

Actuarial Support for RAF and Medico-Legal Damages Claims

Structured instructions. Transparent assumptions. Professionally reviewed reports.

Izala Actuarial Services supports attorneys handling RAF, PRASA and medico-legal matters with a controlled process for actuarial calculations and report preparation.

**Designed for South
African Legal Practices**

Practical support for legal teams

- ✓ Clear document requirements before work begins.
- ✓ Early identification of missing or inconsistent information.
- ✓ Transparent assumptions and calculation records.
- ✓ Professional review and quality control.
- ✓ Secure handling of sensitive claimant information.

For plaintiff and defendant attorneys, litigation teams, medico-legal practitioners and case managers.

REPORTS AND CALCULATIONS

Actuarial support for damages matters

Loss of earnings

Past and future loss-of-earnings calculations based on the available employment, income, career and expert evidence.

Future medical expenses

Actuarial calculations of instructed future treatment, care and related costs, based on the supporting medico-legal evidence and agreed scope.

Loss of support

Dependency and support calculations based on the available family, household, earnings and dependency evidence.

Scenario testing and assumptions review

Alternative calculations and sensitivities that show the effect of material inputs, contingencies and assumptions.

Subject-matter expertise

Suhavna Khalawan is the founder of Summit Actuaries and Advisors and an actuary with more than 15 years of industry experience. Her experience includes actuarial calculations and reports for legal proceedings. Her published work includes research relating to medico-legal claims, structured settlements and caregiving costs.

Technology supports the process.

Professional judgement remains central.

Technology may assist with document organisation, consistency checks, controlled calculations and draft preparation. No final report is released solely from an automated output. Every matter remains subject to the agreed scope, professional review and quality controls.

THE IZALA PROCESS

From instruction to final report

01 Instruction and scope

Confirm the report type, purpose, parties, deadlines and required outputs.

02 Secure intake

Receive the instruction and supporting records through the agreed secure channel.

03 Data validation

Review key information and raise focused queries on missing or inconsistent records.

04 Actuarial calculation

Apply the approved methodology and instructed assumptions; record relevant scenarios.

05 Professional review

Review key information and raise focused queries on missing or inconsistent records.

06 Report delivery

Deliver the final report and address agreed clarification or scenario requests.

What the attorney receives

- ✓ A structured actuarial report within the confirmed scope.
- ✓ A clear record of the assumptions and methodology.
- ✓ Relevant calculation schedules and scenarios.
- ✓ Focused queries on material information gaps.
- ✓ A documented review and version trail.

PREPARING AN INSTRUCTION

Start with the right information

The exact requirements depend on the report type and the facts of the matter.
A typical initial pack may include:

- ✓ Formal letter of instruction and required report type.
- ✓ Claimant identification and accident details.
- ✓ Employment history, payslips, tax records and employer confirmation.
- ✓ Relevant industrial psychologist, occupational therapist and medical expert reports.
- ✓ Hospital, treatment and future-care information where applicable.
- ✓ Dependency, household and relationship evidence for loss-of-support matters.
- ✓ Previous actuarial reports, pleadings or settlement assumptions where relevant.
- ✓ Important litigation, settlement or prescription dates.

Before sending claimant information

Please request the secure submission process. Do not send sensitive claimant records through an unapproved or unsecured channel.

If your practice handles RAF, PRASA or medico-legal damages matters, Izala can provide a short briefing on the report types, instruction process and document requirements.

REQUEST A 20-MINUTE LEGAL PRACTICE BRIEFING

Service availability, delivery dates, fees and report sign-off are confirmed for each instruction.