

Table of Contents

<i>Preface</i>	iii
<i>Table of Cases</i>	xxxi
Chapter 1 Personal Injury Damages in Context	1
A. Introduction	1
B. Liability and Damages	2
1. Rights and Remedies	2
2. Breach, Injury and Loss	4
3. Theoretical Underpinnings	5
4. The Social Cost of Awards	7
(a) Impact on Assessment	7
(b) Compensation, Loss and Need	9
C. Legal Responses to Disability	10
1. Introduction	10
2. Sources of Assistance	12
(a) Public and Mandatory Sources	12
(b) Privately Bargained-For Sources	14
(c) Post-Injury Benevolence	14
3. The Civil Action for Damages	14
D. No-Fault Compensation Schemes	19
1. Development	19
2. Rationale and Cost	21
3. Structure	24
(a) Boundaries	25
(b) Nature of Deprivation or Disability	26
(c) Causation	26
(d) Victim Responsibility	27
(e) Measure of Relief	28
(f) Interrelationship with Other Schemes	30
E. Jurisprudential Theory	31
1. The Role of Jurisprudential Theory	31
(a) Theoretical Perspective	31
(b) Styles of Legal Reasoning	33
2. Corrective Justice and the Fault Principle	34
(a) The Special Morality of Tort Law	34
(b) Critique	35

3.	Principles, Rights and Liberalism	39
	(a) A Liberal Rights Thesis	39
	(b) Critique	40
4.	Economic Analysis and Deterrence	44
	(a) Introduction	44
	(b) Wealth Maximization	45
	(c) Critique	47
5.	Feminist Analysis and Equality	49
	(a) The Focus of Feminist Theory	49
	(b) Themes of Feminist Scholarship	50
6.	Critical Legal Studies and Postmodernism	53
	(a) Law as a Political Process	53
	(b) Themes of Critical Scholarship	56
<i>Chapter 2 Process and Proof</i>		61
A.	Form of Award	61
	1. Adjudication	61
	2. Lump Sum or Periodic Payment	62
	3. Structured Settlements	69
B.	Actuarial Assessment	71
	1. Introduction	71
	(a) Alternatives	71
	(b) History	72
	2. The Actuarial Method	73
	(a) General Characteristics	73
	(b) Mathematical Calculations	76
	(c) Expert Evidence	78
	(d) Averages and Simple Probability	80
	3. Rejected Approaches	82
	(a) Multiplier Method	82
	(b) Annuity Method	83
C.	Proof of Damages	85
	1. Introduction	85
	(a) Underlying Principle	85
	(b) Development of Current Position	87
	2. Balance of Probabilities	90
	(a) Past Facts	90
	(b) Onus of Proof	93
	3. Simple Probability	95
	(a) Possibilities and Probabilities	95
	(b) A Real and Substantial Risk	96

(c) Personal Injury Cases	99
(d) Fatal Accidents	105
(e) Policy Considerations	107
4. Difficulty of Assessment	109
D. Interest	110
1. Prejudgment Interest	110
(a) Introduction	110
(b) Items Excluded from Interest	112
(c) Interest Period	114
(d) Interest Rate	114
2. Postjudgment Interest	116
<i>Chapter 3</i> Types of Damage	119
A. Categorizations	119
1. Pecuniary and Non-Pecuniary Loss	119
2. Positive and Negative Losses	120
3. Special and General Damages	121
(a) Origins	121
(b) Special and General “Damage”	122
(c) Special and General “Damages”	124
4. Aggravated and Exemplary Damages	125
(a) Introduction	125
(b) Aggravated Damages	128
(c) Exemplary Damages	134
5. Nominal and Contemptuous Damages	139
(a) Nominal Damages	139
(b) Contemptuous Damages	141
B. Heads of Damages	142
1. Summary of Heads and Sub-Heads	142
2. The Four Primary Heads	144
3. The New Sub-Heads of Working Capacity	146
4. Itemization of Awards	149
5. Overlap of Heads and Overview	150
C. The Compensatory Principle	152
1. Introduction	152
(a) Historical Summary	152
(b) Full and Fair Compensation	153
2. Restitution for Pecuniary Loss	155
3. Solace for Non-Pecuniary Loss	158
4. A Realistic and Functional Compensatory Principle	160
5. Limits to the Compensatory Principle	164

