

STATEMENT OF CAROLE SINCLAIR,
WIFE OF BRANDON CURTIS SINCLAIR

Everyone who loses a loved one suffers, but when the death is completely unnecessary the pain is too difficult to bear. My husband should not have died. His death I believe is directly due to the total lack of compassion and failure to meet their responsibilities of the legal and insurance world.

My husband was declared 100% disabled from his work accident in 1989 and 14 years later had still not been properly compensated for his injuries. We lived over those years with a constant battle trying to get bills paid and be able to survive. By the very nature of his percentage disability he was unable to care for himself and yet received no help to pay for nursing care until 1987. I am still owed 7 years of nursing pay, which the Travelers is refusing to pay to me.

We lost our home in San Diego and had to move overseas where the cost of living was more reasonable and that made matters worse due to distance. We often paid for medical help ourselves and then had to try to get reimbursed. We had outstanding medical bills of over \$20,000 to the hospital at one time and such high pharmacy bills that my husband was told his medication would be cut off because the pharmacy could not carry the account.

The stress upon both of us impacted on our marriage, I have been denied medical assistance and my husband suffered a major depressive disorder as a direct result of the stress of trying to be paid what was rightfully his. In the late 90's a life care plan was done and the case was valued at over \$4 million and yet the amount offered to him was a few thousand. The insurance company and their legal representative have shown little compassion and lack of responsibility during his life, and that carried over even after his death. My mother and father in law received a letter of condolence from the lawyer but I did not even get a "we are sorry for your loss" note. I felt crushed and hurt. I had loved and cared for this man for many years and yet did not even rate acknowledgement after his death.

The workers compensation laws should be there to help the injured worker and yet there seem to be many loopholes that allow insurance companies to renege on their responsibilities. I am now told that the thousands of dollars that should be due to my husband's estate in 5814 late medical penalties could be reduced to as little as \$10,000, another win for the insurance company.

I pray that the new governor of the State of California can be made to understand how much difficulty injured workers must endure and that many more lives will be lost until the law is written to protect the workers and not the insurance companies.

I could say so much more but one thing I would say is that I feel that the insurance company is as responsible for my husband's death as if they had personally put a gun to his head and pulled the trigger. They have a great deal to answer for.