


Date of this printout:	23-Mar-2012	Historical interest rates:	3.75	% in 2004
Accident date:	01-Mar-2008		3.40	% in 2005
Years Elapsed since:	4.06	Months:	49	3.50 % in 2006
Client's date of birth:	01-Jan-1989		4.00	% in 2007
Client's current age now:	23.22	years of age	4.25	% in 2008
Working life remaining:	41.78	more years (until age 65)	2.75	% in 2009
Life expectancy: (female)	57.10	more years (actuarial)	0.83	% in 2010
Life expectancy: (male)	52.10	more years (actuarial)	0.20	% in 2011

Pre-Judgment Interest rates:	Specials:	2.83	% (avg. rate since MVA)	11.5%
	Generals:	4.0	% (pre-set by J.I.A.) Total =	16.3%

15 **SUMMARY of heads of Damages:**

From line:	Claim amounts	Interest	Totals
81	PECUNIARY/Specials:	7,358.77 + 847.39 =	8,206.16
98	HOUSEHOLD SERVICES/past:	6,675.34 + 768.69 =	7,444.03
111	LOSS of INCOME/Past (net):	19,176.00 + 3,116.32 =	22,292.32
120	FUTURE Loss of earnings:	20,000.00 + n/a =	20,000.00
128	FUTURE Household:	7,500.00 + n/a =	7,500.00
154	FUTURE Cost of Care:	18,374.58 + n/a =	18,374.58
206	NON-PECUNIARY/Generals:	55,000.00 + 8,938.12 =	63,938.12
215	LOSS OF CONSORTIUM:	5,500.00 + 893.81 =	6,393.81
	Totals:	139,584.68 + 14,564.33 =	⇒ ⇒ ⇒ 154,149.02



DOE, John

TOTAL CLAIM
\$154,149.02

28 **Detailed breakdowns:**

30 **PECUNIARY DAMAGES: (Pre-trial expenses)**

Ambulance fees	200.00
Deductible re car damage	500.00
Rental car not fully paid for by insurer	250.00
Items damaged in car, not covered by insurance	450.00
Tow truck & storage	150.00
Transportation costs: total kms x .50c/km: Particulars as follows:	
	Round trip
Place travelled to	(kms) # of visits # of kms
Hospital	25 x 2 = 50
Police station	10 x 1 = 10
Look for new car/repair shops	190 x 1 = 190
Physiotherapy	10 x 21 = 210
Drugstores	2 x 40 = 80
Massage therapy	33 x 15 = 495
Lawyers	5 x 5 = 25
Insurance companies	25 x 2 = 50
X-rays, MRIs, CTs	15 x 4 = 60
Chiropractor	22 x 15 = 330
Dr. Smith	35 x 30 = 1050
Dr. Jones	10 x 25 = 250
Dentist	28 x 5 = 140

	Total kms = 2,940
Total cost: total kilometers x .50c/km = 1,470.00	
Sec B or AB doctor's forms paid for	65.00
Unpaid conduct \$ (IMEs, E/Ds)	75.00
Has paid (or still owes) for treatment costs to:	
Dentist/TMJ	1,500.00
Massage therapy	250.00
Chiropractic treatment	150.00
Herbal remedies	300.00
Prescription medications	25.00
OTC medications \$5/month since MVA date, on-going	243.77
Acupuncture	150.00
Physiotherapy	100.00
Other?	

69					
70	Paid for exercise/fitness program	500.00			
71					
72	Taxis	55.00			
73	Parking	75.00			
74	Paid people to help around home	250.00			
75					
76	Paid for exercise equipment, new bed, pillows, mattresses	550.00			
77					
78	Misc. specials: postage, parking meters, photocopying, etc.	50.00			
79		Specials sub-total:	7,358.77	->	7,358.77
80		Interest (PJI):		+	847.39
81		TOTAL:		=	8,206.16

HOUSEHOLD SERVICES CLAIM: (pre-trial)

84	House & yard services details: Married, 3 children, lived in bungalow. Was doing 15 hours/month of household services pre-injury, has been unable to do as much since. Particulars as follows:						
85	Statistics Canada said in 2009 that men spend, on average, 1.4 hours/day on HK, women spend 2.4 hrs/day.						
86							
87	Time frame	Hours/month		Cost/hour	# of mos		
88	Acute period after injury	15	x	\$20.00	3.0	900.00	
89	Intermediate recovery period	10	x	\$20.00	12.0	2,400.00	
90	Claimant plateaued at 15 months						
91	HK claim continues to present	5	x	\$20.00	33.8	3,375.34	
92							
93	In particular, has trouble/needs help with						
94	> heavier tasks such as snow shovelling, laundry, gardening, vacuuming						
95	>						
96				Household sub-total:	6,675.34	->	6,675.34
97				Interest (PJI):		+	768.69
98				TOTAL:		=	7,444.03

