

## DATA REQUIREMENTS FOR MOTOR VEHICLE ACCIDENT (MVA) / 3<sup>rd</sup> PARTY CALCULATIONS

### LOSS OF EARNINGS

The following information is required, and it may be provided in a letter of instruction and/or by sending copies of relevant documents (e.g. Industrial Psychologist or other medical expert reports, birth certificates, employer questionnaire, affidavits). The ***items shown in bold italics are the essential data requirements.***

- ***Name, gender and date of birth of claimant***
- ***Date of accident***
- Whether life expectancy has changed as a result of the accident (from doctor's report) and by how many years
- Whether we are to suggest illustrative general contingency deductions to use and show in the report
- ***Earnings and occupation in the uninjured state:***
  - Split into basic salary, bonus, overtime, medical aid subsidy etc. (if possible)
  - At the time of the accident and the current equivalent (if possible)
  - Expected retirement age (if available)
- ***Earnings and occupation in the injured state:***
  - Split into basic salary, bonus, overtime, medical aid subsidy etc. (if possible)
  - Past earnings since the accident (if any), including lump sums and pensions received, and whether or not these were gratuitous
  - Expected earnings in future
  - Expected normal retirement age (if different from the uninjured state)

***In the case of young claimants injured prior to becoming employed, an Industrial Psychologist's report setting out expected uninjured and injured earnings is a minimum requirement.***

***Details of past actual or future expected absences from work, if any.***

Retirement funding details in the injured and in the uninjured state, if any:

- For defined benefit funds: Date of joining the fund & benefit details e.g. pensionable service x 1.5% of basic salary averaged over the last three years prior to normal retirement plus a lump sum of 3 times annual pension
- For defined contribution pension and provident funds: employer contribution rate
- Employee contribution rate

Benefits received from other bodies (if applicable):

- Start date and end date (if any) of any Social Services grants received by the claimant
- Details of benefits awarded under the Compensation for Occupational Injuries and Diseases Act 130 of 1993.

If the claimant will incur future medical expenses that need to be quantified, we need to know the type, cost and frequency of each expense / treatment / medicine, ordinarily detailed in the medical experts' reports.