

BROWN ECONOMIC CONSULTING INC.

Curriculum Vitae – Cara L. Brown, M.A. (2025)

EDUCATION:

Graduate Econometrics course (audit)	University of Calgary, 1996
Graduate Labour Economics course (applied econometrics)	University of Calgary, 1995
M.A. Economics (Economics & Law)	University of Calgary, 1988

Master's Thesis: *"The Economics of Compensation at Divorce"*

B.A. Economics (Honors)	University of Calgary, 1986
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ACADEMIC APPOINTMENTS:

<i>Women, Work & the Economy (WMST 331)</i>	University of Calgary, Fall 1996 University of Calgary, Winter 1998 University of Calgary, Fall 1999
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Proposed and designed this curriculum for a new course offered by the Faculty of General Studies. Course content included: the study of women's economic position in Canada's labour market, both historically and at present; paid and unpaid labour (housework) and methods of valuation; gender wage gap.

<i>Wage Determination (ECON 433) – guest lecturer</i>	University of Calgary, Fall 1996
<i>Graduate Labour Economics (ECON 633) – exam reviewer</i>	University of Calgary, Fall 1998
<i>Torts (Faculty of Law) – guest lecturer (expert witness role)</i>	University of Calgary, Winter 1995 University of Calgary, Winter 1994

EMPLOYMENT:

- **Brown Economic Consulting Inc.**, President, 1991 to 2025 (ongoing)

Involved in the preparation of more than 20,000+ reports as an expert economic witness and testified in more than 150 trials across Canada and in the US. Supervise several research projects annually, culminating in ongoing research and development in forensic economic topics, the results of which are published in peer-reviewed journals.

- **Economica Ltd.**, Forensic economist / expert witness, 1988 to 1995
- **Canadian Research Institute for Law and the Family (CRILF)**, Research associate, 1989 to 1990
- **Canada West Foundation**, Research associate, 1985 to 1987

Canada West Foundation publications contributed to:

- *The Canadian Common Market: Interprovincial Trade and International Competitiveness* (1985)
- *Sectoral Effects of Free Trade on the Western Canadian Economy* (June 1987)
- *Geographic Effects of Freer Trade* (July 1987)
- *Looking Ahead: Western Canada's Export Opportunities* (September 1987)
- *The Effects of U.S. Protectionism* (September 1987)

TESTIMONY: Testified in more than 150 trials and human rights' complaints in Alberta, NWT, Nunavut and Yukon Territories, British Columbia, Saskatchewan, Manitoba, Ontario, Nova Scotia, Newfoundland, as well as in Texas and North Dakota.

CASE CITATION	Qualified to give evidence on... ¹	Jurisdiction
<i>Estate of Gomez-Conde v. C.E.W. Perez</i> [2025]	Wrongful death: testified for Summary Judgment	Edmonton, AB
<i>Luchak v. Primary Flow Signal Canada Inc.</i> [2024] ²	Human rights complaint: loss of income, pension & tax gross-up	Edmonton, AB
<i>Camacho v. Lacroix</i> [2023]	Loss of income, cost of care, tax gross-up	Calgary, AB
<i>Ng v. Corness</i> (Court of Appeal of BC) [2023]	Court of appeal affirmed trial judge's awards from 2022 verdict	Vancouver, BC
<i>deGagne v. Bird & SGI</i> [2022]	Loss of income – rebuttal (jury trial)	Saskatoon, SK
<i>Corness v. Ng</i> [2022]	Loss of income (self-employed), cost of care & tax gross-up	Vancouver, BC
<i>Riley (Re)</i> [2022] – estate case	Analyzing household expenditures and support requirements	Lethbridge, AB
<i>Warner v. Calgary Regional Health Authority</i> [2020]	Loss of income, cost of care & tax gross-up – rebuttal	Calgary, AB
<i>University of Regina v. Biletski</i> (Court of Appeal of SK) [2019]	Court of appeal affirmed all jury awards from 2017 verdict	Regina, SASK
<i>John Doe (G.E.B. #25) v. The Roman Catholic Episcopal Corporation of St. John's</i> [2018]	Sexual assault: loss of income & loss of pension benefits	St. John's, NFLD
<i>Baker v. Poucette</i> (Court of Appeal of Alberta) [2017]	Wrongful death, valuable services & tax gross-up	Calgary, AB
<i>Biletski v. University of Regina and Regina Piranhas</i> [2017]	Loss of income & marriage benefits, cost of care & tax gross-up (jury)	Regina, SASK
<i>Kitching v. Devlin</i> [2016]	Loss of income	Calgary, AB
<i>Luft v. Zinkhofer</i> [2016]	Loss of income (defamation)	Calgary, AB
<i>Adams v. Canada (Attorney General)</i> [2015]	Loss of income – rebuttal	Calgary, AB
<i>McLean et al v. Knox et al</i> [2011]	Loss of income, cost of care & tax gross-up (jury trial)	Ottawa, ON
<i>Brodie v. Canada (Attorney General)</i> [2010]	Loss of income (delay in education) – rebuttal	Calgary, AB
<i>Delorie Walsh & Mobil Oil Canada</i> [2010] ³	Human rights complaint: loss of income, pension & tax gross-up – rebuttal	Calgary, AB
<i>McLaren v. McLaren Estate</i> [2010]	Loss of income, housekeeping, cost of care & tax gross-up	Red Deer, AB
<i>Palmquist v. Ziegler</i> [2010]	Wrongful death, valuable services & tax gross-up	Edmonton, AB
<i>Courtney v. Cleary</i> [2009] ⁴	Loss of income and housekeeping capacity	St. John's, NFLD
<i>Istead v. The Trenton Columbus Club Inc.</i> [2009]	Housekeeping losses and working life expectancy (jury trial)	Belleville, ON
<i>Russell v. Turcott</i> [2009]	Loss of income (HALS/PALS), cost of care and housekeeping capacity	Calgary, AB
<i>Mahe v. Boulianne</i> [2008]	Loss of income (HALS/PALS) and loss of housekeeping	Edmonton, AB
<i>Dabrowski v. Robertson</i> [2007]	Loss of income (HALS/PALS)	Edmonton, AB
<i>Stewart v. DIGI Canada Incorporated</i> [2007]	Loss of benefits/leased auto [report accepted without challenge]	Calgary, AB
<i>B.M.G. v. Attorney General of Canada</i> [2007]	Sexual assault: loss of income	Halifax, NS
<i>Williams v. Thomas Development Corp. et al</i> [2006]	Loss of income and cost of care	St. John's, NFLD
<i>Young v. Bella, Rowe & Memorial University of Newfoundland</i> [2006]	Defamation (jury trial) – aff'd by Supreme Court of Canada	St. John's, NFLD
<i>Elliott & Clifford et al v. Gordon Petronech</i> [2005]	Sexual assault (jury trial)	Lethbridge, AB
<i>Robinson v. Williams</i> [2005]	Loss of income – rebuttal (HALS/PALS)	Edmonton, AB
<i>McRoberts v. Whissell</i> [2005]	Oppression action - rebuttal	Edmonton, AB
<i>Fullowka et al v. Royal Oak Ventures et al</i> [2004]	Wrongful death, valuable services & tax gross-up	Yellowknife, NWT
<i>Ferraiuolo v. Olson</i> [2003]	<i>Survival of Actions Act</i> (estate) – lost years' claim	Lethbridge, AB
<i>Crackel v. Miller</i> [2003]	Loss of income (brain injury)	Calgary, AB
<i>McLeod v. Canada Post</i> [2003]	Loss of income – rebuttal	Yorkton, SK
<i>Jensen v. Thompson</i> [2002]	Loss of income and pension benefits	Calgary, AB
<i>Boje v. Boje</i> [2002] – estate case	<i>Family Relief Act</i> claim / estate dispute - rebuttal	Edmonton, AB
<i>Millott v. Reinhard</i> [2001] & [2002]	Wrongful death for dependents & lost years' case - rebuttal	Calgary, AB
<i>Novalinga et al v. Government of NWT</i> [2001]	Sexual assault (70 victims) – mini-trial	Iqaluit, NT
<i>M.S. v. Baker</i> [2001]	Cost of raising children [report accepted without challenge]	Edmonton, AB
<i>Teskey v. Great West Life Assurance Company</i> [2001]	Loss of disability benefits	Edmonton, AB
<i>Rhine v. Millan</i> [2000]	Loss of income [report accepted without challenge]	Edmonton, AB
<i>Nemetchek v. University Hospitals Board</i> [2000]	Cost of care [report accepted without challenge]	Edmonton, AB
<i>Holt v. Gorsline</i> [2000]	Sexual assault - rebuttal	Calgary, AB
<i>Jones v. Calgary Board of Education</i> [2000]	Sexual assault - rebuttal	Calgary, AB
<i>Grennan v. Alton</i> [2000]	<i>Survival of Actions Act</i> (estate) – lost years' claim	Whitehorse, YK
<i>Guthmiller v. Krahn</i> [2000]	Loss of income	Medicine Hat, AB
<i>Duncan Estate v. Baddeley</i> [1999]	<i>Survival of Actions Act</i> (estate) – lost years' claim	Edmonton, AB
<i>S.F.P. v. Macdonald</i> [1999]	Loss of income – rebuttal	Edmonton, AB
<i>Whitfield v. Calhoun</i> [1999]	Loss of income	Calgary, AB
<i>Henhoefter v. Lin</i> [1999]	Loss of income	Calgary, AB
<i>Boudreau v. Estate of Miller, Erickson & Mercedes</i> [1999]	Loss of income & cost of care (jury trial)	Dickinson, North Dakota
<i>McLennan v. American Eurocopter Corp. of US</i> [1998]	Loss of income – rebuttal	Galveston, Texas

¹ Where the word “rebuttal” appears, this means that evidence was provided on behalf of the defendants.