6. Equality and the Compensatory Principle	166
D. Management Fees	168
1. Introduction	168
2. Basis of Award	170
(a) Introduction	170
(b) Need for Services	171
(c) Plaintiff's Inability to Manage Alone	173
3. Quantification	175
<i>Chapter 4 Special Damages</i>	177
A. Introduction	177
1. Classification	177
(a) Pre-Trial Pecuniary Losses	178
(b) Uncertain Pre-Trial Losses	179
2. Pleading and Proof	182
(a) Traditional Rule	182
(b) Flexibility	184
(c) Unreported Income	186
3. Underlying Theory	189
(a) The Compensatory Principle	189
(b) Factual Cause and Remoteness	191
(c) Overlap and Collateral Benefits	194
B. Pre-Trial Loss of Working Capacity	195
1. Nature of Loss and Terminology	195
(a) Earnings or Earning Capacity	196
(b) Earnings and Unremunerated Work	198
2. Loss of Earnings	199
(a) Basic Calculation	199
(b) Fringe Benefits and Unusual Losses	201
(c) Duty to Mitigate	204
(d) Loss of Interdependent Relationship	204
3. Loss of Homemaking Capacity	206
(a) Introduction	206
(b) Difficulty in Performing Tasks	207
(c) Pecuniary Loss	209
(d) Secondary Homemaking and Third Parties	211
4. Self-Employment and Loss of Profits	212
(a) Introduction	212
(b) Self-Employment	213
(c) Corporate Dividends and Profits	216
(i) General Acceptance	216

(ii) Subsequent Endorsement	219
(iii) Family Businesses	221
(iv) Proving Business Losses.	223
5. Contingencies	225
C. Pre-Trial Cost of Care.	230
1. Reasonable Expenses	230
(a) Range of Expenses.	231
(b) The Reasonableness Test.	232
(c) Subjectivity and Cultural Difference	234
2. Hospitalization and Medical Expenses	236
(a) Basic Coverage	236
(b) Travel for Health Care.	238
(c) Limits	239
3. Household and Living Expenses.	240
D. Voluntary Services	242
1. Introduction	242
(a) General Position.	242
(b) Historical Gender-Bias.	243
(c) Possibility of Overlap	245
2. The Victim's Personal Claim	247
(a) Expenses Paid by Third Parties	247
(b) Services by Third Parties.	248
3. Quantification	254
(a) Introduction	254
(b) The Alternatives	255
(i) Catalogue of Services	255
(ii) Replacement Cost	256
(iii) Forgone Income: Opportunity Cost	257
(c) The Authorities	258
(i) Catalogue of Services	258
(ii) Market Replacement	259
(iii) Forgone Income: Opportunity Cost	262
4. Imposition of a Trust	265
E. Third Party Claims	268
1. Spouses at Common Law	268
(a) Nature and Status of <i>Actio Per Quod</i>	268
(b) Damages	271
(i) Loss of Spouse's Services	272
(ii) Victim's Cost of Care	272
(iii) Claimant's Personal Expenses	273
(iv) Loss of Income.	273
2. Parents and Employers at Common Law	274

(a) Parents	274
(b) Employers	275
3. Relatives under the Ontario <i>Family Law Act</i>	275
(a) Nature of Claim.....	275
(b) Damages	277
4. Alberta	281
Chapter 5 Future Loss of Working Capacity	287
A. Introduction.....	288
1. General Principles.....	288
(a) “Loss of Working Capacity”	288
(b) Quantification Steps.....	290
2. Earnings, Earning Capacity or Working Capacity	292
(a) The Value of Work Actually Lost.....	292
(b) Employment Below Full Capacity.....	295
(c) Quantification Mechanisms.....	300
(i) Alternative Methods of Evaluation.....	300
(ii) The Plaintiff’s Loss	300
(iii) Composite and Integrated Evaluation.....	302
(iv) Discriminatory Levels of Earnings	304
(v) Enhanced Non-Pecuniary Award	305
B. Loss of Earnings Generally.....	305
1. Projected Earnings Loss	305
(a) Annual Income.....	306
(i) Base Earnings.....	307
(ii) Part-Time and Overtime Work	310
(iii) Probabilities, Statistics and Lost Opportunities	313
(iv) Promotion and Advancement	319
(v) Poor Prospects	321
(b) Partial Loss of Earnings.....	323
(i) Introduction	323
(ii) Post-Accident Prognosis	327
(iii) The “Capital Asset Approach”.....	330
(iv) Forced Career Change	333
(c) Fringe Benefits.....	336
(i) Introduction	336
(ii) Unconditional Benefits	337
(iii) Insurance-Type Benefits.....	338
(iv) Pensions	340
(v) Pensions and Collateral Benefits	341
(d) Illegal Earnings	343
(i) Underpinnings	343

