

# Self-Insured Companies and Structured Settlements



## WHY SELF-INSURED COMPANIES CAN BENEFIT USING STRUCTURED SETTLEMENTS

**Stability and security:** Structured settlements offer unmatched protection against future loss or dissipation of funds. People don't have to be concerned with making a single cash payment last a lifetime, and are therefore less likely to rely on public assistance for their wellbeing.

**Tax-free income:** Payments received in the settlement of physical injury and workers' compensation cases are tax-exempt at the federal and state level, whereas investment earnings from cash-only settlements are generally taxable.

**Low risk:** Going to trial involves significant risks to all parties involved, and the time and expense of litigation can be a significant burden. Structured settlements allow the parties to author their own futures without the unpredictability of a trial.

**Saved time and money:** Structured settlements reduce administrative costs to self-insured entities, free cash reserves and expedite case closure. They also allow claimants to manage their own futures, with the benefit of payments timed to meet real needs.

**Maximized government benefits:** In cases involving claimants eligible for Medicare, a structured Medicare Set-Aside ensures that Medicare's interests are protected and the claimant maintains eligibility for future Medicare coverage. In cases involving claimants eligible for Medicaid, a structured settlement can be tailored to claimants' eligibility requirements, including coordinating with Special Needs Trusts.

**At Arcadia, we help resolve conflicts, reduce litigation expenses and create long-term financial security for people involved in injury claims through our settlement consulting services.**

We have a rich history as the oldest structured settlement firm in the world. In our more than 45 years in business, we have used our expertise and knowledge, innovative products and unparalleled service to help settle over 325,000 claims involving structured settlement funding of over \$40 billion. We have positively impacted hundreds of thousands of lives by providing security and closure. You can find us nearby, with more than 160 experienced settlement professionals across 50 offices in the United States and Canada.

At Arcadia, our passion for helping and empowering people is at the heart of everything we do. Thanks to proprietary training programs and state-of-the-art resources, we are the leading experts in the industry. Our expert team helps self-insured companies navigate claim complexities with experience, well-proven strategies, compassion and innovation.

Contact your Arcadia consultant today for assistance with a structured settlement, or visit [teamarcadia.com](http://teamarcadia.com)



**Arcadia Settlements Group**

5613 DTC Parkway, Suite 700  
Greenwood Village, CO 80111

**o:** 303.337.0400 **t:** 800.354.4098

**TEAMARCADIA.COM**