² Testimony in this human rights matter was supplied via video evidence in May 2024. Settlement was achieved directly after testimony.

³ The Human Rights Tribunal of Alberta released the **DECISION ON REMEDY** on September 2, 2010.

⁴ Dr. Frank Strain, Brown Economic's expert in Atlantic Canada, testified for the plaintiff in this case.

CASE CITATION

Little Plume v. Weir [1998]
Olson v. General Accident Assurance Co. of Canada [1998]
Gardiner v. Gardiner [1996]
Youssef v. Pickel [1996]
Muir v. Alberta [1996]
Brache v. Brache [1995]
LeBlanc v. Burcevski [1995]
Stranden v. Le [1994]
Bisheimer v. Bryce [1991]

Qualified to give evidence on...

Loss of income & cost of care (SCI injury)
Loss of “earning capacity” & early retirement
Loss of pension benefits and contingencies - rebuttal
Loss of income – rebuttal
Loss of income due to wrongful institutionalization & sterilization
Economic disadvantage / spousal support - rebuttal
Wrongful death and loss of housekeeping capacity
Loss of income – rebuttal
Loss of income

Jurisdiction

Calgary, AB
Edmonton, AB
Calgary, AB
Edmonton, AB
Edmonton, AB
Calgary, AB
Calgary, AB
Red Deer, AB
Swift Current, SK

RESEARCH & DEVELOPMENT: BOOKS

Brown, C.L. **Damages: Estimating Pecuniary Loss** loose-leaf (Toronto, Ontario: Canada Law Book, a Thomson Reuters business), 2025 (37th edition):⁵

Release #1: October 2002
Release #2: November 2003
Release #3: December 2004
Release #4: November 2005
Release #5: December 2006
Release #6: November 2007
Release #7: November 2008
Release #8: December 2009
Release #9: December 2010
Release #10: December 2011
Release #11: August 2012
Release #12: December 2012
Release #13: September 2013
Release #14: December 2013
Release #15: September 2014
Release #16: December 2014
Release #17: September 2015
Release #18: November 2015
Release #19: September 2016

Release #20: November 2016
Release #21: September 2017
Release #22: November 2017
Release #23: September 2018
Release #24: December 2018
Release #25: September 2019
Release #26: December 2019
Release #27: September 2020
Release #28: December 2020⁶
Release #29: September 2021
Release #30: December 2021
Release #31: June 2022
Release #32: December 2022
Release #33: June 2023
Release #34: December 2023
Release #35: June 2024
Release #36: December 2024
Release #37: June 2025
Release #38: December 2025

Pask E.D. and M.L. McCall (eds), **C.L. Brown**, C.J. Bruce, C.A. Hass, D.P. Vallance, and J.P. Senecal (1989) *How Much and Why? Economic Implications of Marriage Breakdown: Spousal and Child Support* (Calgary, Alberta: CRILF)

JOURNAL PUBLICATIONS

- Brown, C.L. (2025) “Assessing Economic Loss Damages in Canada” Journal of Forensic Economics (forthcoming in 2025)⁷
- Brown, C.L. *Calculating Present Values in Civil Litigation: A Review of Past, Present & Future Interest Rates (Update from 2020 and 2023), including commentary on the ‘dumbest tariff war’ started by the U.S. federal government* released March 31, 2025 – distributed via **HEARSAY** Canadian Defence Lawyers’ Sept. 2, 2025 edition
- Brown, C.L. (2025) “Wrongful death cases: Repudiation of the ‘sole dependency’ calculation, the dependency loss formula, and how new family members reduce losses on income and valuable services” **HEARSAY** Canadian Defence Lawyers January 2025 edition
- Brown, C.L. (2023) “How the **Wage Deficit Approach (WDA)** can be used to Assess Economic Loss Damages based on Guidance from British Columbia case law” UBC Law Review volume 56:1
- Brown, C.L. (2022) “How Forensic Economic Technology can assist INJURY LAWYERS” *The Barrister*, Fall 2022, issue #134

⁵ This book is a loose-leaf text of approximately 2000 pages. About 700-900 pages are updated yearly in two releases.

⁶ This release marked the 20th anniversary of the book’s publication by Thomson Reuters.

⁷ The editor of the JFE invited this author to write this article.

- Brown, C.L. (2021) “Sub-Standard Mortality: Serious Implications for Injury & Fatality Cases” **HEARSAY** Canadian Defence Lawyers December 2021 edition
- Brown, C.L. (2021) “Loss of Marriage benefit (‘coupling up’) awards” *The Advocate*, June 2021
- Brown, C.L. (2021) “Cara Brown’s Remarks on the Economic Impact of COVID-19 (to date)”, *The Barrister*, Spring 2021, issue #129
- Brown, C.L. (2020) “*Warner v. Calgary Regional Health Authority (Rockyview General Hospital)* 2020 ABQB 172: A Negative Contingency for Pre-Existing Health Issues and Household Costs” **HEARSAY** Canadian Defence Lawyers June 2020 edition
- Brown, C.L. (2019) “Loss of Marriage benefit (‘coupling up’) awards: a 2019 Saskatchewan court of appeal decision (Biletski) affirmed the largest award in Canada to date for this head of damage (\$879,000)”, *The Barrister*, Winter 2019, issue #126
- Brown, C.L. (2018) “Contingencies: Positive (+) & Negative (-) Applications to Annual Income or Dependency Losses”, *The Verdict* issue no. 155, Winter 2018, pp. 58-63
- Brown, C.L. (2016) “Factors Influencing Quantum in Medical Malpractice Cases” *The Litigator* June 2016
- Brown, C.L. (2016) “*Dealing with Low-Income Plaintiffs*” **HEARSAY** Canadian Defence Lawyers June 2016
- Brown, C.L. (2016) “The Domain of Each Expert: Economists, Cost of Care Experts & Vocational Consultants” printed by D.M. Weldon, *The Canadian Circle and Beyond* in the *Journal of Life Care Planning* Vol. 14, No. 1 (89-95)
- Brown, C.L. (2015) “*Adams v. Canada (Attorney General)* 2015 ABQB 527” **HEARSAY** Canadian Defence Lawyers December 2015 edition
- Brown, C.L. (2015) “Contingencies: Positive (+) & Negative (-) Applications to Annual Income or Dependency Losses”, *The Barrister* issue no. 117, Fall 2015, pp. 14-19
- Brown, C.L. (2012) “Personal Consumption Rates for Canada: Update of 2000 PCRs Using 2007-08 Survey of Household Spending data” *Journal of Forensic Economics* 23(2), 2012, pp. 135-157
- Brown, C.L. (2012) “A primer on calculating personal consumption rates by income level”, **LAW TIMES’ Speaker’s Corner** (Thomson Reuters Canada) June 4, 2012, vol. 23, no. 19
- Brown, C.L. (2012) “Determining the Dependency Rate in Fatal Accident Cases using PCRs”, *The Verdict* issue no. 132, Spring 2012, pp. 43-47
- Brown, C.L. (2011) “Determining the Dependency Rate in Fatal Accident Cases using PCRs”, *The Barrister* issue no. 102, December 2011, pp. 39-46
- Brown, C.L. (2011) “HALS/PALS Wage Gaps: how to use them to quantify your claim for ‘loss of earning capacity’ or ‘loss of opportunity’” *The Barrister* issue no. 101, September 2011, pp. 10-13
- Brown, C.L. and J.C.H. Emery (2010) “The Impact of Disability on Earnings and Labour Force Participation in Canada: Evidence from the 2001 PALS and from Canadian case law”, *Journal of Legal Economics* Vol. 16, no. 2⁸
- Brown, C.L. and J.C.H. Emery (2008) “The Impact of Disability on Earnings and Labour Force Participation in Canada: Evidence from the 2001 PALS”, University of Calgary Working Paper 2008-26, May 28, 2008
- Brown, C.L. (2004) “Personal Consumption Rates for Canada: Differentiated by Family Size and Income Level using Survey of Household Spending (SHS) 2000 data” *Journal of Forensic Economics* 17(2), Spring/summer 2004, pp. 147-165
- Brown, C.L. (2003) “Valuable Services Trends in Housekeeping Quantum across Canada, 1990-2001” *The Advocates’ Quarterly* 27(1) 71-109
- Brown, C.L. (1999) “Wrongful Death Claims: Dependency Loss Calculations” *The Advocates’ Quarterly* 22 (1) 1-67
- Brown, C.L. (1999) “*Duncan v. Baddeley*: A Case Comment” *Alberta Law Review* 37 (3) 772-822
- Brown, C.L. (1998) “Sexual Orientation and Labor Economics” *Feminist Economics* Vol. 4, No. 2 89-95
- Brown, C.L. (1998): “Claims for Loss of Future Earnings in Fatal Accident Cases” *Canadian Lawyer* 40-43
- Brown, C.L. (1997) “*Duncan v. Baddeley*: Reconciling the ‘Lost Years’ Deduction with Fatal Accident Cases” *Alberta Law Review* 35 (4) 1108-1128
- Brown, C.L. (1997) “*Duncan v. Baddeley* and the Lost Years’ Deduction” *The Barrister* 44
- Brown, C.L. (1997) “Exposing and Remedying Vexing Problems in Housekeeping Cases for Personal Injury and Wrongful Death Claims: An Economist’s View” *The Advocates’ Quarterly* 19(1) 83-119
- Brown, C.L. (1996) “Valuing Housekeeping Claims: An Economist’s View” *The Barrister* 42 pp. 24-31
- Brown, C.L. (1996) “Comment on Galigan’s Argument for a 3% Mandated Rate” *The Barrister* 41
- Brown, C.L. (1994) “Diminished Future Earnings Potential: Further Comments” *The Advocate*

