

# Life Care Planning Solution for Defence Files

By: Lindsay Gaspar & Arvinder Gaya

Canadian Certified Life Care Planner

Date: June 11, 2026



*With Arvinder Gaya & Lindsay Gaspar*

**PiOT**  
Occupational Therapy Services

# Lindsay Gaspar



- Certified Life Planner, CCLCP
- 20 years experience as an Occupational Therapist
- Defense and Plaintiff reports across Canada
- Qualified as an expert witness by Ontario Courts



*With Arvinder Gaya & Lindsay Gaspar*

# What is a Life Care Plan?

- Dynamic, evidence-based document outlining future care needs
- Based on comprehensive assessment and medical data
- Includes associated costs for lifetime care in relation to:
  - Medical and Rehabilitation needs
  - Attendant Care, Housekeeping



# Purpose of Life Care Plan Report

- Identify medical, rehab, and support needs
- Provide structured cost projections
- Support litigation and settlement discussions
- Assist in fair, objective expert opinions



*With Arvinder Gaya & Lindsay Gaspar*

# Key Components

- Comprehensive file review of medical brief
- Medical and functional assessment
- Rehabilitation recommendations
- Attendant care & support services
- Assistive devices and equipment
- Cost tables provide cost projections



*With Arvinder Gaya & Lindsay Gaspar*

# Role in Motor Vehicle Accident Cases

- Used in catastrophic and non-cat claims
- Supports valuation of long-term care needs
- Informs AB and tort exposure
- Provides defensible, evidence-based opinions



*With Arvinder Gaya & Lindsay Gaspar*

# Defence Perspective Value

- Independent, objective analysis
- Helps identify over/under recommendations
- Supports reasonable settlement positions
- Allows critique of plaintiff reports
- Improves cost forecasting accuracy



*With Arvinder Gaya & Lindsay Gaspar*

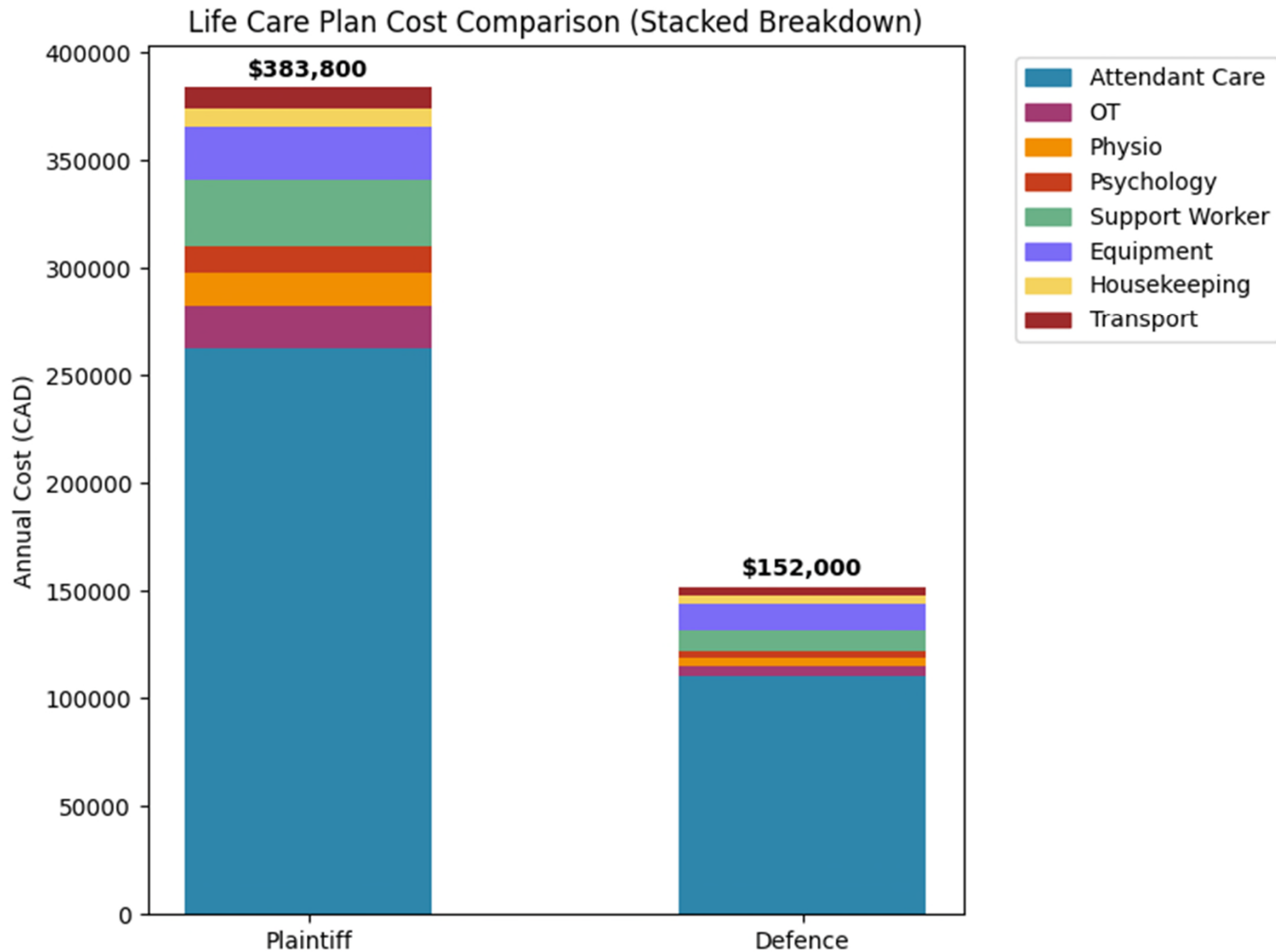
# Case Example

- Catastrophic brain injury
- High attendant care needs
- Focus: appropriate level of supervision vs independence
- Adjusted annual cost significantly
- Saving the insurance money on settlement



*With Arvinder Gaya & Lindsay Gaspar*

# Cost Plaintiff vs Defense



**Key Insight:** Differences are driven primarily by assumptions around attendant care, duration, and level of independence.

# Inflation & Economic Changes

- Rising costs of healthcare and support workers
- Regional variation in service pricing
- Need for current market rates
- Importance of economist input for projections



*With Arvinder Gaya & Lindsay Gaspar*

# Key Takeaways



- Life Care Plans are critical in MVA litigation
- Defense reports provide balance and objectivity
- Accurate costing is essential in today's economy
- Well-prepared reports influence outcomes



*With Arvinder Gaya & Lindsay Gaspar*

# We can help you.....



<http://www.thecomicstrips.com/subject/The-Collaboration-Comic-Strips.php>



With Arvinder Gaya & Lindsay Gaspar

# Contact Us

- Neil Pike: [neil.pike@assessmed.com](mailto:neil.pike@assessmed.com)
  - Chris Marchetti [chris.marchetti@assessmed.com](mailto:chris.marchetti@assessmed.com)
- 
- 5945 Airport Road, Suite 335 | Mississauga,  
Ontario L4V 1R9  
| Phone: 905.678.2924 | Cell: 226.971.0897 |  
Fax: 905.678.2939 |



*With Arvinder Gaya & Lindsay Gaspar*

# Questions and Comments



*With Arvinder Gaya & Lindsay Gaspar*