	(ii) Earnings from an Illegal Source	345
	(iii) Undeclared Income	348
2.	General Productivity	349
	(a) Summary of Position	349
	(b) The Effect of Productivity	349
	(c) Background	353
	(d) Inclusion of Productivity	355
	(e) Legislated Discount Rates	358
3.	Children and Students	361
	(a) Part-Time Work as Student	361
	(b) Loss of Education or Training	362
	(i) Delayed Entry into the Workforce	362
	(ii) Lost Opportunities	364
	(iii) Adult Education	364
	(c) Permanent Disability	365
	(i) Probabilities and Possibilities	365
	(ii) Indicia of Ability	369
	(iii) Young Women	374
	(iv) Post-Accident Prognosis	378
	(v) Earnings and Cost of Care	381
4.	Business Profits	382
	(a) Introduction	382
	(b) Uncertainties	387
	(c) Secondary and Incidental Income	389
5.	Taxation	390
	(a) Current Law Summarized	390
	(b) History	391
	(c) Potential Reform	394
	(d) The Competing Rationales	396
	(i) The Compensatory Principle	396
	(ii) Equity between Comparable Cases	397
	(iii) Deterrence and Defendant Profit	397
	(iv) Earning Capacity or Earnings	398
	(v) Tax is <i>Res Inter Alios</i>	399
	(vi) Difficulty of Assessment	400
	(vii) Consistency Between Heads of Damages	401
	(viii) Legislative Reform and Distributive Justice	402
C.	Loss of Earnings for Women	403
	1. Introduction and Underpinnings	403
	(a) Summary of Current Position	403
	(b) The Range of Problems	405
	(c) Sociological Background	407

(d) The Compensatory Principle and Social Progress . .	408
(e) Earning Capacity	413
(f) Equality and Distributive Justice	414
2. History	417
3. A Principled Approach	419
(a) Statistical and Actuarial Evidence	420
(b) The Measurement of Average Earnings.	423
(c) The Impact of Relationships	425
(d) The Treatment of Contingencies	429
(e) The Post-Accident Prognosis	430
4. Cost of Care and Overlap of Heads	434
5. Conclusion	435
D. Loss of Homemaking and Interdependent Relationship . . .	435
1. Introduction	435
2. Loss of Homemaking Capacity.	438
(a) Recognition of Claim.	438
(b) Homemaker's Own Loss	442
(c) The Compensatory Principle and Causation	444
(d) Historical Problems in Recognition	447
(e) The Range of Potential Claimants	450
(f) The Quality and Range of Work	452
(g) Labour and Management Functions.	454
(h) Quantification Alternatives	455
(i) Substitute Homemaker/Catalogue of Services.	457
(j) Rejection of Opportunity Cost and Earning Capacity	460
(k) Evidence and Statistics	461
(l) Period of Loss and Computation Adjustments	465
(i) Period of Loss	465
(ii) Contingencies	466
(iii) Discount and Gross-Up	467
(iv) Overlap of Heads and Reduced Need.	468
3. Loss of Interdependent Relationship.	469
(a) Nature of Claim.	469
(b) Range of the Claim	470
(c) History and Recognition of Claim.	473
(d) Permanent Interdependent Relationships	476
(e) Basic Quantification.	478
(f) Cost Reductions and Off-Setting Gains	481
(g) Period of Loss and Computation Adjustments.	483
4. Integration of Sub-heads.	484
(a) The Composite Approach to Assessment.	484

E.	Period of Loss	486
1.	Introduction	486
2.	Temporary Incapacity	487
3.	Permanent Incapacity	489
(a)	Relevant Periods for the Claim	489
(b)	The Average Earnings Method	491
(i)	Without Using Working Life Expectancy Tables	491
(ii)	Using Actuarial Working Life Expectancy Tables	492
(c)	Calculation in Life-Segments	495
(d)	The Year-by-Year Method	495
(e)	Homemaking and Interdependent Relationship	496
4.	The Lost Years	497
(a)	Introduction	497
(b)	Summary of Current Law	498
(c)	History	500
(d)	Theoretical Underpinnings	503
(i)	The Compensatory Principle Standing Alone	504
(ii)	The Compensatory Principle and Reduced Need	505
(iii)	A Functional Approach	507
(e)	The Amount of the Deduction	508
(i)	General Position	508
(ii)	Personal Living Expenses	509
(iii)	Pre-Accident or Post-Accident Living Expenses	512
(iv)	The Cost of Amenities and Enjoyment	514
(v)	Expenses of Family and Dependants	515
(vi)	Taxation	518
(vii)	Contributions to the Community	519
(f)	Loss of Homemaking Capacity	519
(g)	Loss of Interdependent Relationship	520
(h)	Relationship to Fatal Accident Claims	521
F.	Contingencies	522
1.	Introduction	522
(a)	General Nature	522
(b)	Background	524
(c)	General and Specific Contingencies	527
(d)	Pre-Accident and Post-Accident Contingencies	528
(e)	Simple Probability Theory	529
(f)	Positive and Negative Contingencies	530
2.	General Contingencies	534