⁸ Invited by the Editor of the *Journal of Legal Economics* to submit this paper for publication.

BROWN ECONOMIC'S WHITE PAPER SERIES

Calculating Present Values in Civil Litigation: A Review of Past, Present & Future Interest Rates (Update from 2020 and 2023), including commentary on the 'dumbest tariff war' started by the U.S. federal government
WHITE PAPER January-March 2025, vol. 1, issue 1 released March 31, 2025

GOVERNMENT FUNDED STUDIES

Yiridoe, E.K., J.S. Clark, P. Prochaska, T. Hladik, M. G. Nanere and **C. L. Brown** (2007) *Post-Farm Traceability Systems in the Agri-Food Sector: A Literature Review and Multi-Country Comparison*. A Report for FOOD SAFETY AND QUALITY POLICY DIRECTORATE Economic and Industry Analysis Division Agriculture and Agri-Food Canada

Brown, C.L., C.J. Bruce and F.J. Atkins (1991) *Child Rearing Expenditure Estimates for Canada: Based on Statistics Canada 1986 Family Expenditure Survey* (Ottawa, Ontario: Justice Department of Canada)

RESEARCH CONSULTATIONS

Alberta Law Reform Institute (1996) Member of Advisory Group on *Division of Pension Benefits upon Marriage Breakdown*. The advisory group consisted of prominent family law lawyers in Alberta, law professors, and pension experts/valuators. The purpose of the advisory group was to review and make recommendations on ALRI's DIVISION OF PENSION BENEFITS UPON MARRIAGE BREAKDOWN Consultation Memorandum disseminated in September 1995

ONLINE DAMAGES CALCULATORS @ www.browneconomic.com

Brown, C.L. and M.J. Mallmes (2007) *Income Damages Calculator*™ Provides a mechanism for past and future income losses to be calculated online, including pre-judgment interest. Available for all jurisdictions, MVA and non-MVA cases, performs after-tax calculations, and supplies statistical data on income and contingencies. Updated regularly with wage data, contingency data, and tax tables in all jurisdictions. PAY-PER-USE

Brown, C.L. and M.J. Mallmes (2003) *Non-Pecuniary Damages Calculator*™ Inflates general damages awards by Statistics Canada's CPI index. Updated monthly with Statistics Canada data. FREE OF CHARGE

Brown, C.L. and M.J. Mallmes (2003) *Working life/life Expectancy Calculator*™ Calculates number of years to work and to live, by age & gender. Updated yearly with new mortality tables. FREE OF CHARGE

Brown, C.L. and M.J. Mallmes (2003) *Present Value Damages Calculator*™ Calculates present value of damages, allowing for growth rates and negative contingencies. FREE OF CHARGE

Brown, C.L. and M.J. Mallmes (2001) *Housekeeping Damages Calculator*™ Computes past and future income losses online. Available for all jurisdictions and provides advice on hourly replacement rates for each province and territory across Canada. PAY-PER-USE

LEGAL-ECONOMIC PUBLICATIONS

Brown, C. L. (2001-2003) The *Brown Economic Damages NetLetter* was launched on November 23, 2001 by Quicklaw (now subsumed into LexisNexis) and published until July 30, 2003 and encompassed 56 editions. The online *NetLetter* highlighted the court's decision on quantum and discussed the impact of forensic

economic evidence (if called) or alternatively the judge's decisions on quantum without the benefit of expert economic evidence. Each edition reviewed 2 to 4 published cases by Quicklaw.

SCHOLARSHIPS

Ringette Canada – 2002 to 2025 (ongoing). Brown Economic Consulting donates \$3,000 per annum to fund two scholarships under the auspices of the “Cara Brown Ringette Scholarship”. The scholarships fund ringette players who play at the most competitive level of ringette available in their province or territory, and concurrently maintain a minimum ‘B’ average at university. For more information, visit www.ringette.ca > **Athletes** > “Scholarships”.

CONFERENCE & SEMINAR PAPERS PRESENTED⁹

Brown, C.L. (2023) “ALL THINGS EXPERT Finance & Economic Damages” *Alberta Civil Trial Lawyers Association* (ACTLA) webinar. Topic: *Early Retirement & the Wage Deficit Approach* (WDA) May 2023

Brown, C.L. (2022) “ASK ME ANYTHING!” *Alberta Civil Trial Lawyers Association* (ACTLA) conference Masterclass: *Legends of Litigation* Calgary, AB November 2022

Brown, C.L. (2022) “ASK ME ANYTHING!” *Alberta Civil Trial Lawyers Association* (ACTLA) conference Masterclass: *Legends of Litigation* Edmonton, AB November 2022

Brown, C.L. (2022) “Loss of Housekeeping Capacity” + Participation in the Women of NAFE panel discussion **National Association of Forensic Economics (NAFE)** February 2022 *NAFE Eastern Virtual Meetings* (via Zoom)

Brown, C.L. (2021) “The lay of the land in Canada: differences between forensic economists’ plaintiff and defense approaches to quantifying pecuniary damages” **American Rehabilitation Economics Association (AREA)** May 2021 conference *Expert Interaction: Point & Counterpoint* (via Zoom)

Brown, C.L. (2021) “Heads of Economic Loss & Long-term Damages” *Saskatchewan Trial Lawyers’ Association* (STLA) May 2021 conference *ASK THE EXPERTS* (via Zoom)

Brown, C.L. (2019) “Housekeeping rates, start dates and life expectancy: a mixed bag of items” *Medical Legal Private Practice: Education Day* Calgary, AB April 2019

Brown, C.L. (2017) “Issues in Fatality Claims – Economic Assessments” *Alberta Civil Trial Lawyers Association* (ACTLA) conference *Common Uncommon Issues in Personal Injury Claims* Calgary, AB October 2017

Brown, C.L. (2017) “Issues in Fatality Claims – Economic Assessments” *Alberta Civil Trial Lawyers Association* (ACTLA) conference *Common Uncommon Issues in Personal Injury Claims* Edmonton, AB October 2017

Brown, C.L. (2016) “Assessing Damages: How Much is it Worth? Calculating Damages for Pecuniary Losses in Personal Injury, Fatality Cases and Other Economic Losses” *Newfoundland & Labrador’s Continuing Legal Education* seminar St. John’s, NFLD, June 2016

Brown, C.L. (2014) “The Self-Employed & Fatality Cases: Quantum Aspects Discussed by an Economist” *Alberta Civil Trial Lawyers Association* (ACTLA) conference *DAMAGES: The Devil is in the Details* Calgary, AB October 2014

Brown, C.L. (2014) “The Self-Employed & Fatality Cases: Quantum Aspects Discussed by an Economist” *Alberta Civil Trial Lawyers Association* (ACTLA) conference *DAMAGES: The Devil is in the Details* Edmonton, AB October 2014

⁹ Titles of **Brown’s Economic Damages Newsletter** editions, by subject matter and release date, commence on p. 11 of this CV.

