

# Practice Areas

## Personal Injury/Wrongful Death

Matson, Driscoll & Damico has assisted many insurers in defending against claims presented by plaintiffs resulting from incidences triggering liability insurance exposure.

MD&D professionals will:

- Assess trends in pre- and post-accident income
- Value residual earning capacity
- Calculate increased business costs for self-employed such as replacement workers
- Estimate economic factors which may affect income levels
- Analyze loss of employer-sponsored benefit package
- Calculate pension losses, future care costs and dependency factors
- Employ use of legislated discount rates in net present value factors
- Utilize survival factors
- Consider workforce participation rates

In a world of increased litigation and high-profile settlements, insurers have experienced an increase in the complexity of economic losses. As a result, the need for specialized investigative and accounting services has grown in direct proportion to the number of personal injury and wrongful death claims.

Matson, Driscoll & Damico have assisted many insurance companies in assessing the economic losses sustained by plaintiffs resulting from motor vehicle accidents, slips and falls, and other incidents triggering liability insurance exposure.

MD&D, recognized as one of Canada's leading investigative and forensic accounting firms, provides a broad range of accounting services to both insurance and legal firms. With offices across Canada, it stands ready to assist in evaluating losses, refuting claims or assessing realistic damages for insurers facing personal injury or wrongful death claims. They particularly add value in cases where employed individuals have existing, complex benefit packages including pension benefits, or in cases involving accidents where claims from self-employed people require assessment of business activities and earnings prior to, and following, an accident.

MD&D staff and partners possess specialized knowledge and significant



experience and are therefore able to help deal effectively and fairly with the injured party or the dependents if the accident resulted in a fatality. MD&D obtains documentation, drills down through the information to carefully study the merits of the case, and then delivers a comprehensive, user-friendly report which allows both parties to understand the findings and reconcile differences.

A third party report eliminates conjecture and emotion while reporting facts supports an effective negotiation resulting in a fair settlement for all. In the case of protracted dealings or court action, our specialists are available to provide expert testimony. For support in your personal injury or fatality claims, call MD&D.



*Across Canada and around the world*

**[www.mddcda.com](http://www.mddcda.com)**

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