(a) Moderation	534
(b) Duplication	537
(c) Compensable Contingencies	539
(d) Statistics	542
3. Specific Contingencies	545
G. The Discount Rate	547
1. Inflation, Interest and General Productivity	547
(a) Introduction	547
(b) Relevant Components of Discount Rate	549
(c) Explanation of Discount Rate	549
(d) Consistent Assumptions	551
(e) Productivity	552
(f) Mathematical Effect	553
2. Legislated Discount Rates	553
(a) Statutory Provisions	553
(b) Variation of Legislated Rate	555
3. Evidence and Calculations	559
(a) Evidence	559
(b) Computations	562
(c) Management Fee and the Discount Rate	563
<i>Chapter 6 Future Cost of Care</i>	<i>565</i>
A. Introduction	565
1. The Compensatory Principle	565
(a) Full Compensation	565
(b) Limits	568
(i) Reasonableness	568
(ii) The Social Burden	570
2. Evidence and Proof	572
(a) Simple Probability	572
(b) Plaintiff's Anticipated Use of the Damages	575
3. State Subsidized Health Care and Other Services	582
(a) Socialized Health Care and Tort Law	582
(b) The Collateral Benefits Problem	584
B. Level of Expense	584
1. Home or Institutional Care	584
(a) The Compensatory Principle and Home Care	584
(b) Factors Considered	590
(i) Extent of Injury	591
(ii) Availability of Institutional Care	593
(iii) Psychological Benefits	594
(iv) Effect on Life Expectancy	596

(v) Family Situation	597
(c) Contingencies.	598
2. Claimable Items	601
(a) Introduction	601
(b) Reasonableness	604
(c) Types of Items Claimable	606
(i) Lists of Items	606
(ii) Necessary Travel or Relocation.	609
(iii) Counselling and Emotional Well-Being	610
(iv) Exercise Equipment and Gym Membership	613
(v) Additional Claims	614
3. Availability of Voluntary Care	615
(a) Family and Friends	615
(i) Damages Claimable	615
(ii) Quantification	617
(iii) Contrary Decisions	619
(b) Voluntary Organizations and Government Agencies	620
C. Period of Claim.	625
1. Introduction	625
2. Initial Capital Outlay	626
3. Ongoing Expenses	629
(a) Approaches to Assessment.	629
(i) The Fixed Life-Expectancy Method	629
(ii) The Year-by-Year Method.	631
(b) Duration of Expense	631
(i) Lifelong or Limited Duration	631
(ii) Stages of Life	632
(c) Shortened Life Expectancy	633
D. Contingencies	636
1. Introduction	636
2. General Contingencies	639
3. Specific Contingencies	642
E. Inflation, Investment and Taxation	647
1. The Discount Rate	647
2. Tax Gross-up	649
(a) Introduction	649
(i) Acceptance of Gross-up	649
(ii) Historical Background.	652
(b) Rationale	655
(c) Evidence	657
(d) The Variables	659
(i) Third Parties	660

(ii) Infancy	661
(iii) Initial Capital Outlay	661
(iv) Basic Necessities	662
(v) Size of the Award	662
(vi) Rate of Withdrawal.	663
(vii) Outside Income	664
(viii) Interest on Other Heads of Damages	667
(ix) Rate of Inflation and Nominal Interest	671
(x) Investment Portfolio.	672
(xi) Tax Credits.	674
(xii) Future Tax Policy	675
(e) Rounding Out	676
(f) Reform	677
Chapter 7 Non-Pecuniary Loss	681
A. Introduction.	681
1. General Picture.	681
2. Scope of Non-Pecuniary Loss: Conventional Sub-heads	685
(a) Introduction	685
(b) Pain and Suffering.	686
(c) Loss of Amenities	688
(d) Loss of Expectation of Life.	690
3. Third Party Claims	692
(a) Spouses at Common Law	692
(b) Relatives under the Ontario <i>Family Law Act</i>	694
(c) Spouses under the Alberta <i>Tort-Feasors Act</i>	697
B. Functional Compensation	701
1. Theory	701
2. Law	703
(a) Current Position.	703
(b) Before the Trilogy	704
(c) Policy	706
3. Upper Limit	707
(a) Policy	708
(b) Upper Limit in Practice	709
(i) Differences in Injuries	710
(ii) Inflation	711
(iii) Increases in the Standard of Living.	712
4. Unaware Plaintiffs	714
(a) Principle.	714
(b) Precedent.	716
(i) Before the Trilogy	716

