

Personal Injury Sample Report

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Personal Injury Economic Damages Report

Plaintiff: Josefina Garcia

Report Date: August 13, 2012

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Case Overview

General Information

Injury Date:	3/17/2000
Trial or Settlement Date:	12/18/2012
Interest Rate (Past Damages):	3.00%
Discount Rate (Future Damages):	3.00%
Present Value Calculation Method:	Annually
Present Value Interest Calculation:	Compound Interest

Plaintiff Information

Gender:	Female
Race:	Black
Birth Date:	6/12/1975
Age at Injury:	24.76
Projected Retirement Age*:	72.00
Projected Age at Death**:	78.95

* [ERROR! No input for Worklife Footnote]

** Life expectancy information from: United States Life Tables, 2007 by Elizabeth Arias, Ph.D., Division of Vital Statistics, National Vital Statistics Reports, Volume 59, Number 9, September 28 2011

Damages Summary

Type of Damage	Future Values		Present Values	
	Pre-Trial	Post-Trial	Pre-Trial	Post-Trial
Lost Income	\$263,553	\$1,270,956	\$318,631	\$723,872
Federal Taxes	\$23,720	\$114,386	\$28,677	\$65,148
State Taxes	\$712	\$3,432	\$860	\$1,954
After-Tax Lost Income	\$239,122	\$1,153,138	\$289,094	\$656,769
Lost Fringe Benefits	\$176,635	\$827,103	\$209,200	\$480,548
Lost Household Services	\$186,682	\$594,567	\$217,301	\$350,850
Medical Expenses	\$1,388	\$0	\$1,961	\$0
Other Damages	\$3,917	\$0	\$5,579	\$0
Total Damages	\$607,744	\$2,574,808	\$723,134	\$1,488,167
Grand Total Damages	\$3,182,552		\$2,211,301	

Lost Income

Projected Employment Without Injury

From	To	Occupation	Employer	Starting Salary	Benefits %	Pre-Trial Growth	Post-Trial Growth
03/17/00	08/15/00	Dispatcher	Gladstone Trucking	\$31,150	33.35%		NA
09/01/00	06/11/47	Dispatcher	Dalton Brothers Freight	\$32,570	40.87%	BLS	2.00%

Actual and Projected Employment With Injury

From	To	Occupation	Employer	Starting Salary	Benefits %	Pre-Trial Growth	Post-Trial Growth
03/17/00	04/15/00	Dispatcher	Gladstone Trucking	\$31,150	33.35%	BLS	NA
04/21/02	06/11/47	Dispatcher	Yuma Taxi	\$18,521	11.16%	BLS	1.00%

Pre-Trial Lost Income

Period	From	To	Income	Benefits	Total Uninjured	Income	Benefits	Total Injured	Loss	Present Value
1	03/17/00	12/31/00	\$23,898	\$8,794	\$32,692	\$2,559	\$854	\$3,413	\$29,279	\$41,697
2	01/01/01	12/31/01	\$33,831	\$13,827	\$47,657	\$0	\$0	\$0	\$47,657	\$65,894
3	01/01/02	12/31/02	\$34,886	\$14,258	\$49,144	\$13,221	\$1,476	\$14,697	\$34,447	\$46,242
4	01/01/03	12/31/03	\$35,507	\$14,512	\$50,019	\$19,262	\$2,150	\$21,411	\$28,608	\$37,284
5	01/01/04	12/31/04	\$36,402	\$14,877	\$51,279	\$19,747	\$2,204	\$21,951	\$29,329	\$37,110
6	01/01/05	12/31/05	\$37,548	\$15,346	\$52,895	\$20,369	\$2,273	\$22,642	\$30,252	\$37,164
7	01/01/06	12/31/06	\$39,133	\$15,994	\$55,127	\$21,229	\$2,369	\$23,598	\$31,529	\$37,605
8	01/01/07	12/31/07	\$40,601	\$16,593	\$57,194	\$22,025	\$2,458	\$24,483	\$32,711	\$37,879
9	01/01/08	12/31/08	\$42,204	\$17,249	\$59,453	\$22,895	\$2,555	\$25,450	\$34,003	\$38,228
10	01/01/09	12/31/09	\$43,259	\$17,680	\$60,939	\$23,467	\$2,619	\$26,086	\$34,854	\$38,042
11	01/01/10	12/31/10	\$44,107	\$18,027	\$62,134	\$23,927	\$2,670	\$26,597	\$35,537	\$37,658
12	01/01/11	12/31/11	\$44,932	\$18,364	\$63,296	\$24,374	\$2,720	\$27,095	\$36,201	\$37,245
13	01/01/12	12/17/12	\$44,411	\$18,151	\$62,562	\$24,092	\$2,689	\$26,780	\$35,782	\$35,782
Total			\$500,719	\$203,671	\$704,390	\$237,166	\$27,036	\$264,202	\$440,189	\$527,830