- Brown, C.L. (2014) "Forensic Economics – what does an economist offer in civil litigation cases?" Canadian Bar Association • New Brunswick's mid-winter meeting Moncton, New Brunswick, February 2014
- Brown, C.L. (2013) "Children and the Self-employed: Quantum Complications discussed by an Economist" Canadian Bar Association • New Brunswick Fredericton, New Brunswick, May 2013
- Brown, C.L. (2013) "Once the Cannon booms – Strategy considerations in advancing and defending fatal injury claims" Canadian Bar Association • Nova Scotia Halifax, Nova Scotia, May 2013
- Brown, C.L. (2013) "Housekeeping rates, start dates and life expectancy: a mixed bag of items" Private Practice Medical-Legal Occupational Therapy Group (Alberta) Calgary, Alberta, May 2013
- Brown, C.L. (2012) "Discussing Quantum Evidence: an economist gives her view" Western Medical Malpractice • Plaintiff Lawyers' Conference Regina, Saskatchewan, September 2012
- Brown, C.L. (2012) "Discussing Quantum Evidence: an economist gives her view" Canadian Bar Association • New Brunswick Moncton, New Brunswick, June 2012
- Brown, C.L. (2012) "Calculating Damages for Pecuniary and Non-Pecuniary Losses in Personal Injury, Fatality Cases, Wrongful Dismissal and other Economic Losses" Newfoundland & Labrador's Continuing Legal Education seminar entitled ASSESSING DAMAGES: HOW MUCH IS IT WORTH? St. John's, NFLD, March 2012
- Brown, C.L. (2010) "Surveying the Possibilities: Using Stat Can Disability Surveys to Bolster the Future Loss of Income Claim" *Atlantic Provinces Trial Lawyers Association's* legal education conference entitled ADVANCED DAMAGES: QUARTERBACKING YOUR CLAIM FOR ECONOMIC LOSS Halifax, NS, November 2010
- Brown, C.L. (2010) "Scouting Report: Predicting Future Employment Outcomes for Children" *Atlantic Provinces Trial Lawyers Association's* legal education conference entitled ADVANCED DAMAGES: QUARTERBACKING YOUR CLAIM FOR ECONOMIC LOSS Halifax, NS, November 2010
- Brown, C.L. (2010) "Tax Gross-ups on Subrogated Claims" *Canadian Institute's 9th Annual Advanced Forum on Insurance Coverage Disputes* Toronto, ON, June 2010
- Brown, C.L. (2010) "Overcoming Evidentiary Thresholds to Establish Economic Loss" *Canadian Institute's 9th National Summit on Institutional Liability for Sexual Assault & Abuse* Toronto, ON, April 2010
- Brown, C.L. (2010) "Nothing but Net!" *Canadian Defence Lawyers' Boot Camp II* Halifax Halifax, NS, March 2010
- Brown, C.L. (2008) "Special Damages – Calculation of Losses" *Stewart McKelvey's Annual Insurance Seminar 2008* Halifax, Nova Scotia, October 2008
- Brown, C.L. (2008) "Identifying, proving and quantifying damages: How to improve your strategies and methodologies" *Canadian Institute's 8th National Summit on Institutional Liability for Sexual Assault, Abuse and Harassment* Toronto, ON April 2008
- Brown, C.L. (2008) "Loss of Insurability" *Trial Lawyers Association of British Columbia: Insights and Strategies for Successfully Pursuing Damages* Vancouver, BC, February 2008
- Brown, C.L. (2008) "Past & Future Income Calculation on Demand Online" *Trial Lawyers Association of British Columbia: Insights and Strategies for Successfully Pursuing Damages* Vancouver, BC, February 2008
- Brown, C.L. (2008) "Determining how much the case is worth: Tips on calculating damages" *Canadian Institute: Motor Vehicle Accident Litigation* Calgary, AB, January 2008

- Brown, C.L. (2007) "Assessing Disability Losses: Using Canada's HALS and PALS Databases to Estimate Wage Deficits" *Western Economic Association International (WEAI) 82nd Annual Conference* Seattle, Washington, June-July 2007
- Brown, C.L. (2007) "Valuation of Household Services" *Western Economic Association International (WEAI) 82nd Annual Conference* Seattle, Washington, June-July 2007
- Brown, C.L. (2007) "Expert economic witnesses in Civil Litigation: Quantum Experiments?" *ACTLA: The Expert Witness Seminar* Calgary & Edmonton, AB, March 2007
- Brown, C.L. (2006) "Economic Damages Trends in Injury Cases" *INFONEX: Critical Issues in Insurance Litigation: Emerging Trends and Strategies for Cost-effective Claims Handling* Toronto ON, June 2006
- Brown, C.L. (2006) "Reducing discrepancy in expert opinion to gain strategic advantage in your case" *Canadian Institute: Litigating Personal Injury Damages* Toronto ON, February 2006
- Brown, C.L. (2006) "Economists and occupational therapists: improving expert witness reports" *Carol Bierbrier & Associates* Toronto ON, February 2006
- Brown, C.L. (2005) "Overlap between economists and occupational therapists in fatality claims" *Alberta Association of Occupational Therapists* Red Deer, AB, October 2005
- Brown, C.L. (2005) "Computing the damages: how much will this case cost you?" *Canadian Institute: Auto Insurance Claims Litigation* Calgary AB, September 2005
- Brown, C.L. (2005) "Economic Expert Witnesses: Topics & Tools in Economic Damages" *PEI Law Society* Stanley Bridge PEI, June 2005
- Brown, C.L. (2005) "Loss of insurability – is it a new head of damage?" *National Civil Litigation CLE Conference HOT TOPICS IN LITIGATION* Toronto ON, April 2005
- Brown, C.L. (2005) "Damages in sexual assault cases" *National Civil Litigation CLE Conference HOT TOPICS IN LITIGATION* Toronto ON, April 2005
- Brown, C.L. (2004) "Fire proofing economic assumptions, cross-examining your quantum expert, and new developments under Alberta's *Bill 53* and in fatality claims" *Canadian Institute: Auto Insurance Claims Litigation* Calgary AB, October 2004
- Brown, C.L. (2004) "Bill 53 & the Realities of Net not Gross Income" *LESA* held in Calgary and Edmonton AB, September 14 & 21, 2004
- Brown, C.L. (2003) "Advances in Calculating Damages and Trends in Economic Losses (New Trends and Developments in Calculating Damages for Personal Injury and Other Economic Losses)" *PEI Law Society* Stanley Bridge PEI, June 2003
- Brown, C.L. (2003) "New Trends and Developments in Calculating Damages for Personal Injury and Other Economic Losses" *Newfoundland Law Society & CLE* held in St. John's NFLD, May 2003
- Brown, C.L. (2003) "New Trends and Developments in Calculating Damages for Personal Injury and Other Economic Losses"; "Damages Calculation Tools"; and "Trends and Unusual Claims", *APTLA - Developing Damages Trends* Moncton NB, May 2003
- Brown, C.L. (2003) "Presenting Economic Evidence", *STLA- Mastering Trials* Saskatoon SK, April 2003
- Brown, C.L. (2003) "Unusual Economic Claims", *CBA Alberta Law Conference* Edmonton AB, March 2003

Brown, C.L. (2002) "Establishing Quantum of Economic Loss", *Canadian Institute – Auto Insurance Claims Litigation* Calgary AB, December 2002

Brown, C.L. (2002) "Valuable Services – East Coast Trends"; "Use & Abuse of Economic Data to Support Economic Capacity Loss", *APTLA - Soft Tissue Under Siege* held in St. John's NFLD, June 2002

Brown, C.L. (2001) "Sexual Assault and Effect on Income; "Estimating the Impact of Disability on Employment (HALS)"; "The Female-Male Earnings Gap: Starting Salary Offers for College Graduates"; "Roundtable on American/Canadian Forensic Practice", *NAFE – Western Economic Association International - 76th Annual Conference* San Francisco CA, July 2001

Brown, C.L. (2001) "Calculating Damages in Personal Injury & Wrongful Death Claims" *Newfoundland Law Society & CLE St. John's NFLD*, May 2001

Brown, C.L. (2001) "Loss of Earning Capacity: When to Claim It and When Do You Need an Expert to Prove It? (HALS)", *Canadian Bar Association, Personal Injury Sub-Section* Calgary AB, January 2001

Brown, C.L. (2000) "The Impact of Brain Injury on Education, Training, and Employment Using Statistics Canada's HALS Data", *Canadian Coalition & Pacific Coast Brain Injury Conference – National Conference on Brain Injury* Vancouver BC, November 2000

