

Top 10 Ways Defense Saves Money Writing Your Structured Settlements

1. In-house annuity programs that are noncompetitive and huge profit centers (the biggest abuse)
2. Defense broker commission rebates and kickbacks (25-50% are common)
3. Post-settlement medical underwriting (tremendous savings here)
4. Daily-rate annuity pricing (could be substantial dollars saved here)
5. Jumbo-case annuity discounts (there's always room to sharpen a pencil for defense)
6. Last-minute switching of annuity carriers (why do they hide the company's name until the end)
7. Inferior financially-rated annuity carriers (often the case with in-house programs)
8. Approved lists of annuity carriers (restricts free market competition)
9. Cash refund settlement options (Department of Justice loves to use these)
10. Cost savings fuel even more tort reform (need we say any more)