Post-Trial Lost Income

Period	From	To	Income	Benefits	Total Uninjured	Income	Benefits	Total Injured	Loss	Present Value
1	12/18/12	12/31/12	\$1,768	\$722	\$2,490	\$959	\$107	\$1,066	\$1,425	\$1,423
2	01/01/13	12/31/13	\$47,137	\$19,265	\$66,402	\$25,310	\$2,825	\$28,135	\$38,267	\$37,109
3	01/01/14	12/31/14	\$48,080	\$19,650	\$67,730	\$25,563	\$2,853	\$28,416	\$39,314	\$37,014
4	01/01/15	12/31/15	\$49,041	\$20,043	\$69,085	\$25,819	\$2,881	\$28,700	\$40,384	\$36,914
5	01/01/16	12/31/16	\$50,022	\$20,444	\$70,466	\$26,077	\$2,910	\$28,987	\$41,479	\$36,811
6	01/01/17	12/31/17	\$51,023	\$20,853	\$71,876	\$26,338	\$2,939	\$29,277	\$42,598	\$36,703
7	01/01/18	12/31/18	\$52,043	\$21,270	\$73,313	\$26,601	\$2,969	\$29,570	\$43,743	\$36,592
8	01/01/19	12/31/19	\$53,084	\$21,695	\$74,779	\$26,867	\$2,998	\$29,866	\$44,914	\$36,476
9	01/01/20	12/31/20	\$54,146	\$22,129	\$76,275	\$27,136	\$3,028	\$30,164	\$46,111	\$36,358
10	01/01/21	12/31/21	\$55,229	\$22,572	\$77,800	\$27,407	\$3,059	\$30,466	\$47,335	\$36,236
11	01/01/22	12/31/22	\$56,333	\$23,023	\$79,356	\$27,681	\$3,089	\$30,771	\$48,586	\$36,110