Brown, C.L. (2000) "Worklife Expectancy Applications and Forensic Economic Loss Analyses (panelist); "Roundtable on American/Canadian Forensic Practice (panelist)", *NAFE – Western Economic Association International - 75th Annual Conference* Vancouver BC, July 2000

Brown, C.L. (2000) *Canadian Law and Society Association (CLSA)* "The Application of Male Earnings Data to Injured Female Plaintiff" Lake Louise AB, June 2000

Brown, C.L. (1999) "Housekeeping and 'Duncan' Claims", *Canadian Bar Association (Northern Alberta Branch), Insurance Sub-Section* Edmonton AB, December 1999

Brown, C.L. (1999) "Rehabilitation, Wage Loss and Future Care Costs", *Lexpert – Difficult Spinal Cord & Nerve Damage Injury Claims* Calgary AB, October 1999

Brown, C.L. (1999) "Loss of Income and Dependency Claims"; "Pension Loss Entitlements", *Lexpert – How Much Is It Worth? State of the Art Personal Injury Damages* Halifax NS, September 1999

Brown, C.L. (1999) "Loss of Income and Dependency Claims"; "Pension Loss Entitlements", *Lexpert – How Much Is It Worth? State of the Art Personal Injury Damages* held in Calgary AB, April 1999

Brown, C.L. (1999) "Loss of Housekeeping Capacity – An Economist's View"; "Personal Injury" (panelist), *CBA Alberta Mid-winter Conference* Edmonton AB, January 1999

Brown, C.L. (1998) "Present Value of Loss of Income & Future Cost of Care with an Emphasis on Contingencies", *Alberta Civil Trial Lawyers Association (ACTLA) – "Damages: Building & Proving Your Case"* Calgary & Edmonton AB 1998

Brown, C.L. (1998) "Dicey Future Income Loss Claims: Part 2. Income Losses for the Self-Employed"; *Lexpert – "Impeaching Credibility in High-Risk Personal Injury Claims"* Calgary AB, October 1998

Brown, C.L. (1997) "Implications to an Economist of the Alberta Court of Appeal decision in *Duncan v. Baddeley*", *Canadian Bar Association (Northern Alberta Branch), Insurance Sub-Section* Edmonton AB, Oct. 1997

Brown, C.L. (1997) "Expert Witnesses in Civil Litigation", *Alberta Government Civil Lawyers Association – Fall Conference* Banff AB, September 1997

<u>Legal education conference / date</u>	<u>Role/topic</u>	<u>Jurisdiction</u>
Canadian Defense Lawyers (CDL) – Boot camp [2008]	Sponsor	Calgary, AB
ACTLA – The Expert Witness Seminar [2007]	Exhibitor/sponsor/speaker	Calgary, AB
CBA – Alberta Law Conference [2007]	Exhibitor	Edmonton, AB
TLABC – Chronic Pain [2006]	Sponsor/exhibitor	Vancouver, BC
ACTLA – Trial prep [2006]	Attendee	Calgary, AB
CBA – Alberta Law Conference [2006]	Exhibitor	Calgary, AB
CBA – Halifax sub-section [2005]	Sponsor/exhibitor	Halifax, NS
CBA – Alberta Law Conference [2004]	Exhibitor	Calgary, AB
ACTLA – Dealing with the other side's experts [2004]	Attendee	Calgary, AB
CBA – Halifax sub-section [2004]	Sponsor/exhibitor	Halifax, NS
CBA – Halifax sub-section [2003]	Sponsor/exhibitor	Halifax, NS
CBA – Alberta Mid-winter conference [2002]	Sponsor/exhibitor	Calgary, AB
CBA – Halifax sub-section [2002]	Sponsor/exhibitor	Halifax, NS
University of Alberta - law faculty alumni [2001]	Sponsor	Edmonton, AB
CBA – Alberta Mid-winter conference [2001]	Sponsor/exhibitor	Edmonton, AB
CBA – National annual conference [2001]	Sponsor/exhibitor	Saskatoon, SK
ACTLA – Soft Tissue Injury Seminar [2001]	Sponsor/exhibitor	Calgary, AB
STLA [2000]	Sponsor/exhibitor	Regina, SK
CBA – National annual conference [2000]	Sponsor/exhibitor	Halifax, NS
TLABC – Brain injury conference [2000]	Exhibitor	Vancouver, BC
CBA – Alberta Mid-winter conference [2000]	Sponsor/exhibitor	Calgary, AB
TLABC – 2 nd annual personal injury conference [2000]	Exhibitor	Vancouver, BC
TLABC – Seminar on damages [1999]	Exhibitor	Vancouver, BC
CBA - University of Alberta alumni [1999]	Sponsor	Edmonton, AB
ACTLA – Brain injury conference [1999]	Sponsor/exhibitor	Calgary & Edmonton, AB
CBA – Alberta Mid-winter conference [1998]	Sponsor/exhibitor	Calgary, AB
CBA – Alberta Mid-winter conference [1997]	Sponsor/exhibitor/personal injury panelist	Edmonton, AB
ACTLA – Soft tissue injury [1996]	Exhibitor	Calgary & Edmonton, AB
CBA – Alberta Mid-winter conference [1996]	Sponsor (family law panel)	Banff, AB

MEMBERSHIPS & AFFILIATIONS:

Alberta Civil Trial Lawyers Association (ACTLA)	1996 to present
American Academy of Economic and Financial Experts (AAEFE) – US based	2008 to present
Canadian Association of Business Economists (CABE)	1987 to present
Canadian Defence Lawyers (CDL)	2007 to present
National Association of Forensic Economists (NAFE) ¹⁰ - US based	1995 to present

Brown's Economic Damages Newsletter – INDEX to editions: 2001 – 2025 (ongoing)

Brown, C.L. (2001 – present). **Brown's Economic Damages Newsletter** was launched in 1995. Ms. Brown is the sole author of this periodical (with few exceptions), which is distributed free of charge to lawyers, insurers, and interested parties corresponding to the release date of Statistics Canada's *Consumer Price Index* ("CPI") and unemployment rate data. More than 280 issues of the newsletter have been published to date. Topic titles follow by subject area and release date.

On the final page of each issue, Brown Economic supplies a chart for inflating non-pecuniary damages by Statistics Canada's CPI, every year since 1978, using the rolling average method with Canada-wide data.¹¹ To update non-pecuniary damages by inflation online, go to www.browneconomic.com > **Non-Pecuniary Damages Calculator™** (free to use). On the final page of each newsletter issue, Brown Economic supplies the month-over-month rate of inflation for several *Census Metropolitan Areas* ("CMA"): Vancouver, Toronto, Ottawa, Montreal, Edmonton, Calgary, Halifax, St. John's, Saint John, Charlottetown and Canada-wide; and the monthly unemployment rate for the same regions.

¹⁰ Participated as member of President nominating committee in 2013, member of the "Women of NAFE" panel in February of 2022, and member of nominating committee for Eastern US Vice-President and At-large Vice President in May – July 2022.

¹¹ The "rolling average" method compares the average of the most recent 12 months of data to the average of the 12 months of data prior to the current year. This method smooths out impacts on inflation that are seasonal or anomalous.

