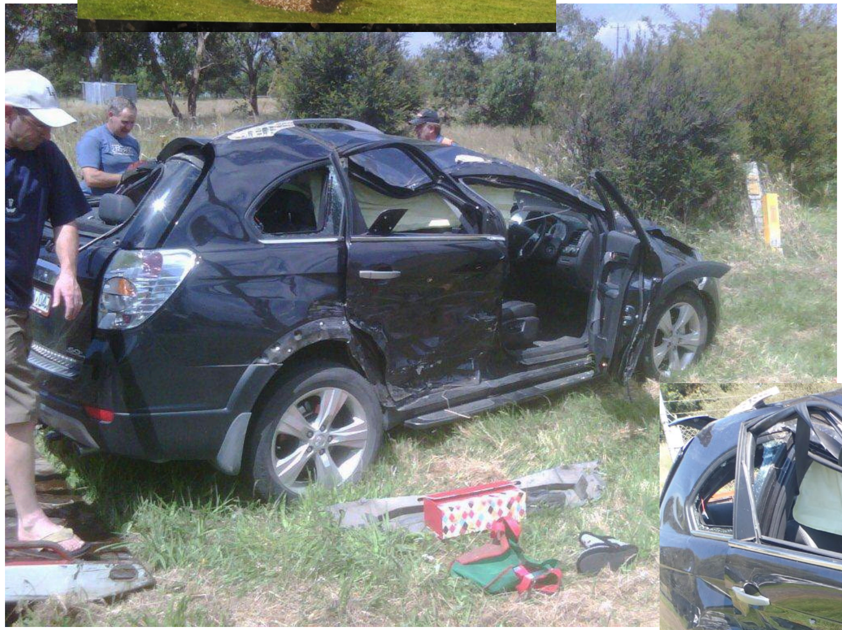
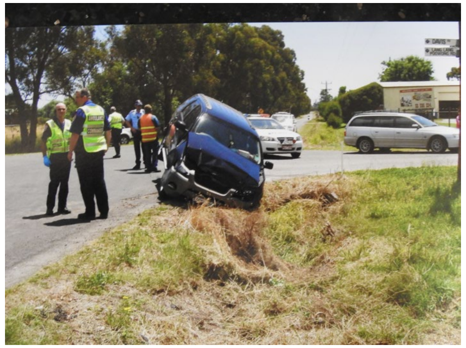
TAC Parliamentary Enquiry

Darryl Cardona

Photos from Crash





Dispute Process

- Delay, Deny, Defend “McKinsey and Company”
- Delay, Deny, Defend
- Oral Surgey over $110.34 – Legal costs $12,000
- Flooring Dispute (note error in my submission *Original verbal offer approximately $5,931 not $7,931 settled for $5,973 or +$42). Process took over 3 years to complete and upwards of $14k legals
- Current dispute is now into its 12 month and estimated to take until Christmas. Advised potential to go 18-24 months as external law firm retained by TAC (they cannot make a decision).

Occupational Therapist – [redacted]

- TAC refused to use existing O.T. quoting I do not have choice of medical people
- [redacted] entered into discussion about non resolved flooring dispute where she stated a 50% contribution, and my own choice of flooring. First legal offer made was the same as what [redacted] stated. [redacted] instructed not to speak about legal matters.
- Stated “TAC should clean entire house” Not just liveable areas
- TAC do not pay what NDIS does, “TAC have not increased fees to a level worthwhile”
- OT’s generally last 15 years in the job. I have a friend high up at St Vincent that changes jobs every two years
- Does TAC pay to clean your pool, no “then they should”
- Claims to have spoken to my Medical Practitioners, she didn’t
- Said I have two daughters, one I don’t know about
- Didn’t describe the size of my house / property incorrectly
- Influence Team Leader [redacted] had over the outcome advising the result prior to the booking of the OT. Outcome was what [redacted] stated I would get.

