



## FORENSIC SERVICES – PERSONAL INJURY CASES

### Investigation of the facts

Owner of small transport business with serious head injuries. Absent the accident, it was claimed the business would have expanded significantly. After investigation, advised that various issues made the Claimant's proposed expansion plans unviable. Report presented range of losses – including viable and unviable options.

### Lost benefits

Claimant worked for plc and forced to cease working from age 55. Identified that she had enjoyed significant benefits with employment. Losses quantified and agreed in respect of :-

- Loss of occupational pension
- Loss of AVC pension scheme
- Loss from company share option schemes

### Case involving lack of records

Claimant admitted to undertaking a number of jobs for cash. Previously bankrupt and business records were poor/accounts non-existent. Approach to official receiver and reconstruction of accounts from bank records undertaken to advise on a possible range of earnings/profits.

### Medical negligence

Claimant subjected to unnecessary surgery resulting in inability to work and closure of business. Evidence submitted for lost sales/profits – identified key points that business had suffered flood and storm damage during the relevant period that also affected sales. Claim adjusted significantly.

### Some unusual cases

These include:-

- Competitor involved in a serious accident at a cycling event,
- Craftsman injured after giving untrained assistance at public event
- Paramedics injured whilst treating patient in back of ambulance
- Employee injured in aircraft crash causing death of pilot

### New Business

Organic poultry partnership trading for only 12 months when Claimant injured and business unable to continue trading. Projections of losses made based on most probable range having consideration for unique nature of business and the marketplace.