(ii) After the Trilogy	718
C. Quantification	722
1. General Method	722
(a) Global Awards	722
(b) Functional Assessment	724
(i) Strict Functional Method	724
(ii) Modified Functional Method	725
(iii) Policy	726
(iv) Judicial Tariff	726
2. Factors	729
(a) Comparable Awards	729
(b) Need for Solace	732
(i) Extent of Loss	733
(ii) Period of Loss	736
(iii) Unaware Plaintiffs	738
(iv) Past Distress	740
(c) Inflation	741
(d) Overlap of Heads and Reduced Need	743
3. Pre-Trial Loss of Homemaking Capacity	744
4. Sexual Assault	748
5. Civil Jury Awards	751
(a) Judicial Guidance at Trial	751
(b) Appellate Review	755
D. Aggravated Damages	757
1. Nature and Scope	757
2. Quantification	760
(a) Global Sum or Itemization?	760
(b) Method	762
(c) Multiple Parties	762
3. Distinguished from Exemplary Damages	763
<i>Chapter 8</i> Overlap of Heads and Reduced Need	765
A. Introduction	766
1. Summary of Potential Overlaps and Reductions	766
2. Categories of Income Expenditure	767
3. Income Expenditure Relevance	768
B. Cost of Care and Loss of Working Capacity	769
1. Introduction	769
2. Two Approaches	769
(a) Introduction	769
(b) The “Additional Expense” Approach	772
(c) The “Total Lifestyle” or “Composite” Approach	774

3.	Meaning of “Basic Necessities”	777
(a)	Higher Post-Accident Costs	777
(b)	Lower Post-Accident Costs	777
(c)	The Variables.	778
(i)	Income Level	779
(ii)	Family Situation	779
(iii)	Period of Loss	780
4.	Tax Implications.	780
5.	Impaired Homemaking	781
(a)	Basic Services for the Plaintiff.	781
(b)	Basic Services for the Family	782
(c)	Subsumption under Cost of Care.	783
C.	Cost of Care and Non-Pecuniary Loss	785
1.	Reduction of Non-Pecuniary Loss by Expense.	785
2.	The Functional Approach to Non-Pecuniary Loss	787
(a)	The Cost of Amenities.	787
(b)	Unaware Plaintiffs	792
3.	Non-Pecuniary Betterment	792
D.	Loss of Working Capacity and Non-Pecuniary Loss	793
1.	Altruistic Work.	793
2.	Work and Recreational Activity	793
3.	The Stress of Working	794
4.	The Cost of Amenities	796
5.	Loss of Permanent Interdependent Relationship.	799
E.	Reduced Need.	800
1.	The Costs of Earning	800
(a)	Reduced Expenses of Earning	800
(b)	Taxation During the Lost Years	801
2.	Reduced Expenditures on Life	801
3.	The Cost of Family Provision	802
F.	Off-Setting Advantages	803
1.	Personal Benefit	803
(a)	Increased Spare Time.	804
(b)	Improved Income Prospects.	804
2.	Third Party Benefit.	805
<i>Chapter 9</i>	Collateral Benefits.	807
A.	Introduction.	808
1.	The Collateral Benefits Problem.	808
2.	Possible Solutions.	811
3.	Current Position Summarized.	812

4.	Historical Development	815
B.	Theory, Principle and Policy	818
1.	The Compensatory Principle	818
2.	The Fault Principle and Political Liberalism	822
3.	Loss Distribution	826
C.	Public and Mandatory Benefits	829
1.	Deduction or Subrogation	829
	(a) Public Benefits Distinguishable	829
	(b) Heads of Damages	831
2.	Health Care Benefits	833
	(a) Deduction or Subrogation	833
	(b) Qualifications	839
3.	Income-Replacement Benefits	841
	(a) Generally	841
	(b) Canada Pension Plan	841
	(c) (Un)employment Insurance	847
	(d) Welfare	850
D.	The Private Insurance Exception	852
1.	Introduction	852
	(a) Endorsement of the Insurance Exception	852
	(b) Summary of the Exception	854
	(c) History of Exceptions	854
	(d) Underlying Philosophy of Exceptions	856
2.	Personally-Funded Insurance	858
3.	Employer/Employee Jointly-Funded Benefits	860
	(a) Inclusion of Employment Benefits	860
	(b) Evidence of Contribution	862
4.	Employer-Funded Benefits and Salary Continuation	867
	(a) Employer-Funded Benefits	867
	(b) Salary Continuation	869
	(c) Loss of Sick Leave Entitlements	872
5.	Reimbursement	877
	(a) Subrogation	877
	(b) Undertaking to Repay	883
E.	The Charity Exception	884
1.	Introduction	884
2.	Distress Funds	887
3.	Gifts from Relatives or Friends	889
4.	Ex Gratia Payments from Employers	890
F.	Cases of Incomplete Compensation	893
1.	Policy Background	893