Delays in Determining

- Air-conditioning
- 4th April 2022 submitted.
- [redacted] TAC email of 4th June 2026
- Copied in old Legal Contact
- Information has been supplied
- If more information is required, they can contact my medical practitioners directly
- Constant Theme – TAC do not read my file
- Self Funded due to delay tactics caused by TAC

Short Payments of Accounts

- Ongoing issues with Keying issue within TAC with accounts
  - 19/05/2026 – Colchicine processed as 30 tablets instead of 60 tablets.
  - 19/05/2026 – Osteomol processed using incorrect item number
- No Chemist in region will do accounts with TAC due to issues with payment issues with TAC
- TAC sets its own rules based on Policy not Legislation
- Recent operation I had to pay hospital upfront because of Accounts issue between Hospital and TAC
- If providor quotes under the rate, they can't charge the actual TAC rate, it they charge above, then they get payment reduced
- Recent surgery I am over $800 out of pocket. The only way to claw back the money is through Legal Challenge

TAC Inquiry Paper Released on Internet

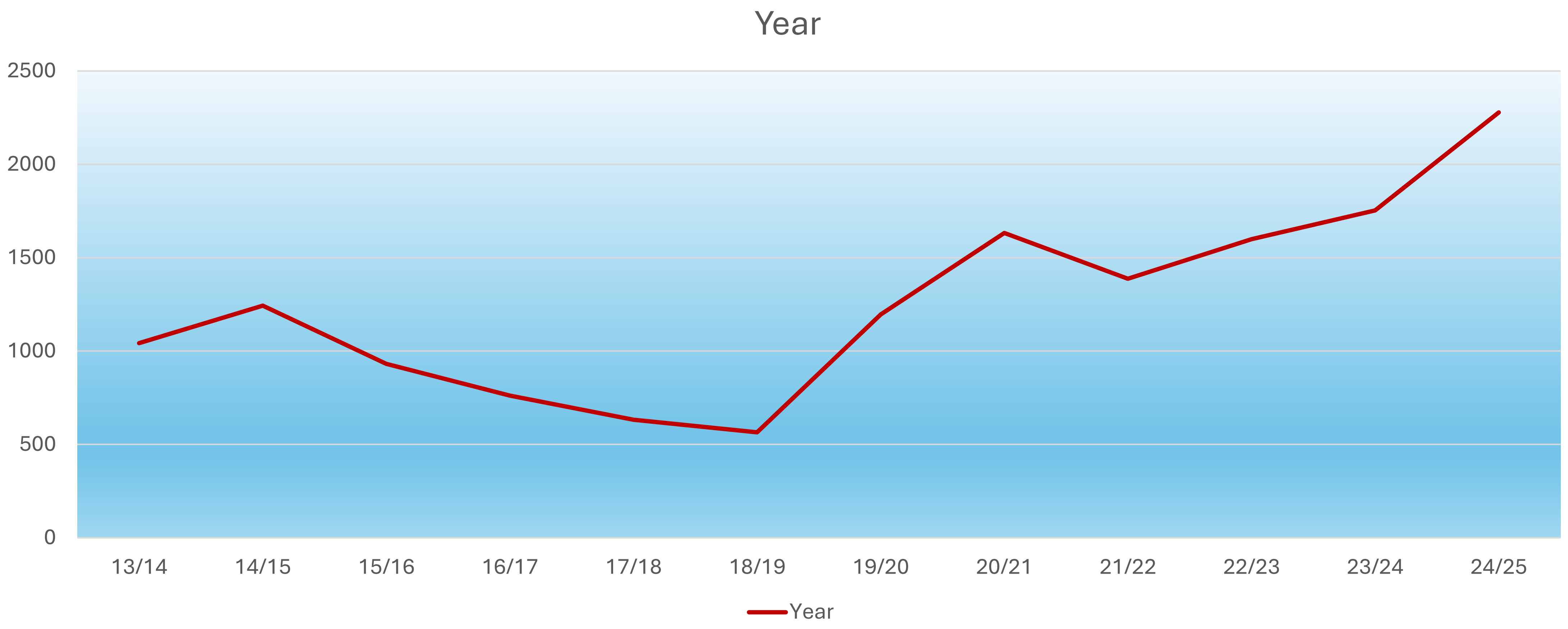
- Short Payment of Chemist (x 2) – Subsequently overturned
  - Osteomol as I stated legal challenge over a few dollars, and explained facts that there must be something wrong. After two reviews, they found error.
  - Colchicine – Paid for 30 tablets instead of 60
- Short Payment of Operation out of pockets for surgery approx. $800
- Non Payment of Specialist visit based on MBS schedule 14.34, subsequently overturned as TAC stated incorrect MBS ruling
- TAC employing Medico Legal Specialists [redacted] to review my file and further delay outcomes
- Communication from [redacted] Thursday 4th June, arguably trying to attempt to influence or interfere with the outcome of this process