LOST INCOME (pre-trial):

101	Salary was: \$ 2500/month + 10% benefits						
102	2008, 10 months (10 x \$2500 x 1.1) - totally disabled for 10 months					27,500.00	
103	2009, 6 months (6 x \$2500 x 1.1 x .5) - partly disabled, worked 50%					8,250.00	
104	Lost overtime: lost 16 months x 8 hrs/month x \$20/hr					2,560.00	
105	Lost pension & other benefits					250.00	
106							
107	(less)	section B benefits paid by plaintiff's own auto insurer					-16,000.00
108				Gross past loss sub-total:	22,560.00	->	22,560.00
109				Less for Income tax:	-3,384.00	->	-3,384.00
110				Interest (PJI):		+	3,116.32
111				TOTAL:		=	22,292.32

FUTURE CLAIMS:

Future Earnings / earning capacity:

115	Earning capacity, competitiveness, had to take a different job in the company						
116	3 years lost income to re-train taking night classes, & tuition costs					20,000.00	
117							
118				Future Earnings	20,000.00	->	20,000.00
119						+	
120				TOTAL:		=	20,000.00

House/yard-keeping capacity:

123	House/yard-keeping capacity						
124	On-going needs					7,500.00	
125							
126				Future Household	7,500.00	->	7,500.00
127				Interest (PJI):		+	n/a
128				TOTAL:		=	7,500.00

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Future Care Costs:

Cost of future care and treatment: Particulars as follows:					
Cost of Care ITEM needed	Yearly Cost		No. of years	PV factor	
Prescription medications	120.00	x	10	91%	1,092.00
OTC meds (Tylenol, Advil)	240.00	x	20	82%	3,936.00
Dental/TMJ work	2,500.00	x	1	100%	2,500.00
Psychological counselling	1,500.00	x	1	100%	1,500.00
Physiotherapy	750.00	x	1	100%	750.00
Massage therapy	720.00	x	2	99%	1,425.60
Chiropractic treatment	120.00	x	5	96%	576.00
Pain management program	5,000.00	x	1	100%	5,000.00
Transportation costs to appts etc	150.00	x	5	96%	720.00
Re-training, education	see above	x		100%	0.00
Daily living aids	?	x		100%	0.00
Home modifications required	?	x		100%	0.00
Special needs	?	x		100%	0.00
Fitness passes	?	x		100%	0.00
Assistive devices	?	x		100%	0.00
Other?	?	x		100%	0.00
		x		100%	0.00
Tax Gross-up on applicable items: (5%)					874.98
				Future Care Costs	18,374.58
				Interest (PJI):	n/a
				TOTAL:	18,374.58

NON-PECUNIARY DAMAGES: (PAIN & SUFFERING)

Description of injury accident: T-boned by car running red light, amount of damages to vehicle: totalled, damage estimate was \$4500	
Period of intense pain	6 months
Plateaued at	1.5 years
Overall degree of recovery	60%
Seatbelt on?	yes Type: 3-way
Contributory negligence portion	0% percent
Global General Damages claimed	
55,000.00	
Injuries sustained	Comments
Neck (whiplash)	
Low back	
Mid back	
Upper back	
Jaw/TMJ	
Psychological	
Scars, cuts	
Head injury	
Concussion (MTBI, TBI)	
Teeth	
Shoulder(s)	
Arms	
Legs	
Knees	
Abdomen: ribs, chest (seatbelt)	
Facial	
Other?	
Future Prognosis:	
Permanent clinical impairment: 5 %	
Functional disability: yes	
Chronic pain problems	
Disability Indexes: (on the 1 to 10 scale, 10 being worst), this is the Plaintiff's self-perception of his own level of disability:	
Family/Home	is 5 out of 10
Recreation	is 6/10
Social activities	is 4/10
Work/occupational	is 5/10

196	Self-care is 2/10			
197				
198	Medical & expert reports:			
199	Dr. Jones - see reports for details on injuries			
200				
201	Dr. Smith - see reports			
202				
203				
204	Generals sub-total	55,000.00	->	55,000.00
205	Interest (PJI):		+	8,938.12
206	TOTAL:		=	63,938.12

208 **SPOUSAL CLAIM:**

209	Loss of <i>consortium & servitium</i> :	3,500.00		
210	Wages losses	1,500.00		
211	Expenses	500.00		
212				
213	Consortium sub-total:	5,500.00	->	5,500.00
214	Interest (PJI):		+	893.81
215	TOTAL:		=	6,393.81