

# **Structured Settlements**

The Smart Alternative



Self-Insured Claims Services Property and Casualty Professional Liability Complex Liability Transportation Absence Management  
Services Case Management Utilization Review Peer Review Medical Bill Review Preferred Provider Organizations Specialty  
Requests Specialty Services Structured Settlements Property Claims Consulting Loss Control Call Center Fraud Investiga  
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Investigations Recoveries Management Self-Insured Claims Services Property and Casualty Professional Liability

## **The Smart Alternative**

**In the past, personal injury lawsuits were often settled utilizing a single cash payment. This kind of settlement places claimants and their families in the position of budgeting and/or investing a large sum of money to ensure future financial stability. Few people have the financial knowledge or desire to manage large sums of money. More importantly, the settlement is often spent quickly leaving little or no money for the future. Today, more and more people see structured settlements as the smart alternative.**

# What is a Structured Settlement?

By definition, a structured settlement is the payment of money where at least part of the settlement calls for future payment. The payments may be scheduled for any length of time — even as long as the claimant's lifetime, and may consist of installment payments and/or future lump sums. Payments can be in fixed amounts or they can vary. The schedule is structured to meet the financial needs of the claimant. These needs may include income replacement and supplement, future medical expenses, educational funds, and retirement considerations.

## Benefits of a Structured Settlement

### For Insurers/Defendants

- Provides a socially responsible settlement
- Achieves more timely settlements
- Reduces legal and allocated expenses
- Provides a viable settlement tool for deadlocked negotiations
- Avoids risk of trial
- Qualified assignments eliminate any potential contingent liability

### For Claimants

- Future payments involving compensatory damages for physical injuries are free of federal income taxes
- Guaranteed payments provide for present and future needs
- Management-free investments
- Payments are secure and cannot be dissipated
- Competitive rates of return
- Payments are funded with an annuity from a secure life insurer or government obligation

### For Attorneys

- May eliminate legal liability that can result from investment advice
- Aids in maximizing the settlement for the client
- Allows for prompt settlement while meeting the client's needs

#### **For the Courts**

- **Aids jury in determining present value and future economic damages**
- **Encourages settlement, thus reducing backlog in courts**
- **Relieves courts of the responsibility for regularly monitoring the investment of funds from minors or incompetents**

#### **For the Public**

- **Prevents dissipation of settlement funds, thus preventing the claimant from becoming dependent on public aid programs**

## **Cambridge Galaher: the Foremost Provider of Structured Settlements**

**Cambridge Galaher Settlements is one of the country's foremost providers of structured settlements in this rapidly growing industry. Cambridge Galaher is also the industry leader in the resolution of environmental litigation. Our environmental team is dedicated to providing comprehensive environmental structured settlement services to our clients. In addition, our affiliations outside the United States enable us to meet client needs on a worldwide basis.**

## **The Benefits of Working with The Cambridge Galaher Team**

**Our mission is to ensure all parties involved in a structured settlement are well served. We actively work to tailor each structured settlement to meet the specific needs of all interested parties — insureds and insurance companies as well as claimants, claimant families, attorneys, and others involved in a settlement.**

**While others rely on the profit motive of individual producers to generate and maintain business, Cambridge Galaher focuses on the larger goal — customer satisfaction. Our specialists are salaried employees and are not directly compensated by the value of the settlement, thus allowing them to focus on long-term service rather than immediate production.**

**Our Structured Settlement Specialists are former claims professionals, attorneys, financial planners or have strong financial backgrounds. They are experienced in the claims handling process, negotiation, industry and product knowledge, and application of products. They also have extensive experience in dealing with the plaintiff and defense bars as well as mediators, judges, and court systems.**

**All specialists are available nationwide as our clients' needs dictate and work together as a team for our clients' benefit. They are available for evaluating claims, conducting file reviews, facilitating training seminars, and general consultation on structured settlements. A broad array of expertise is available to include workers' compensation, general liability, environmental, medical malpractice, maritime, and construction defect cases.**

**Whether you are referring a case, requesting proposals, or have post-settlement questions, you only need to call one phone number. Our local Cambridge Galaher office will handle your case from beginning to end — assembling and reviewing all documents pertaining to a settlement and handling all servicing for the duration of the settlement.**

## **Discover the Difference**

**Cambridge Galaher is the smart alternative in structured settlements. We're team oriented. We're service driven rather than premium driven. We always keep our clients' interests at the forefront. We tailor each structured settlement to meet the specific needs of all interested parties whether you are an insured or an insurance company, claimant or claimant family, attorney or others involved in a settlement.**

**To learn more about Structured Settlements, contact your Cambridge representative.**

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