Period	From	To	Income	Benefits	Total Uninjured	Income	Benefits	Total Injured	Loss	Present Value
12	01/01/23	12/31/23	\$57,460	\$23,484	\$80,944	\$27,958	\$3,120	\$31,078	\$49,865	\$35,982
13	01/01/24	12/31/24	\$58,609	\$23,953	\$82,562	\$28,238	\$3,151	\$31,389	\$51,173	\$35,850
14	01/01/25	12/31/25	\$59,781	\$24,433	\$84,214	\$28,520	\$3,183	\$31,703	\$52,511	\$35,716
15	01/01/26	12/31/26	\$60,977	\$24,921	\$85,898	\$28,805	\$3,215	\$32,020	\$53,878	\$35,578
16	01/01/27	12/31/27	\$62,196	\$25,420	\$87,616	\$29,093	\$3,247	\$32,340	\$55,276	\$35,438
17	01/01/28	12/31/28	\$63,440	\$25,928	\$89,368	\$29,384	\$3,279	\$32,664	\$56,705	\$35,295
18	01/01/29	12/31/29	\$64,709	\$26,447	\$91,156	\$29,678	\$3,312	\$32,990	\$58,165	\$35,150
19	01/01/30	12/31/30	\$66,003	\$26,976	\$92,979	\$29,975	\$3,345	\$33,320	\$59,659	\$35,002
20	01/01/31	12/31/31	\$67,323	\$27,515	\$94,838	\$30,275	\$3,379	\$33,653	\$61,185	\$34,852
21	01/01/32	12/31/32	\$68,670	\$28,065	\$96,735	\$30,577	\$3,412	\$33,990	\$62,745	\$34,700
22	01/01/33	12/31/33	\$70,043	\$28,627	\$98,670	\$30,883	\$3,447	\$34,330	\$64,340	\$34,546
23	01/01/34	12/31/34	\$71,444	\$29,199	\$100,643	\$31,192	\$3,481	\$34,673	\$65,970	\$34,389
24	01/01/35	12/31/35	\$72,873	\$29,783	\$102,656	\$31,504	\$3,516	\$35,020	\$67,636	\$34,231
25	01/01/36	12/31/36	\$74,330	\$30,379	\$104,709	\$31,819	\$3,551	\$35,370	\$69,339	\$34,071
26	01/01/37	12/31/37	\$75,817	\$30,986	\$106,803	\$32,137	\$3,587	\$35,724	\$71,080	\$33,909
27	01/01/38	12/31/38	\$77,333	\$31,606	\$108,939	\$32,459	\$3,622	\$36,081	\$72,859	\$33,745
28	01/01/39	12/31/39	\$78,880	\$32,238	\$111,118	\$32,783	\$3,659	\$36,442	\$74,677	\$33,579
29	01/01/40	12/31/40	\$80,458	\$32,883	\$113,341	\$33,111	\$3,695	\$36,806	\$76,534	\$33,412
30	01/01/41	12/31/41	\$82,067	\$33,541	\$115,607	\$33,442	\$3,732	\$37,174	\$78,433	\$33,244
31	01/01/42	12/31/42	\$83,708	\$34,211	\$117,920	\$33,776	\$3,769	\$37,546	\$80,374	\$33,074
32	01/01/43	12/31/43	\$85,382	\$34,896	\$120,278	\$34,114	\$3,807	\$37,921	\$82,357	\$32,903
33	01/01/44	12/31/44	\$87,090	\$35,594	\$122,683	\$34,455	\$3,845	\$38,301	\$84,383	\$32,731
34	01/01/45	12/31/45	\$88,832	\$36,306	\$125,137	\$34,800	\$3,884	\$38,684	\$86,454	\$32,557
35	01/01/46	12/31/46	\$90,608	\$37,032	\$127,640	\$35,148	\$3,923	\$39,070	\$88,569	\$32,383
36	01/01/47	06/12/47	\$40,572	\$16,582	\$57,154	\$15,669	\$1,749	\$17,418	\$39,736	\$14,336
Total			\$2,306,511	\$942,671	\$3,249,182	\$1,035,555	\$115,568	\$1,151,123	\$2,098,059	\$1,204,420

Lost Production of Household Services

Calculation Methods

The calculations in this report can use one or more of the methods explained below for valuing the household services performed by the plaintiff.

Manual Method

The value of the household services performed by the plaintiff is calculated from hours per week and dollars per hour for the following tasks:

- care for individual dependents
- food preparation
- household management
- general housework
- general shopping
- miscellaneous services

DVD Method

The value of the household services performed by the plaintiff is calculated by applying Dollar Value of a Day (DVD) demographic data.

Demographic Criteria

Demographic criteria can include:

- gender
- employment status
- disabled
- age
- employment status of spouse
- living alone or with spouse
- marital status
- age of youngest child

Services Performed

Services performed by the plaintiff can include:

Household Production

- inside housework
- food cooking & clean-up
- pets, home & vehicles
- household management
- shopping
- obtaining services
- travel for household activity

Caring and Helping

- household children
- household adults
- non-household members
- travel for household members
- travel for non-household members

No Services Method

The plaintiff does not perform any household services. Value is zero (\$0).

