

FATALITY INFORMATION CHECKLIST

Created by Gmeiner Actuarial Services

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In order to prepare an actuarial report quantifying your client's financial losses, we will require information, as follows:

1. **The date of the accident, and the date of death.**
 2. **Name and sex of the deceased spouse.**
 3. **Date of birth of the deceased spouse.**
 4. **Name and date of birth of the surviving spouse.**
 5. **Date of marriage** (or cohabitation, if applicable) of the deceased and surviving spouses.
 6. **Names, dates of birth and relationship** to the deceased spouse of all surviving dependents.
 7. **Information on any medical conditions** which may have impacted on either the deceased or surviving spouse's life expectancy (heart conditions, high blood pressure, diabetes, etc.) Any pre-accident medical reports which you may have would be useful.
 8. **Information on any medical conditions** which, while not necessarily shortening the expected life spans, may have impacted on the deceased or surviving spouse's ability to work (back problems, arthritis, etc.) Again, any medical reports would be useful.
 9. **Deceased Spouse's Earnings** – see also our Personal Injury Information Checklist.
10. **Surviving Spouse's Earnings** - Same as for deceased spouse.
 11. **Likely retirement dates of the deceased and surviving spouses.**
 12. **Pension Plan Information for both the Deceased and Surviving Spouses**

If either the deceased or surviving spouses were members of pension plans, please provide us with copies of the relevant pension booklets or plan texts, together with the date of entry into the pension plan and contribution and pension entitlement information to date of death.

If either the deceased or surviving spouse was in receipt of pension income at the date of death, please provide us with the annual amount of pension being paid as well as the annual amount of CPP pension being paid. Note that we have up-to-date information in our office on CPP and Old Age Security pensions.

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- 13. Age at which children would likely have become independent** (age 21?). Please provide us with the relevant details on any other dependents such as aged parents, handicapped siblings, etc.

14. Monthly Expenditures

It would be useful to have a detailed list of monthly expenditures which would have been applicable for the family, had the death not occurred. To the extent possible, the expenditure items should be supported by receipts. This should be readily available for items such as rent/mortgage, municipal taxes, property/fire insurance, electricity, telephone, etc..

This list should also indicate what portion of the monthly expenditure corresponded solely to personal expenses for the deceased. These would include percentages of the expenses for such items as food, clothing, newspaper-magazines, hair-grooming, gifts, drugs, glasses, life insurance, dry cleaning, entertainment (movies, internet) and possibly a portion of transportation expenses.

15. Replacement of Household Services

Estimate of the number of hours the deceased spouse would have spent each week undertaking chores around the home - painting & renovations, lawn care (spring, summer, fall), snow removal (winter), auto maintenance & repair (if applicable), inside household duties and child care activities; hourly rate to replace these services in the applicable geographic area (we could conservatively use the minimum wage if there is a problem obtaining appropriate wage rates, or use the applicable rate from the special Statistics Canada study on the value of household work).

16. Contingencies

The two contingencies which will have the most impact on the financial values are the possibility that the deceased and surviving spouses may have separated or divorced (the longer the marriage the less likely is a divorce), and the possibility that the surviving spouse may remarry (the presence of dependent children sometimes inhibit remarriage prospects). Note that the use of aggregate Canadian divorce and remarriage rates is not necessarily appropriate in individual circumstances, and any information that you can provide us with would be useful.

17. Current Income Being Received by the Surviving Spouse

Please provide us with the types and amounts of income which the surviving spouse has been receiving since the death of the deceased (earnings, CPP survivor's pension, pension plan survivor's pension, etc.).