Constant TAC Theme

- Nuerosurgeons – Virtually none will take on new TAC Clients. I rang 15, unable to get one that would take me on
- Psych – Recent meeting held with 30 psych's, none will take on new TAC Clients
- Gastroenterology – None will take on new clients after ringing 8
- Physiotherapy – only a selection will take on new clients
- Orthapedic Surgeon – only a select few will take on new clients
- Claims people do not read file to make informed decisions.
- My GP Clinic policy is to pay upfront due to ongoing payment disputes

All cite that the issue is with paperwork, short payments, and ongoing requests for information. It is easier to manage a private patient than a TAC Victim. The paperwork and ongoing RFI's are horrific

TAC – Legal Review Statistics



Why do we need Lawyers

- Lawyers are only engaged when there is a dispute
- If there were no dispute, we would not need lawyers
- Look at all the TV commercials and sponsorships from Maurice Blackburn* and Slater and Gordon. They make great money out of the TAC
- Slater and Gordon Submission is laughable, as the common theme by victims is contrary to their submission
- If there were timely results, then why do Slater and Gordon exist.
- How much money does Slater and Gordon earn annually from the TAC either directly or indirectly? This includes medico legal as to challenge the TAC's original decision
- We wouldn't need a legal fraternity if the system worked as it should

* Maurice Blackburn is my Law Firm

I am A TAC Victim

- Personal Background and Impact statement made

- I am not a victim of a Car Crash, I am a Victim of the TAC
- My identity, purpose, financial foundation, identity was taken away in a moment caused by the other driver
- Loss of life and dignity
- Loss of family unit
- Isolation

Other TAC Information

- TAC operate on Policy, not Legislation.
  - Out of 9 legal challenges I have won 9 based on legislation.
  - I am onto my 10th Legal challenge, advised it won't be resolved until at least Christmas at this stage, potentially longer. Potential to take 18-24 months to resolve
  - I will be launching my 11th Legal Challenge at the conclusion of this one
- TAC Medical Panel
  - Often the medical panel consists of one person. A panel in nature should be a small group of people, not one person.
- TAC Approval Process
  - Extensive paperwork / quotations from medicos, external providors
  - Price Quotations must be obtained in TAC format
  - TAC will not chose their own treating medicos, even though I am happy to use them
  - TAC will use their own medico's at their own discretion (refer [redacted] Team Leader)

Statements

- My statement to the panel
  - Do Victims know what they are covered for prior to the event of a crash
  - Where do I find a copy of my TAC Insurance Policy from the date of my Crash
- There are four categories
  - Under 10%, 10-29% - Not deemed as serious
  - 30-49% Serious 50%+ Significant Impairment
- There needs to be a better way, reducing time and outcomes, and the need for lawyers. Set time limits of 3 months.
- The shift of people from TAC onto the NDIS and Centrelink Disability Support Pension
- Previous claims manager(s) stated I should transfer to NDIS as its easier to deal with and I will get paid.
- TAC advised it would have been cheaper being killed in the crash than survive.
- Pay based on legislation, not MBS. This policy has changed over the years.
- How to weed out Fraudulent Claims and Fraudulent IME’s
- The independence of IME’s, as exampled by O.T. shows JME’s need to be thought through.
- A shout out to [redacted] my current claims manager. Even though he has delivered negative outcomes, his knowledge on my file has to be the best out of all claims managers I have experienced.
- How much do the TAC now spend annually on Legal’s, Internal, External, Loss of cases, and medico legal’s which are often overlooked. The cost to the victims as well as the TAC. Put a dollar price on it all, and see how it has grown over the last 10 years.
- TAC Website is covered in the word “Policy” and “TAC Policy”, rather than Legislation
- TAC sets its own rules based on Policy not Legislation