Dependents

Name	Type	Birth Date	Current Age	Start Care	End Care
Manual Lopez	Elderly	01/30/41	71.53	08/08/05	03/10/24
Angela Garcia	Child	07/29/94	18.04	07/29/94	07/29/12
Jorge Garcia	Child	02/20/97	15.48	02/20/97	02/20/15
Pascual Garcia	Child	11/02/09	2.78	11/02/09	11/02/27

Projected Household Services Without Injury

Calculation Method	Event Description	Start Date	End Date	Annual Value
DVD	Injury Date	03/17/00	03/16/00	\$17,321
Manual	Start job: Dispatcher, Gladstone Trucking	03/17/00	07/06/01	\$0
DVD	Divorce	07/07/01	06/16/09	\$14,898
DVD	Marriage	06/17/09	11/01/22	\$17,321
DVD	Youngest Child Turns 13 (Pascual Garcia)	11/02/22	11/01/27	\$14,489
DVD	Youngest Child Turns 18 (Pascual Garcia)	11/02/27	06/11/47	\$11,486
DVD	Projected Retirement Date	06/12/47	06/11/51	\$18,757
DVD	Plaintiff turns 76	06/12/51	05/23/54	\$14,813

Actual and Projected Household Services With Injury

Calculation Method	Event Description	Start Date	End Date	Annual Value
DVD	Injury Date	03/17/00	07/06/01	\$867
DVD	Divorce	07/07/01	06/16/09	\$844
DVD	Marriage	06/17/09	11/01/22	\$867
DVD	Youngest Child Turns 13 (Pascual Garcia)	11/02/22	11/01/27	\$958
DVD	Youngest Child Turns 18 (Pascual Garcia)	11/02/27	06/11/47	\$939
DVD	Projected Retirement Date	06/12/47	06/11/51	\$1,779
DVD	Plaintiff turns 76	06/12/51	05/23/54	\$1,406

Pre-Trial Household Services

Period	From	To	Uninjured	Injured	Loss	Present Value
1	03/17/00	12/31/00	\$0	\$703	(\$703)	(\$1,001)
2	01/01/01	12/31/01	\$7,367	\$878	\$6,489	\$8,972
3	01/01/02	12/31/02	\$15,579	\$883	\$14,696	\$19,728
4	01/01/03	12/31/03	\$15,856	\$898	\$14,958	\$19,494
5	01/01/04	12/31/04	\$16,256	\$921	\$15,335	\$19,404
6	01/01/05	12/31/05	\$16,768	\$950	\$15,818	\$19,432
7	01/01/06	12/31/06	\$17,475	\$990	\$16,485	\$19,662
8	01/01/07	12/31/07	\$18,131	\$1,027	\$17,103	\$19,805
9	01/01/08	12/31/08	\$18,847	\$1,068	\$17,779	\$19,988
10	01/01/09	12/31/09	\$18,245	\$971	\$17,274	\$18,855
11	01/01/10	12/31/10	\$17,900	\$896	\$17,004	\$18,019
12	01/01/11	12/31/11	\$18,235	\$913	\$17,322	\$17,821
13	01/01/12	12/17/12	\$18,023	\$902	\$17,121	\$17,121

Period	From	To	Uninjured	Injured	Loss	Present Value
Total			\$198,681	\$11,999	\$186,682	\$217,301