Brown's Economic Damages Newsletter – INDEX to editions

Earnings & Income: Concepts & Trends

- “Artificial Intelligence (AI) is NOT used by Brown Economic in any report or publication” June 2025 Vol. 22, issue 1
- “NO-FAULT Legislation to be implemented in Alberta for MVA cases” December 2024, vol. 21, issue #4
- “When non-economic experts attempt to do the forensic economists’ job” March/April 2024, vol. 21, issue #1
- “2021 Census Data Available to Forensic Economists” October 2023, vol. 20, issue #4
- “Wage Index (SEPH) versus the Consumer Price Index (CPI)” July 2022, vol. 19, issue #5
- “Income Patterns by Geography, Education, Occupation, Age Group, Industry Sector, and Family Type” June 2022, vol. 19, issue #4
- “The ‘Wage Deficit’ Approach — Straightforward & Reasonable Loss Estimates”, December 2019, vol. 16, #4
- “2016 Census Data & Income Sources available to Forensic Economists”, April 2018, vol. 15, issue #4
- “Canada’s Aboriginal Peoples: Education, Earnings and Life Expectancy (Part II)” July 2016, vol. 13, issue #7
- “Canada’s Aboriginal Peoples: Labour Force Statistics” (Part I) June 2016, vol. 13, issue #6
- “Influences on Immigrant Earnings (Part III)” December 2015 vol. 12, issue #12
- “Immigrants in the Canadian Labour Force (Part II)” November 2015 vol. 12, issue #11
- “Immigrants in the Canadian Labour Force (Part I)” October 2015 vol. 12, issue #10
- “The Gender Wage Gap: Economic Theories (Part II)” November/December 2014, vol. 11, issue #10
- “The Gender Wage Gap: Dimensions (Part I)” October 2014, vol. 11, issue #9
- “Using Wage Inflation Indices: Canada & Regions” June 2014, vol. 11, issue #5
- “2011 National Household Survey Data & Income Sources Available to Forensic Economics” Feb. 2014, vol. 11, #1
- “Executive Compensation” September 2013, vol. 10, #8
- “Income, Benchmark Salary, and Age-Earnings Profiles: Key Definitions & Statistical Overview” June 2013, vol. 10, #5
- “Economic Outlook for Canada: Long-range Forecasts of Various Indicators” May 2013, vol. 10, issue #4
- “Low Income Cut-offs (‘LICOs’) in Canada: by geography and household size” Apr. 2012, vol. 9 issue #3
- “The Productivity Rate: What is it, and how is it determined?” February 2012, vol. 9, issue #1
- “Counting Employment Insurance (‘EI’) Benefits as Part of Employment Income” October 2011, vol. 8, issue #8
- “Self-employment: Complications that arise when dealing with the self-employed” September 2011, vol. 8, issue #7
- “Self-employment: analyzing wages and profits when employment status determines compensation levels” June 2011, vol. 8, issue #5
- “Age-earnings profiles: occupation - or individual - specific ‘real’ growth” October 2010, vol. 7, issue #10
- “Measures of low income in Canada” Feb. 2010, vol. 7 #2
- “PART II: Non-CEO remuneration: Benchmarks and Trends” September 2009, vol. 6, issue #7
- “PART I: Executive Compensation and announcement about *Russell v. Turcott* 2009 ABQB 19: released Feb. 6, 2009” Aug

2009, vol. 6, issue #6

- “Wage inflation data: CPI versus SEPH” Apr. 2009, vol. 6, issue #3
- “Matching data sources to plaintiff salaries” March 2009, vol. 6, issue #2
- “2006 Census ‘Major Field of Study’ data; Ontario jury trial; IDC improvements” January/February 2009, vol. 6, issue #1
- “2006 Census data & Income Sources available to Forensic Economists” October 2008, vol. 5, issue #8
- “Trends in wages, 1981-2004: emphasis on low-paid workers” July 2007, vol. 4, issue #6
- “Earnings in Perspective” Aug/Sept 2006, vol. 3, issue #8
- “Average wages of childcare & home support workers, by province, 1997 to 2004” Feb. 2005, vol. 2, issue #2
- “2001 Census standard vs. custom data” Nov. 2003, vol. 1 #99
- “Major field of study data available for ‘top quartile’ earners” December 2002, vol. 1, issue #88

Dependency losses in fatality cases

- “In wrongful death cases, all family members must be counted (aka: repudiating the ‘sole dependency’ calculation)” October 2024, vol. 21, issue #3
- “FATALITY CASES: PCRs, valuable services, remarriage and divorce contingencies, and the tax gross-up” November 2022, vol. 19, issue #7¹²
- “Legal Memorandums for injury/fatality cases; Information to compile for injury/fatality cases for quantum of economic damages; & Online calculators to assess economic damages”, March 2018, vol. 15, issue #3
- “Personal Consumption Rates (‘PCRs’) in Fatality Cases: 2007-08 *Survey of Household Spending* data,” Aug. 2014, vol. 11, issue #7
- “Personal consumption rates (‘PCRs’) in Fatality Cases – published article in *Journal of Forensic Economics* (forthcoming in 2012)” July 2012, vol. 9, issue #6
- “FATALITY CASES: Unique aspects related to quantum awards” November 2011, vol. 8, issue #9
- “PCR Rates for Canada by income level: update 2000 estimates with 2007-08 *Survey of Household Spending* data—PART II” April 2011, vol. 8, issue #3
- “PCR Rates for Canada by income level: update 2000 estimates with 2007-08 *Survey of Household Spending* data—PART I” March 2011, vol. 8, issue #2
- “The Divorce Contingency: negative contingency in fatality cases—update with 2005 data” May 2010, vol. 7, issue #5
- “Fatality methodologies and PCR rates for Canada by income level – article published in the *Journal of Forensic Economics*” February 2006, vol. 3, issue #2
- “Divorce rates in fatality cases” Apr. 2006, vol. 3, #4
- “Canadian spending patterns – survey of household spending” February 2004, vol. 1, issue #102
- “Remarriage contingencies in fatal dependency claims” March 2004, vol. 1, issue #103
- “PCR rates for Canada by income level: original research using the *Survey of Household Spending* (SHS)” 2000 May 2004, vol. 1, issue #105
- “*Fullowka et al v. Royal Oak Ventures et al* (The ‘Giant Mine’

¹² Cites Christensen, E. “Personal Consumption and Personal Maintenance Estimates using Empirically Based Expenditure Allocation Rules” *Journal of Legal Economics*, vol. 28, no. 1, July 2022. Christensen cites Canadian PCRs by income level in his 2022 article (pp. 6, 30) published by author Brown in the *Journal of Forensic Economics* (2004, 2012).

Brown's Economic Damages Newsletter – INDEX to editions

- case)" December 2004, vol. 1, issue #111
- "Loss of dependency awards - personal consumption rates in Canada. New research has significant impact on dependency calculations" February 2003, vol. 1, issue #90
- "Fatal accident – loss of dependency, lost years' award & valuable services (excerpts re: *Millott Estate v. Reinhard* [2001]) March 2002, vol. 1, issue #79

Negative contingencies

- "Forensic economic data: updates to the *real discount rate, life expectancy, disability contingency, health contingency, and housekeeping rates*" March 2020, vol. 17, issue #2
- "The Choice to Work: TAILORING the 'Participation' Contingency to the Plaintiff" Summer 2019, vol. 16, issue #3
- "Life Expectancy by Socio-Economic Group: Canadian Data" December 2016, vol. 13, issue #12
- "THE DISABILITY CONTINGENCY (Canada Pension Plan 2015 DATA)" November 2016, vol. 13, issue #11
- "Updated Life Expectancy Tables for Canada and Regions: 2010-2012 data" September 2016, vol. 13, issue #9
- "Part-Time Contingency: How it is Defined, and How it is Applied" July 2015, vol. 12, issue #7
- "Participation Rates: How they are Defined, and How they are Applied" June 2015, vol. 12, issue #6
- "Unemployment Rates: How they are Defined, and How they are Applied" May 2015, vol. 12, issue #5
- "The Disability Contingency (Canada Pension Plan 2012 DATA)" November 2013, vol. 10, issue #10
- "How 'triple-counting' negative contingencies can occur when establishing the benchmark salary at the date of incident & date of valuation" October 2013, vol. 10, #9
- "** NEW ** Life Expectancy Tables for Canada and regions: 2007-09 data" March 2013, vol. 10, issue #2
- "The Disability Contingency (CPP 2009 Data)" November 2010, vol. 7, issue #11
- "The Divorce Contingency: negative contingency in fatality cases—update with 2005 data" May 2010, vol. 7, issue #5
- "Applying & Tailoring negative contingencies in cases when earnings are interrupted" June 2008, vol. 5, issue #5
- "The Disability Contingency (2006 CPP data)" July 2008, vol. 5, issue #6
- "Divorce rates in fatality cases" April 2006, vol. 3, #4
- "Remarriage contingencies in fatal dependency claims" March 2004, vol. 1, issue #103
- "Disability rates in loss of income calculations" September 2004, vol. 1, issue #108
- "Life tables – 1995 to 1997 (released Aug. 23, 2002)" September 2002, vol. 1, issue #85
- "The contingency factor" July 2001, vol. 1, issue #10

Fringe Benefits

- "Fringe Benefits: Update with Statistics Canada Data & Merit Survey Data (Tradespeople)", May 2018, vol. 15, #5
- "Fringe Benefits: Augmenting the Benchmark Salary by a + Percentage" December 2013, vol. 10, issue #11
- "Fringe benefits: by occupation (trades people)" September 2010, vol. 7, issue #9
- "Fringe benefits: Assessing value & other Perquisites ('Perks') & *Stewart v. DIGI Canada* excerpt from 'Reasons for Judgment' (2007)" Jan. 2008, vol. 5, #1

- "Fringe ('Non-wage') Benefits Augmenting Gross Income" November/December 2006, vol. 3, issue #10
- "Fringe benefits impact base salary" Oct. 2003, vol. 1 #98

Wage Deficit Approach (WDA)

