



# Settlement Planning Seminar

Washington, DC  
 Crystal Gateway Marriott  
 March 7-8, 2007



## SSP ANNUAL SETTLEMENT PLANNING SEMINAR

The 2007 Annual Seminar of the Society of Settlement Planners will be held March 7<sup>th</sup> and 8<sup>th</sup> in the beautiful and grand Crystal Gateway Marriott Hotel, located in Crystal City just minutes from Reagan National Airport and the heart of Washington, D.C., our nation's capital, via direct access on the Metrorail system that runs right through the hotel. The compact seminar itinerary requires only two nights away from your home, with easy flight schedules from anywhere.

### MESSAGE from the PRESIDENT

*It is my pleasure to invite you to join us in Washington, D.C., to attend our 2007 annual educational Settlement Planning Seminar for a full day March 7<sup>th</sup> and a half day March 8<sup>th</sup>.*

*This year's programming will be the best ever. Attendees will have an opportunity to enroll in the newly developed RSP certification program. You can't afford to miss out on this important chance to be among the first to become a Registered Settlement Planner!*

*We will also unveil the Standards of Professional Conduct, developed for the SSP by a distinguished panel of ethics scholars and presented by the reporter for the 2000 revision to the American Bar Association's Model Rules of Professional Conduct.*

*Because of its reputation for excellence, we have opened up our conference and knowledge sharing to all individuals in the business. That means you do not have to be an SSP member to attend.*

*All structured settlement producers (plaintiff and defense), life insurance marketing, legal and administrative staff members, personal injury attorneys, life care planners, estate planner attorneys, tax attorneys, and anyone else who deals with physical injury cases at any stage are welcome.*

*Make sure to save the date and book early before space runs out!*

CHARLES J. DERENNE, President  
 Society of Settlement Planners, Inc.

Presentations will be made by a stellar cast of renowned industry leaders and other experts. The conference is ideal for anyone who deals with personal physical injury cases. Non-members are welcome and encouraged to attend!

The meeting offers incredible opportunities for peer-to-peer insight, education, ethics and the road to professional certification in the field of settlement planning. It will also provide a great place for networking. We have created a unique and powerful agenda in which peer experience, new planning techniques, legislation and court cases affecting your business, industry developments and new financial product information will be openly exchanged. Meet the pioneers and other legends of settlement planning. Don't miss this important event. Register today!

### SELECTED HIGHLIGHTS

- Settlement planners get their own designation, designed to meet National Commission for Certifying Agencies (NCCA) standards.
- At last, an enforceable code of ethics for settlement planning and structured settlements to set the legal standards of care.
- Hear from the American Association for Justice (formerly ATLA) about the latest attacks on the civil justice system.
- Learn about *Murphy v. United States*, which could open up the valuable tax exclusion to non-physical injuries.
- The U.S. Supreme Court in *Arkansas DHS v. Ahlborn* severely restricted states from collecting Medicaid liens.
- One of America's top trial lawyers, a member of the Inner Circle of Advocates, reflects on the use of structured settlements.
- Tax experts share tips on how to avoid the traps that cause loss of significant tax benefits.
- What about the "Broker Relations Initiative" sponsored by the National Structured Settlements Trade Association?
- The "non-qualified assignment" opens the door for taxable damage cases and structured buyouts.
- Ratings are all-important when it comes to selecting an annuity issuer or guarantor. What do they mean about a company?
- Public Justice (formerly Trial Lawyers for Public Justice) has been preserving access to justice for all through creative individual and class action litigation.

# Society of Settlement Planners Seminar and Annual Meeting

March 7-8, 2007, Crystal Gateway Marriott Hotel, Washington, D.C. (Crystal City, Arlington County, Va.)

