

# MEDIA RELEASE

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## **GMP Law Calls for Urgent Reform as Claimant Passes Away After Four-Year Battle with Insurer**

16 June 2025

GMP Law today announced the resolution of a tragic case highlighting serious flaws in the motor vehicle accident claims system, calling for urgent reform to prevent future injustice.

Andrew, a previously healthy and successful 59-year-old managing director in Sydney, was struck by a vehicle that failed to give way while cycling in April 2020. The accident triggered a cascade of severe health complications, including Non-Specific Interstitial Pneumonitis (NSIP) and severe pulmonary hypertension. Tragically, Andrew has now passed away, shortly after waiting more than four years for his claim to be resolved.

Despite medical assessments showing Andrew had a 47% whole-person impairment (far exceeding the 11% threshold required for pain and suffering compensation), the insurer employed numerous delay tactics throughout the process, challenging medical findings and requesting last-minute reports.

"This case exemplifies everything wrong with our current system," said [Rita Furfaro](#), Partner at GMP Law. "Claimants in motor vehicle accident claims have already been severely restricted in making any lump sum claims for damages since the legislation was amended in 2017, with the introduction of non-threshold injury requirements, among other restricting clauses."

"Such claimants who are even able to bring a claim are still having to face the wrath of insurers who have, more recently in particular, continued to delay claims. Despite a plethora of medical evidence from their treatment providers, insurers dispute the legitimacy of injuries by denying that their injuries meet the non-threshold requirements; that their injuries exceed the 10% impairment requirements; or even denying reasonable treatment and care."

**The firm is calling for:**

1. Implementation of strict timelines for insurers to respond to claims and medical assessments
2. Financial penalties for insurers who employ unnecessary delay tactics
3. Limits on the number of medical reassessments insurers can request
4. Expedited processes for claimants with deteriorating health conditions.

"Even after these disputes are dealt with at the Personal Injury Commission, through assessments by independent medical assessors, the insurers continue to delay claims by lodging review applications of those decisions or requesting further assessments based on their own biased medical reports," Furfaro added.

"This inevitably not only delays a claim but also subjects the claimant to further unnecessary medical assessments, and not to mention, is a waste of time and costs for all parties involved. Perhaps there ought to be restrictions placed on insurers."

While GMP Law secured a \$945,000 settlement for Andrew after years of persistent legal advocacy, the human cost was immeasurable.

Before his passing, Andrew spoke about his motivation for sharing his story: "What happened isn't fair. It isn't just. It highlights how broken the system is."

Stephanie, Andrew's wife, added: "If you're not financially secure, through no fault of your own, how are you supposed to feed your family while waiting for an insurance settlement?"

GMP Law is calling on lawmakers and industry regulators to examine this case closely and implement meaningful reforms to prevent similar injustices.

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Note to Editors:

- A full case study is available upon request
- Interview opportunities with Rita Furfaro are available