Post-Trial Household Services

Period	From	To	Uninjured	Injured	Loss	Present Value
1	12/18/12	12/31/12	\$717	\$36	\$681	\$680
2	01/01/13	12/31/13	\$18,928	\$947	\$17,980	\$17,436
3	01/01/14	12/31/14	\$19,117	\$957	\$18,160	\$17,098
4	01/01/15	12/31/15	\$19,308	\$966	\$18,342	\$16,766
5	01/01/16	12/31/16	\$19,501	\$976	\$18,525	\$16,440
6	01/01/17	12/31/17	\$19,696	\$986	\$18,710	\$16,121
7	01/01/18	12/31/18	\$19,893	\$996	\$18,897	\$15,808
8	01/01/19	12/31/19	\$20,092	\$1,006	\$19,086	\$15,501
9	01/01/20	12/31/20	\$20,293	\$1,016	\$19,277	\$15,200
10	01/01/21	12/31/21	\$20,496	\$1,026	\$19,470	\$14,905
11	01/01/22	12/31/22	\$19,655	\$1,022	\$18,633	\$13,849
12	01/01/23	12/31/23	\$14,658	\$969	\$13,689	\$9,878
13	01/01/24	12/31/24	\$14,805	\$979	\$13,826	\$9,686
14	01/01/25	12/31/25	\$14,953	\$989	\$13,964	\$9,498
15	01/01/26	12/31/26	\$15,102	\$999	\$14,104	\$9,313
16	01/01/27	12/31/27	\$14,616	\$996	\$13,620	\$8,732
17	01/01/28	12/31/28	\$11,620	\$950	\$10,670	\$6,641
18	01/01/29	12/31/29	\$11,736	\$959	\$10,777	\$6,512
19	01/01/30	12/31/30	\$11,853	\$969	\$10,884	\$6,386
20	01/01/31	12/31/31	\$11,972	\$979	\$10,993	\$6,262
21	01/01/32	12/31/32	\$12,092	\$989	\$11,103	\$6,140
22	01/01/33	12/31/33	\$12,213	\$998	\$11,214	\$6,021
23	01/01/34	12/31/34	\$12,335	\$1,008	\$11,326	\$5,904
24	01/01/35	12/31/35	\$12,458	\$1,018	\$11,440	\$5,790
25	01/01/36	12/31/36	\$12,583	\$1,029	\$11,554	\$5,677
26	01/01/37	12/31/37	\$12,709	\$1,039	\$11,670	\$5,567
27	01/01/38	12/31/38	\$12,836	\$1,049	\$11,786	\$5,459
28	01/01/39	12/31/39	\$12,964	\$1,060	\$11,904	\$5,353
29	01/01/40	12/31/40	\$13,094	\$1,070	\$12,023	\$5,249
30	01/01/41	12/31/41	\$13,225	\$1,081	\$12,143	\$5,147
31	01/01/42	12/31/42	\$13,357	\$1,092	\$12,265	\$5,047
32	01/01/43	12/31/43	\$13,490	\$1,103	\$12,388	\$4,949
33	01/01/44	12/31/44	\$13,625	\$1,114	\$12,511	\$4,853
34	01/01/45	12/31/45	\$13,762	\$1,125	\$12,637	\$4,759
35	01/01/46	12/31/46	\$13,899	\$1,136	\$12,763	\$4,666
36	01/01/47	06/12/47	\$16,686	\$1,501	\$15,185	\$5,390
37	01/01/48	06/12/47	\$19,050	\$1,807	\$17,243	\$5,943
38	01/01/49	06/12/47	\$19,240	\$1,825	\$17,416	\$5,827
39	01/01/50	06/12/47	\$19,433	\$1,843	\$17,590	\$5,714
40	01/01/51	06/12/47	\$16,948	\$1,608	\$15,340	\$4,838
41	01/01/52	06/12/47	\$15,044	\$1,428	\$13,616	\$4,169
42	01/01/53	06/12/47	\$15,195	\$1,442	\$13,753	\$4,088
43	01/01/54	06/12/47	\$5,976	\$567	\$5,409	\$1,589
Total			\$641,223	\$46,656	\$594,567	\$350,850

Medical Expenses

Summary of Medical Expenses

Date	Type	Description	Provider	Amount	Occurs
03/17/00	Expense	Ambulance	Yuma Ambulance	\$375.00	Once
03/25/00	Expense	Prescription	XYZ Drug Store	\$17.45	Bi-Weekly
04/01/00	Expense	Doctor Visit	General Family Medicine	\$35.00	Bi-Weekly
06/01/00	Expense	Doctor Visit	General Family Medicine	\$35.00	Custom