2.	Contributory Negligence	895
3.	Other Limits on Full Compensation	896
<i>Chapter 10</i>	Basic Fatal Accident Concepts	899
A.	Third Party Actions	899
1.	Introduction	899
	(a) Statutory Basis	899
	(b) Fatal Accident Actions Distinguished from Survival Actions by Estates	901
2.	Nature of Action	901
	(a) Loss Not Need	901
	(b) Range of Claimants	903
	(c) Single Action	904
	(d) Action Derivative	904
B.	Damages	906
1.	Categories	906
	(a) Pecuniary and Non-Pecuniary Loss	906
	(b) Positive and Negative Loss	907
	(c) Special and General Damages	908
	(d) Aggravated and Exemplary Damages	909
	(i) Aggravated Damages	909
	(ii) Exemplary Damages	910
2.	Heads of Damages	911
	(a) Summary	911
	(b) The Five Heads	911
	(c) Itemization of Awards	912
C.	Quantification	913
1.	The Compensatory Principle	913
	(a) General Position	913
	(b) Mitigation	915
	(c) Loss Attributable to Familial Relationship	916
2.	Basic Method	917
	(a) Overview	917
	(b) Actuarial Method	918
	(c) Period of Loss: Segmentation	919
	(d) Separate Calculation for Each Claimant	920
	(e) Management Fees	921
<i>Chapter 11</i>	Fatal Accident Actions	925
A.	Introduction	926
1.	Summary of Quantification	926

(a) Overview	926
(b) Decedent's Expenditures of Income and Time	927
2. Special Damages	928
(a) Overview	928
(b) Pre-Trial Expenses	928
(i) Expenses Generally	928
(ii) Funeral Expenses	930
(c) Voluntary Services	931
B. Loss of Shared Family Income	932
1. Introduction	932
2. Pre-Retirement Earnings	934
(a) Gross Income	934
(i) General Approach	934
(ii) Fringe Benefits	938
(iii) Illegal Earnings	940
(iv) Undeclared Earnings	942
(b) Net Income	944
(i) Tax	944
(ii) Premiums	945
(iii) Cost of Earning	946
(c) Value of Dependency	946
(i) Savings	947
(ii) Altruism	947
(iii) Personal Expenses	948
(d) Two-Income Families	951
3. Post-Retirement Earnings	954
4. Period of Loss	957
(a) Principle	957
(b) Evidence	958
5. Death of Children	959
C. Loss of Family Work	962
1. Nature of Claim	962
(a) Introduction	962
(b) Collective versus Individual Loss	964
(c) Family Work a Negative Loss	966
2. Quantification	967
(a) Introduction	967
(b) Replacement Cost	969
(c) Claims by Children	972
(i) Housekeeping	972
(ii) Care and Guidance	973
(iii) Period of Loss	976
(d) Claims by Parents	977

(e) Dependents' Loss of Personal Income	978
D. Loss of Wealth	980
1. Nature of Claim	980
2. Quantification	983
(a) Basic Approach	983
(b) Evidence	984
E. Non-Pecuniary Loss	988
1. Right to Claim	988
2. Quantification	991
F. Contingencies, Discount, Gross-Up	992
1. Contingencies	992
(a) Introduction	992
(b) Contingencies Regarding Deceased's Pre-Death Life Prognosis	995
(c) Post-Death Contingencies	997
2. Discount Rate	999
(a) Introduction	999
(b) Statutory Rates	1001
3. Tax Gross-Up	1002
G. Offsets and Deductions	1005
1. Spousal Benefits from Remarriage	1005
2. Child Benefits from New Relationships	1007
(a) Parental Remarriage	1007
(b) Parent/Child Reunion	1009
(c) Adoption	1010
3. Collateral Benefits	1011
(a) Introduction	1011
(b) Private Insurance	1012
(i) Insurance	1012
(ii) Employment Benefits	1013
(c) Public Benefits	1013
(i) Statutory Benefits	1013
(ii) Compensation Schemes	1015
(d) Private and Public Benevolence	1015
(i) Benefits from Family and Friends	1015
(ii) Ex Gratia Payments from Employers	1016
(iii) Distress Funds	1016
4. Benefits from Deceased's Estate	1017
(a) General Assets	1017
(b) Survival Action Damages	1020

<i>Chapter 12</i> Survival Actions	1021
A. Introduction	1021
1. General Legal Position	1021
2. Actions Against Estates: Death of the Tortfeasor	1023
(a) General	1023
(b) Exemplary Damages	1023
3. Actions by Estates: Death of the Injured Party	1025
(a) Introduction	1025
(b) Heads of Damages	1027
(c) Exemplary Damages	1028
(d) Unjust Enrichment	1029
(e) Loss or Gain to the Estate	1029
B. Loss of Working Capacity	1030
1. Pre-Death (Past) Loss	1030
2. Post-Death (Future) Loss	1031
(a) Law	1031
(b) Policy	1033
C. Cost of Care and Other Expenses	1036
1. Introduction	1036
2. Reasonable Expenses of the Deceased	1036
3. Reasonable Expenses of the Estate	1038
(a) Expenses Generally	1038
(b) Funeral Expenses	1039
4. Third-Party Expenses and Services	1041
(a) Conditions of Recovery	1041
(b) Subrogated Claims	1042
D. Non-Pecuniary Loss	1043
1. Introduction	1043
2. Pain and Suffering	1044
3. Loss of Amenities	1045
4. Loss of Expectation of Life	1046
(a) Current Legal Position	1046
(b) History	1047
(c) Quantification	1050
5. Physical Disfigurement	1051
6. Aggravated Damages	1051
<i>Chapter 13</i> Factual Causation	1053
A. Introduction	1054
1. Summary	1054
2. Nature of Inquiry	1056