## SCHEDULE OF EVENTS

### Tuesday, March 6, 2007 (Travel Day and Optional Visits):

Travel to D.C. – Optional visits on your own to Congress, federal agencies, Smithsonian museums, monuments, etc.  
 5:00 to 7:00 – Hospitality Suite, location TBA  
 7:30 to 9:30 – Optional dinner (Dutch treat) at a location to be determined; not an official meeting event  
 9:45 to 11:00 – Hospitality Suite, location TBA

### Wednesday, March 7, 2007 (Seminar):

7:30 to 8:50 – Continental breakfast (included in fee) and seminar registration  
 8:50 to 9:00 – Announcements and introductions  
 9:00 to 9:50 – Seminar Topic 1: Featured Opening Presentation: Arthur Bryant, Executive Director, Public Justice (formerly Trial Lawyers for Public Justice), Washington, D.C., and Oakland, California, “*Preserving Access to Justice for All*”  
 10:00 to 10:50 – Seminar Topic 2: “*Medicaid Planning is a Must for Eligible Claimants*”  
 11:00 to 11:50 – Seminar Topic 3: “*Nonqualified Assignments Have Revolutionized Structured Settlements*”  
 Noon to 12:50 – Seminar Topic 4: “*Standards of Professional Conduct*” (1.0 hours of ethics)  
 1:00 to 2:00 – Group Lunch (included in fee): Speaker (25 min.) – Dan Cohen, Legal Counsel, Public Affairs, American Association for Justice (Formerly Association of Trial Lawyers of America), Washington, D.C., “*The Continuing Assault on the Public Justice System*”  
 2:00 to 2:50 – Seminar Topic 5: “*The Broker Relations Initiative*”  
 3:00 to 3:50 – Seminar Topic 6: “*Unveiling the Registered Settlement Planner Professional Designation*”  
 4:00 to 4:50 – Seminar Topic 7: “*Rating the Companies and What the Ratings Mean*”  
 6:00 to 6:50 – Annual Meeting of the Society of Settlement Planners (members only); location TBA  
 7:00 to 9:00 – Group Dinner (included in fee): Speaker (25 min.) – Robert Spohrer, Esq., Senior Partner, Spohrer, Wilner, P.A., Jacksonville, Florida, and member of the by-invitation-only Inner Circle of Advocates, “*The Education of a Trial Lawyer in the World of Structured Settlements*”  
 9:00 to 11:00 – Hospitality Suite, location TBA

### Thursday, March 8, 2007 (Seminar and Travel Day):

8:00 to 9:00 – Continental Breakfast (included in fee)  
 9:00 to 9:50 – Seminar Topic 8: “*Tax Issues that Affect Settlements*”  
 10:00 to 10:50 – Seminar Topic 9: “*Producer Issues with Life Insurance Markets*”  
 11:00 to 11:50 – Seminar Topic 10: “*Litigation and Legislation Update*”  
 Noon – Lunch on own  
 Noon – New Board of Directors and officers will convene; location TBA

- Schedule and seminar syllabus are subject to change without notice. Please direct questions on program content to Dick Risk, event chair: [dick@risklawfirm.com](mailto:dick@risklawfirm.com). Call (703) 920-3230 for hotel information. All other inquiries should be directed to (847) 885-7400.
- Every registrant will receive a notebook containing the program schedule, seminar syllabus, biographical material on presenters, outlines and supplemental material.
- Recording of program events is prohibited, except by the SSP, which will own all content.
- Please silence all cell phones and pagers during seminar events.
- In deference to our volunteer presenters and to receive full continuing education credit, please arrange your flights to allow you to be present for all sessions.
- Each registrant will also receive a white name badge as admission to seminar events; those with tinted badges will not be admitted to the seminar (except lunch and dinner).

**Badge & Ribbon Color Code:** Director (including ex officio) = Gold; Officer = Silver; Staff = Black; Committee Chair = Green; Presenter or Moderator (Speaker) = Red; Sponsor = Yellow; SSP Current Member = White; SSP Founding Member = Blue; Tinted Badge = Spouse or Other Guest (not admitted to seminar sessions except lunch and dinner)

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**PRESIDENT'S ANNUAL REPORT TO THE MEMBERSHIP**

## Helping injury victims make wise financial decisions for rehabilitation, adjustment and refocusing of life's goals



During the past year, the Society of Settlement Planners has worked to advance the standard of the industry that helps injury victims readjust their lives.

The long-anticipated Registered Settlement Planner (RSP) designation is now in the final stages. Texas Tech University will be the educational provider for this nationally-accredited designation with classes starting in 2007. The RSP designation will be awarded to those who pledge to abide by a code of ethics and who successfully complete the course materials, pass the requisite examinations, and then prepare and defend an actual settlement plan. Once the RSP designation is earned, continuing education in the field of settlement planning will be required to maintain the RSP designation. No nationally accredited designation currently exists for participants in the evolving field of settlement planning despite the field's growing complexities and number of participants.

