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states by a Conference of Insurance Legislators, something that Senator Redfield and I have attended in the past. The...I think Senator...actual, Abboud was the last sitting member of the executive committee of that organization of legislators. And every now and then they will find a problem and write a model law that they suggest to states and this is one of them. It has to do with structured settlements. This document on your desk is something that might help you understand what this bill is about. The first page is what can occur, what normally occurs, it is not what gives rise to this situation but it is a necessary precedent for me to explain it. You get a lawsuit. Lawsuit is, in this hypothetical, \$400,000. But rather than giving that individual \$400,000, there is a structured settlement. The structured settlement will say we are going to give you, in essence, an annuity over time that's going to pay you not \$400,000 in a lump sum, but it's going to pay you ultimately the net value of \$400,000 in present value, but we're going to do it over time. Why would we do such a thing? The court would approve that mechanism because they are going to have continuing medical costs. They are going to have living costs. They are afraid that if there is \$400,000, it might get spent in a way that would be not in the long term interest of the injured party. This structured settlement allows them to manage that money over time. Let's say you've got some kids to educate, let's say you've got some housing to be concerned about, some medical fees that might be there, if you use the structured settlement, you can take that money rather than in the lump sum and stretch it over time. Because that's a good thing to do, because it allows...it shows self-restraint, it puts money in an amount that doesn't let you go to South America for a fabulous vacation and then come back and already you've spent up your money. The tax law makes some tax advantage for using this structured settlement model; in essence, because it is a greater assurance that that party, who was injured, will not come back onto the social welfare network that the rest of us support. Well, something has arisen, and that's on page 2. Page 2 takes that lawsuit award of \$400,000 and the court awarded annuity, and then you will see that it comes down to that income stream to the plaintiff, the injured party, and now we have people who are out there buying the income stream of a structured settlement. As a matter of fact, if you watch TV