(a) Scientific and Factual Inquiry	1056
(b) Legal Causation Distinguished	1060
(c) Liability and Damages	1060
3. Definitions	1063
(a) Necessary Causes	1063
(b) Sufficient Causes	1064
(c) Successive Causes	1065
(d) Probabilistic Cause	1066
(e) Divisible Harm	1067
B. But-For Causation	1070
1. The But-For Test	1070
2. Damages Issues and But-For Causation	1072
3. Multiple Necessary Causes	1075
4. Causal Sequences	1077
5. Successive Accidents	1079
6. Psychological Harm	1082
C. Onus of Proof	1085
1. Current Position Summarized	1085
2. Liability Issues	1086
(a) Balance of Probabilities Standard	1086
(b) Onus on Plaintiff	1087
(c) Reverse Onus	1091
3. Damages Issues	1093
(a) Factual and Hypothetical Event-Sequences	1093
(b) Past Facts	1094
(c) Future and Hypothetical Facts	1097
(d) Borderline Cases	1098
D. Material Contribution	1099
1. Origins of Material Contribution	1099
(a) Material Contribution to Damage and De Minimis	1099
(b) Misinterpretation and Rejection	1101
2. Material Contribution to Risk	1103
(a) General Principle	1103
(b) Indeterminate Defendant: Mesothelioma Cases	1104
E. Loss of a Chance	1110
1. Summary	1110
2. History	1112
3. Rationales and Distinctions	1114
(a) Liability and Damages	1115
(b) Past Fact and Hypothetical Conjecture	1119

(c) Tort and Contract	1122
(d) Economic Loss and Personal Injury	1127
(e) Acts and Omissions	1129
(f) Relationships Equivalent to Contract	1129
(g) Medical Negligence	1130
(h) Criminal Proceedings and Abuse of Process	1136
F. Multiple Sufficient Causation	1137
1. Introduction and Logic	1137
(a) Introduction	1137
(b) Logical Analysis	1139
(c) Current Position Summarized	1141
(d) Principles	1142
(i) The Compensatory Principle and the Meaning of “Loss”	1142
(ii) The Time of Occurrence of Loss	1144
(iii) Precision in Analysis	1146
2. Culpable Sufficient Causes	1147
(a) Additional Culpable Causes Generally	1147
(b) Simultaneous Additional Culpable Causes	1148
(c) Successive Additional Culpable Causes	1149
(i) “First in Time” or “Devaluation” Theory	1150
(ii) Joint Liability	1151
(iii) Overtaking Cause	1153
(d) Alternative Sufficient Culpable Cause	1153
3. Non-Culpable Sufficient Causes	1156
(a) Additional Non-Culpable Cause	1156
(b) Alternative Non-Culpable Cause	1160
4. Sufficient Contributory Negligence	1161
<i>Chapter 14 Remoteness of Damage</i>	1165
A. Introduction	1166
1. Summary	1166
2. Integration of Concepts	1168
(a) Liability and Damages	1168
(b) Remoteness and Breach of Duty	1169
(c) Remoteness and Duty of Care	1170
3. Procedural Principles	1171
(a) Law and Fact	1171
(b) Onus of Proof	1172
B. The Foreseeability Principle	1173
1. Acceptance of the Test	1173
(a) Foreseeability of Initial Injury	1173

