's not a whole lot that you can do about it short of hiring an attorney at your own expense.

Your hard earned money is being used to fund a 15 billion dollar a year system that is so convoluted and corrupted that it maims and destroys thousands of hard working workers and their families. Sooner or later, someone you know will be affected.

You have a right to know what is going on no matter how hard the insurance industry tries to keep it hidden and covered up.

For more information on the insurance industry's dirty tactics and how you can become part of the fight to break up this good ol' boys club go to:

www.InsurerScams.com

www.wobbli.com