

When to Consider a Structured Settlement?

An effective, established solution

Since the inception of structured settlements in 1979, thousands of claimants have found them to be a sensible, effective method of managing their damage awards.

These payment arrangements – which have convincingly established their value in courtrooms, legal offices and insurance offices throughout the country – should be considered in most cases involving bodily injury. They are particularly appropriate in cases involving:

- Temporary or permanent disability;
- Claimants who have limited investment or financial management skills;
- Guardianship of minors or persons with diminished mental capacity;
- Wrongful death particularly when the surviving spouse and/or children need monthly or annual income;
- Severe injury, especially those that result in shortened life expectancy; and
- Cases where future needs can be determined today.



Structured settlements can also be useful when dealing with claimants who have special needs.

- Significant, ongoing medical expenses;
- Rehabilitation or permanent care facility expenses;
- College tuition, retirement income, the down payment on a home or a mortgage payment, and;
- Replacement of monthly income, annual income or supplemental income.
- Workers compensation claims; and
- Personal injury, other than bodily injury.

Even cases that involve tax exposure – environmental pollution liability, and property loss claims – can benefit from a structured settlement approach.

For more information

To learn more about structured settlement programs from Hartford Life Insurance Company, please call us toll-free at 1-800-200-6822.

Internet Address

<http://institutional.hartfordlife.com>