(b)	Post-Injury Events	1175
(i)	Foreseeability Irrelevant	1175
(ii)	Modified Foreseeability	1177
(iii)	Full <i>Wagon Mound</i> Foreseeability	1178
2.	Degree of Foreseeability	1179
(a)	Generally	1179
(b)	Expertise, Knowledge, and State of the Art.	1181
(c)	Scope of the Risk	1182
3.	Application of the Foreseeability Principle.	1184
(a)	Kind of Harm or Character of Injury.	1184
(b)	Sequence Leading to Injury.	1188
(c)	Time of Harm	1190
(d)	Extent of Harm and the Thin Skull Rule.	1191
4.	Intentional Torts and Strict Liability.	1192
(a)	Intentional Torts	1192
(b)	Strict Liability	1193
C.	Thin and Crumbling Skulls.	1194
1.	The Extent of Harm Rule	1194
(a)	Summary	1194
(b)	Extent of Harm and Post-Injury Developments	1196
(c)	Extent of Harm Rule Working in Defendant's Favour	1197
2.	The Thin Skull Rule.	1199
(a)	Nature and Scope	1199
(b)	<i>Athey v. Leonati</i>	1202
(c)	Plaintiff Responsibility for Thin Skull.	1204
(d)	Physical Susceptibility	1205
(e)	Emotional Susceptibility	1207
(f)	Intellect, Aptitude and Personality	1211
(g)	Family and Socio-Economic Situation.	1213
(h)	Cultural and Religious Belief	1216
3.	The Crumbling Skull Rule	1217
(a)	Endorsement of Rule	1217
(b)	Application of Rule	1218
(c)	Indivisible Psychological Harm	1221
(d)	Positive Pre-Accident Prognosis	1223
(e)	Onus of Proof	1224
D.	Intervening Cause.	1225
1.	Nature and Definition.	1225
(a)	Introduction	1225
(b)	Definition of Intervening Cause.	1227
(c)	Omission as Intervening Cause	1229

(d) Intervening Cause and Duty of Care	1230
(e) Intervening Cause and Breach of Duty	1234
(f) Intervening Cause and <i>Ex Turpi Causa</i>	1236
2. Principles Governing Intervening Cause	1238
(a) Role of Foreseeability	1238
(b) Inanimate Events	1240
(c) Non-Negligent Human Conduct	1241
(d) Negligent Human Conduct	1243
(e) Reckless or Intentional Conduct	1244
3. Particular Situations	1248
(a) Falls During Recovery	1248
(b) Depression and Suicide	1251
(c) Criminal Conduct	1256
(d) Medical Mistreatment	1257
(e) Family Conduct	1261
(f) Extraordinary Events	1262
E. Contract Remoteness	1263
1. Introduction	1263
(a) Summary	1263
(b) Underpinnings	1265
2. The Reasonable Contemplation Test	1267
(a) Origins and Development	1267
(b) Degree of Likelihood of Harm	1269
(c) The “Assumption of Responsibility” Thesis	1270
(d) Special Circumstances	1273
(e) Other Considerations: Overall Fairness	1275
(f) Subsidiary Rules	1277
(g) Psychological Harm	1279
3. Synergy of Tort and Contract for Personal Injury	1279
(a) Background	1279
(b) Degree of Probability of Harm	1282
(c) Different Types of Loss	1283
(d) Assumption of Responsibility	1284
(e) Special Circumstances and Voluntary Assumption of Risk	1285
E. Psychological Harm	1285
1. Introduction	1285
2. The Tort of Negligence	1286
(a) Damage: Serious and Prolonged Trauma or Illness	1286

(b) Reasonable Foreseeability of Psychological Harm	1292
(c) Particular Susceptibility	1296
(d) Damages Assessment	1298
3. Psychological Harm from Breach of Contract	1299
(a) Introduction	1299
(b) History and Exceptions	1299
(c) Reasonable Contemplation of Mental Distress	1301
(d) Type of Harm	1304
4. Other Causes of Action	1305
<i>Chapter 15 The Duty to Mitigate</i>	1309
A. Introduction	1309
1. Nature and Scope	1309
2. Underpinnings	1313
3. Mitigation and Other Concepts	1314
(a) Mitigation and the Thin Skull Rule	1314
(b) Mitigation and Intervening Cause	1315
(c) Mitigation and Contributory Negligence	1316
4. Law, Fact and Onus of Proof	1316
5. The Cost of Mitigation	1319
6. Losses Actually Avoided	1322
B. The Reasonableness Standard and Capacity	1323
1. General Standard Not Onerous	1323
2. Capacity to Decide	1324
(a) Capacity as the Core Consideration	1324
(b) The Objective-Subjective Dilemma	1325
(c) Accident-Caused Incapacity	1326
(d) The Move Towards Subjectivism	1327
3. Pre-Existing Subjective Attributes	1328
4. Religious and Cultural Considerations	1331
5. Financial and Business Circumstances	1333
C. The Risk-Benefit Equation	1335
1. General Method of Analysis	1335
2. Medical Treatment and Mitigation	1336
(a) Risks of Treatment	1337
(b) Cost and Burden of Treatment	1339
(c) Chance of Success and Benefit of Treatment	1340
(d) Gravity of Consequences of Refusing Treatment	1341
(e) Reliance on Medical Advice	1341
3. Non-Medical Mitigation	1343

TABLE OF CONTENTS

xxx

D. The Consequences of Failure to Mitigate	1345
<i>Index</i>	1349