- "*Camacho v. Lacroix* 2023 ABKB 610 (Calgary: AB): Use of the Wage Deficit Approach (WDA)" Nov. 2023, vol. 20, no. 5
- "2017 *Canadian Survey on Disability*: Impact of Disability on Household Activities & Hourly Replacement Rates for 2022 (Part 5)" January 2022, vol. 19, issue #1
- "2017 *Canadian Survey on Disability*: Barriers to Employment and Education (Part 4)" December 2021, vol. 18, issue #6
- "2017 *Canadian Survey on Disability*: Wage deficits by TYPE of disability (Part 3)" Oct. 2021, vol. 18, issue #5
- "2017 *Canadian Survey on Disability*: Wage deficits by SEVERITY of disability (Part 2)" Sept. 2021, vol. 18, issue #4
- "2017 *Canadian Survey on Disability*: Unemployment rates & Participation rates (Part 1)" August 2021, vol. 18, issue #3
- "The 'Wage Deficit' Approach — Straightforward & Reasonable Loss Estimates", Dec. 2019, vol. 16, #4
- "2012 *Canadian Survey on Disability*: Wage Gaps by Type of Disability (Part III)" Aug. 2017, vol. 14, issue #5
- "2012 *Canadian Survey on Disability*: Wage Gaps by Severity of Disability (Part II)" July 2017, vol. 14, #5
- "2012 *Canadian Survey on Disability*: Descriptive Statistics from the Actual Survey Data (Part I)" May/June 2017, vol. 14, issue #4
- "Assessing Impact of Disability by TYPE: Impairments for seeing, hearing, speech, mobility, agility, pain and psychological/development injuries" October 2016, vol. 13, issue #10
- "2012 *Canadian Survey on Disability* (CSD)" January 2015, vol. 12, issue #1
- "The Impact of Disability in Canada: Follow-up to the 2001/2006 PALS Surveys" Jan. 2014, vol. 11, issue #1
- "2006 PALS: Wage deficits by education level & dealing with self-employed plaintiffs using the PALS data" May 2011, vol. 8, issue #4
- "2006 PALS: Wage deficits by degree of severity (Replicating the 2001 PALS regressions results)" February 2011, vol. 8, issue #1
- "2006 *Participation and Activity Limitation Survey* ('PALS'): preliminary results" Jan 2010, vol. 7, issue #1
- "*Facial Disfigurement*: How do you measure economic loss and is there a loss of marriage benefit to be claimed?" December 2009, vol. 6, issue #9
- "Proving economic loss when injury isn't obviously manifest & magnitude of impact unknown at settlement" November/December 2007, vol. 4, issue #8
- "Reduction in housework due to disability (2001 PALS & 1991 HALS data)" Feb. 2007, vol. 4, issue #2
- "*Participation and Activity Limitation Survey* ('PALS') Profile of Disability in Canada" March 2007, vol. 4, issue #3
- "2001 PALS (*Participation & Activity Limitation Survey*) Results: Wage gaps due to disability" June 2005, vol. 2, issue #6
- "Additional findings from the 2001 PALS, with comparisons to the 1991 HALS" July/August 2005, vol. 2, issue #7
- "*Robinson v. Williams* (2005) decision – excerpts from judgment" December 2005, vol. 2, issue #10
- "*Health and activity limitation survey* (HALS)" June 2002, vol. 1, issue #21 [ATLANTIC ISSUE]

Brown's Economic Damages Newsletter – INDEX to editions

- “Health and activity limitation survey (HALS) – data collection questionnaire” July 2002, vol. 1, issue #22

Retirement Age & Working Life Expectancy

- “Working Life/Life Expectancy Calculator @ www.browneconomic.com” Apr. 2013 vol. 10 issue #3
- “Retirement trends: Research on Later Retirement Ages since 2000 (PART III)” January/February 2013, vol.10, issue#1
- “New data on retirement ages: 2007 *General Social Survey* (cycle 21) – PART II” Dec. 2012, vol. 9, issue #10
- “New data on retirement ages: 2007 *General Social Survey* (cycle 21) – PART I” Nov. 2012, vol. 9, issue #9
- “Working Life / Life Expectancy” December 2009, vol. 5, issue #10
- “Working life expectancy & Retirement age: What is the difference?” September 2007, vol. 4, issue #7
- “New data on retirement ages: 2002 *General Social Survey* (cycle 16) – Part I” May 2006, vol. 3, issue #5
- “New data on retirement ages: 2002 *General Social Survey* (cycle 16) – Part II” June 2006, vol. 3, issue #6
- “The Baby Boomer Generation & Retirement – Part III” July 2006, vol. 3, issue #6
- “Retirement data – the determining factors” March 2003 vol. 1, issue #91
- “Retirement Age = 65: Fact or Fallacy?” August 2001 vol. 1, issue #11 [ATLANTIC issue]

Real Discount Rate

- “Calculating Present Values in Civil Litigation: A Review of Past, Present & Future Interest Rates (Update from 2020 and 2023), including commentary on the ‘dumbest tariff war’ started by the U.S. federal government” **WHITE PAPER** January-March 2025, vol. 1, issue 1 released March 31, 2025
- “UPDATE FROM 2020: Calculating Present Values in Civil Litigation: A Review of Past, Present & Future Interest Rates”, January 2023 vol. 20, issue #1
- “Calculating Present Values in Civil Litigation: A Review of Past, Present & Future Interest Rates”, January 2020 Special Issue, vol. 17, issue #1
- “Real Interest Rates for Civil Litigation: Mandatory Rates & Economic Data” January 2018, vol. 15, issue #1
- “Economic Outlook for Canada: Forecasts” March 2017, vol. 14, issue #2
- “Trends in Real Interest Rates: New Research” August 2016, vol. 13, issue #8
- “Choosing a real interest rate for civil litigation” February 2016, vol. 13, issue #2
- “Real Discount Rate: what is the best interest rate for civil litigation? UPDATE” Sept. 2014, vol. 11, issue #8
- “Economic Outlook for Canada: Long-range Forecasts of Various Indicators” May 2013, vol. 10, issue #4
- “Real Discount Rate: Revisiting the forecasts & interpreting Ontario’s mandated discount rate” December 2011, vol. 8, issue #10
- “Real Discount Rate: what is the best interest rate for civil litigation?” December 2010/January 2011, vol. 7, #12

Loss of marriage benefit (“coupling up”)

- “*University of Regina v. Biletski*—COURT OF APPEAL FOR SASKATCHEWAN approves trial jury’s award in excess of \$9

million, including \$879,000 for loss of marriage benefit, affirming a total award for Ms. Biletski in excess of \$12.1 million” Spring 2019, vol. 16, issue #2

- “*Biletski v. University of Regina*—JURY VERDICT in excess of \$9 million, including \$879,000 for loss of marriage benefit” Oct. 2017, vol. 14, issue #8
- “Legal Memorandums & Loss of Marriage Benefit Claims” April/May 2014, vol. 11, issue #4
- “Calculating Claims for Children & Young Adults” March 2014, vol. 11, issue #3
- “Facial Disfigurement: How do you measure economic loss and is there a loss of marriage benefit to be claimed?” Dec. 2009, vol. 6, issue #9

Housekeeping capacity losses

- “Housekeeping Capacity Claims **** NEW **** Time Use Data from Statistics Canada’s 2022 *General Social Survey* (GSS)” September 2025, vol. 22, issue 2
- “Valuing Household Rates in Civil Litigation, and how they are used in the **Housekeeping Damages Calculator™** (HDC) at www.browneconomic.com” May 2024, vol. 21, issue #2
- “2017 *Canadian Survey on Disability*: Impact of Disability on Household Activities & Household Replacement Rates for 2022 (Part 5)” January 2022, vol. 19, issue #1
- “Housekeeping Capacity Awards: Unique Aspects related to quantum (A User’s Guide)” June/July 2018, vol. 15, issue #6
- “Housekeeping Claims: ***** NEW ***** Time Use Data from Statistics Canada’s 2015 *General Social Survey* (GSS), cycle 29” September 2017, vol. 14, issue #7
- “2017 Housekeeping Hourly Rates: used in court-ready assessments and in the online *Housekeeping Damages Calculator™* @ www.browneconomic.com” January/February 2017, vol. 14, issue #1
- “2016 Housekeeping Hourly Rates: 1] use in court-ready assessments 2] used in the online *Housekeeping Damages Calculator™* @ www.browneconomic.com 3] plus 4 recent cases awarding housekeeping damages” May 2016 vol. 13, issue #5
- “2015 Housekeeping hourly rates: used in court-ready assessments & for the online *Housekeeping Damages Calculator™* @ www.browneconomic.com” February 2015, vol. 12, issue #2
- “Housekeeping & Cost of Care Awards: 2013 rates & 2012-13 Cases”, August 2013, vol. 10, issue #7
- “Time Use: Average Time Spent on Activities & Utilization for the *Housekeeping Damages Calculator™* (“HDC”) September/October 2012, vol. 9, issue #8
- “Housekeeping Claims: Time Use Data from Statistics Canada’s 2010 *General Social Survey* (GSS), cycle 24” July/August 2011, vol. 8, issue #6
- “Housekeeping claims: 2010 hourly replacement rates” March 2010, vol. 7, issue #3
- “Housekeeping award by Ontario Court of Appeal: *McIntyre v. Docherty* [2009]” May 2009, vol. 6, issue #4
- “Household Replacement Rates and the “Health” contingency in housekeeping claims” March 2008, vol. 5, issue #3
- “Reduction in housework due to disability (2001 PALS & 1991 HALS data)” Feb. 2007, vol. 4, issue #2
- “Housekeeping claims: Time Use Statistics from Statistics Canada’s 2005 *General Social Survey* (GSS) cycle 19” October