Pre-Trial Medical Expenses

Period	From	To	Expenses	Present Value
1	03/17/00	12/31/00	\$1,021	\$1,455
2	01/01/01	12/31/01	\$366	\$507
3	01/01/02	12/31/02	\$0	\$0
4	01/01/03	12/31/03	\$0	\$0
5	01/01/04	12/31/04	\$0	\$0
6	01/01/05	12/31/05	\$0	\$0
7	01/01/06	12/31/06	\$0	\$0
8	01/01/07	12/31/07	\$0	\$0
9	01/01/08	12/31/08	\$0	\$0
10	01/01/09	12/31/09	\$0	\$0
11	01/01/10	12/31/10	\$0	\$0
12	01/01/11	12/31/11	\$0	\$0
13	01/01/12	12/17/12	\$0	\$0
Total			\$1,388	\$1,961

Post-Trial Medical Expenses

There was no post-trial medical expenses data entered for the plaintiff.

Other Damages

Summary of Other Damages

Date	Type	Description	Provider	Amount	Occurs
05/01/00	Expense	Car Repairs	XYZ Auto Body	\$3,917.17	Once

Pre-Trial Other Damages

Period	From	To	Expenses	Present Value
1	03/17/00	12/31/00	\$3,917	\$5,579
2	01/01/01	12/31/01	\$0	\$0
3	01/01/02	12/31/02	\$0	\$0
4	01/01/03	12/31/03	\$0	\$0
5	01/01/04	12/31/04	\$0	\$0
6	01/01/05	12/31/05	\$0	\$0
7	01/01/06	12/31/06	\$0	\$0
8	01/01/07	12/31/07	\$0	\$0
9	01/01/08	12/31/08	\$0	\$0
10	01/01/09	12/31/09	\$0	\$0
11	01/01/10	12/31/10	\$0	\$0
12	01/01/11	12/31/11	\$0	\$0
13	01/01/12	12/17/12	\$0	\$0
Total			\$3,917	\$5,579

Post-Trial Other Damages

There was no post-trial other damages data entered for the plaintiff.

Understanding This Report

Calculation of Economic Loss

The Damages Summary on page 2 shows the calculated economic loss sustained by the plaintiff as a result of the injury. The total loss is calculated from the following losses:

- The income, both past and future, that the plaintiff would have earned had the injury not occurred;
- The fringe benefits that would have accompanied that income stream;
- The household services, both past and future, that the plaintiff would have performed without the injury;
- Any medical expenses that have resulted from the injury, or can be predicted to occur in the future;
- Any other damages or expenses that have resulted from the injury, or can be predicted to occur in the future.

These losses are offset by:

- The plaintiff's income, both past and future, following the injury;
- The fringe benefits accompanying that income stream;
- The household services that the plaintiff is able to perform with the injury.

The Damages Summary applies these offsets to the corresponding losses and shows net loss amounts for income, fringe benefits, and household services. For example, the Lost Income line reports net losses to the plaintiff's income. In each column the amount shown is the income the plaintiff would have earned *without* the injury *minus* the income the plaintiff has earned or will earn *with* the injury.

The losses are divided into pre-trial and post-trial periods. Pre-trial amounts occur from the injury date (3/17/2000) to the trial or settlement date (12/18/2012). Post-trial amounts occur after the trial or settlement date. The pre-trial and post-trial totals are summed to calculate the Grand Total Damages.

Future Values Versus Present Values

The Damages Summary (see page 2) is divided into future values and present values:

- *Future values* are the unadjusted actual damage amounts starting in the past and extending into the future.
- *Present values* are the time-adjusted values of the payment stream, taking into account (a) the interest obtained from investing payments occurring in the past; and (b) the interest required to achieve payments occurring in the future.

Calculation of Present Values

Present values are calculated relative to the trial or settlement date (12/18/2012). The present value of a payment in the past is the amount that payment would have yielded on the trial or settlement date had it been invested on the date it would have been made. The present value of a payment in the future is the

amount on the trial or settlement date invested with compound interest that would have yielded the payment at its future date.