Brown's Economic Damages Newsletter – INDEX to editions

- 2006, vol. 3, issue #9
- "Housekeeping capacity replacement rates" September/October 2005, vol. 2, issue #8
- "Economic loss calculators" [explains the Housekeeping Damages Calculator] November 2005, vol. 2, issue #9
- "Housekeeping awards & replacement rates, 2004" August 2004, vol. 1, issue #107
- "Valuable services trends & housekeeping replacement rates" September 2003, vol. 1, issue #97
- "Valuable services trends: 1990-2002 Atlantic perspective" May 2002, vol. 1, issue #82

Loss of insurability

- "Loss of insurability claims (includes case law on this topic from Rick Johnston of Johnston Franklin in Nanaimo, BC)" February 2008, vol. 5, issue #2
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Pension benefit losses

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Sexual assault damages

- "Economic Damages due to Sexual Assault: *John Doe* (G.E.B. #25) v. *The Roman Catholic Episcopal Corporation of St. John's*", Feb. 2018, vol. 15, issue #2
- "The Impact of Sexual Assault on Income and Employment: Results from three *General Social Surveys* (1993, 1999 and 2004) from Statistics Canada" April/May 2008, Vol. 5, issue #4
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Tax gross-up & tax topics

- "RRSPs: Impact on after-tax loss calculations, and in fatality cases" August 2010, vol. 7, issue #8
- "Impact of Taxes & Tax gross-ups (on subrogated & WCB claims)" June 2010, vol. 7, issue #
- "Economic Losses: Personal income tax & gross-up" June 2007, vol. 4, issue #5
- "Net' economic loss calculations: results from *Bill 53* conferences" October 2004, vol. 1, issue #110
- "Changes to pecuniary (economic) loss calculations in accident cases in Alberta – order in council approved January 26, 2004" January 2004, vol. 1, issue #101

Cost of care

- "Cost of Care/life planning assessments: forecasting rising health care costs (2022)" April 2022, vol. 19, issue #3
- "Cost of Care (Life Planning) Assessments & Tax Gross-ups (plus note on *Chisholm v. Lindsay* 2012 ABQB 349)" July 2014, vol. 11, issue #6

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- "Cost of care/life planning assessments: forecasting rising health care costs" August 2012, vol. 9, issue #7
- "The Domain of Each Expert: Economists, Cost of Care Experts & Vocational Consultants" May 2012, vol. 9, #4
- "Cost of care/valuable services assessments: what role does a quantum expert fulfill in quantifying cost of care awards?" November 2008, vol. 5, issue #9
- "Rising health care costs & cost of care/life planning assessments" October 2007, vol. 4, issue #7

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- "*Camacho v. Lacroix* 2023 ABKB 610 (Calgary: AB): Use of the Wage Deficit Approach (WDA)" Nov. 2023, vol. 20, issue #5
- "*Corness v. Ng*: British Columbia Court of Appeal affirmed all awards" May 2023, vol. 20, issue #3
- "*Corness v. Ng*, 2022 BCSC 334 (Vancouver, BC)" March 2022, vol. 19, issue #2
- "*University of Regina v. Biletski* – COURT OF APPEAL FOR SASKATCHEWAN approves trial jury's award in excess of \$9 million, including \$879,000 for loss of marriage benefit, affirming a total award for Ms. Biletski in excess of \$12.1 million" Spring 2019, vol. 16, issue #2
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- "Case Decision: *Luft v. Zinkhofer* & the role of Rebuttals/Critiques" March 2016, vol. 13, issue #3
- "Guidelines for experts from case law" Jan. 2016, vol. 13 #1
- "Cara Brown's testimony accepted in *Adams v. Canada* (Attorney General), 2015 ABQB 527" Aug 2015, vol. 12 #8
- "Housekeeping & Cost of Care Awards: 2013 rates & 2012-13 Cases", August 2013, vol. 10, issue #7
- "Counting Employment Insurance ("EI") Benefits as part of Employment Income" October 2011, vol. 8, issue #8
- "*Brodie v. Canada* (Attorney General), 2010 ABQB 678" October 2010, vol. 7, issue #10
- "*Palmquist v. Ziegler*, 2010 ABQB 337" October 2010, vol. 7, issue #10
- "*McLaren v. McLaren Estate*, 2010 ABQB 471" October 2010, vol. 7, issue #10
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- "PART I: Executive Compensation and announcement about *Russell v. Turcott* 2009 ABQB 19: released Feb. 6, 2009" Aug. 2009, vol. 6, issue #6
- "*Courtney v. Cleary* 2009 NLTD 103: released July 6, 2009" June/July 2009, vol. 6, issue 5
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- "*Williams v. Thomas Development Corporation et al* 2006 NLTD

Brown's Economic Damages Newsletter – INDEX to editions

- 44 released March 9, 2006" March 2006, vol. 3, #3
- "Brown Economic provides unusual expert testimony: Oppression action (*McRoberts*)," January 2005, vol. 2, issue #1
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- "Fatal accident – loss of dependency, lost years' award & valuable services (excerpts re: *Millott Estate v. Reinhard* [2001])" March 2002, vol. 1, issue #79

Unique Topics

- "When non-economic experts attempt to do the forensic economists' job" March/April 2024, vol. 21, issue #1
- "How economic evidence can assist counsel in estate applications" February 2023, vol. 20, #2
- "Forensic Economic tools: AN UPDATE" September 2022, vol. 19, issue #6
- "COVID series wrap-up, and measuring the "benefits" related to COVID "costs": *The Value of a Statistical Life* (VSL) methodology (Part 5)" May 2021, vol. 18, issue #2
- "Evaluating efficacy of government COVID-19 subsidies and programs (Part 4)" January 2021, vol. 18, issue #1
- "Shut-down of the Canadian economy: impact of COVID-19 on productivity (Part 3)" Sept. 2020, vol. 17, issue #5
- "Economic effect of COVID-19 in Canada: Disproportionate effects on industry sectors (Part 2)" July 2020, vol. 17, issue #4
- "Preliminary economic effects of COVID-19 in Canada, and implications for quantum experts (Part 1)" June 2020, vol. 17, issue #3
- "Canadian Lawyers' 2018 Reader's Choice Survey: Brown Economic was voted to the top expert witness firm in Canada plus the **Income Damages Calculator (IDC):™** Updated with 2016 Census Data @ www.browneconomic.com Aug/Sept. 2018, vol. 15, #7
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- "Legal Memorandums & Loss of Marriage Benefit Claims" April/May 2014, vol. 11, issue #4
- "Calculating Claims for Children & Young Adults" March 2014, vol. 11, issue #3
- "Three ways to assist your practice: Legal research memorandums available with *Damages: Estimating Pecuniary Loss*; the "Date of Valuation"; Information required by quantum experts", July 2013, Vol. 10, #6
- "Farm Cases: What happens when the Injured or Decedent was a Farmer?" June 2012, vol. 9, issue #5
- "5 common challenges when calculating quantum" January 2012, Special Issue
- "Economic & Social Facts for Canada" July 2010, vol. 7 #7
- "*Facial Disfigurement*: How do you measure economic loss and is there a loss of marriage benefit to be claimed?" December 2009, vol. 6, issue #9
- "Just in time for the playoffs: economic analysis of NHL prospects" April 2004, vol. 1, issue #104
- "Earnings and labour market participation of young offenders and career criminals" May 2003, vol. 1, #93
- "Estimating income for Atlantic fishermen: some considerations from case law" Oct. 2001, vol. 1, #13
- "Gender as a defining characteristic for earnings and labour market contingencies: case law in Canada" November 2001 vol. 1, issue #75

DID YOU KNOW?

- "**DID YOU KNOW?...** Interesting Statistics from Brown Economic Consulting (Round #2)" – Technology and Marriage, Divorce & Fertility Winter 2019, vol. 16, #1
- "**DID YOU KNOW?...** Interesting Statistics from Brown Economic Consulting (Round #1)" – Recent events, Law firms & lawyers' incomes, Job satisfaction, and Retirement & savings October/November 2018, vol. 15, issue #8