It is my hope and expectation that attorneys will seek the assistance of those awarded the RSP designation as demonstrative of having met the industry standards for acceptable knowledge, skills and integrity in the field of settlement planning.

It is also my pleasure to preside over the introduction of the first meaningful code of ethics for the settlement planning industry. Working with a nationally-renowned panel of experts, the Society of Settlement Planners has developed Standards of Professional Conduct which clearly demonstrate our members' core beliefs and differentiate us from those unwilling or unable to abide by our code.

I am also pleased to report that we plan to continue marketing the Society of Settlement Planners, its work and its membership, to plaintiff attorneys. The display of our logo is a symbol of competence and integrity for those entitled to use it.

As we begin our seventh year as an organization, I am quite pleased with our increased presence, awareness, and credibility. Nowhere is this more evident than in the diversity of our annual Settlement Planning Seminar attendees. This year's seminar is expected to include attendees from every life insurance company in the structured settlement market, structured settlement producers from all over the country, and numerous other specialists involved in the growing field of settlement planning. Past attendees have praised the Society of Settlement Planners for our outstanding educational seminars, and this year's meeting promises to be remembered as the best ever.

We are all about helping injury victims, and the maturation of the settlement planning industry through the great strides made this past year is a sign that the SSP is having a positive impact toward that end.

Thank you for entrusting me with the leadership of this outstanding group of visionaries.

Respectfully submitted,

CHARLES J. DERENNE, President  
Society of Settlement Planners, Inc.

# “Helping Injury Victims Make Wise Financial Decisions”

*Society of Settlement Planners Seminar — Washington, D.C., Crystal Gateway Marriott Hotel, March 7 & 8, 2007*

## Topic #1: Wed., 9:00 – 9:50 “Preserving Access to Justice for All” (Featured Opening Presentation)

Moderator: Jack Meligan, Past President, SSP, President, Settlement Professionals, Inc., West Linn, Oregon  
 Presenter: Arthur Bryant, Esq., Executive Director, Public Justice (formerly Trial Lawyers for Public Justice), Washington, D.C., and Oakland, California



Public Justice is America’s national public interest law firm. Through creative litigation, public education, and innovative work with the broader public interest community, Public Justice fights for justice through precedent-setting and socially significant individual and class action litigation designed to enhance consumer and victims’ rights, environmental protection and safety, civil rights and civil liberties, workers’ rights, America’s civil justice system, and the protection of the poor and powerless.

Arthur Bryant joined Public Justice (then Trial Lawyers for Public Justice) as its sole staff attorney in 1984 and has been its executive director since 1987. In his 22 years of service, he has won major victories and established new precedents in several areas of the law, including constitutional law, toxic torts, civil rights, consumer protection, and mass torts. He has helped build Public Justice into a nationally influential and successful public interest law firm. Additionally, he has mobilized the trial bar and public interest advocates to challenge several wide-ranging threats to individual rights in our system of justice – launching special projects

to counter unnecessary secrecy in the courts, federal preemption of injury victims’ claims, mandatory arbitration abuse, regressive changes to the Federal Rules of Civil Procedure, and class action abuse.

Arthur’s reason for his continued dedication is summed up in his simple statement: “*There are still large injustices in the world that need to be fought, and the general market of lawyers has a focus on making profits. Our focus is on doing justice.*”

## Topic #2: Wed. 10:00 – 10:50 “Medicaid Planning is a Must for Eligible Claimants”

Moderator: Gregory B. Maxwell, JD, CFP®, Amicus Financial Advisors, LLP, Centerville, Utah  
 Presenter: Sylvius von Saucken, Esq., Garretson Law Firm, Cincinnati, Ohio, “*The Deficit Reduction Act*”  
 Presenter: Matt Garretson, Esq., Garretson Law Firm, Cincinnati, Ohio, “*Arkansas DHS v. Ahlborn*”

On February 8, 2006 the president signed the Deficit Reduction Act of 2005, which is expected to generate reductions in the federal deficit by reducing benefits available from Medicaid, the program that partners with states to provide health coverage and long-term care assistance to over 39 million people in low-income families and 12 million elderly and disabled people, to fill in gaps in Medicare coverage, and to support safety-net providers. Many of the policy changes in the DRA would shift costs to beneficiaries and have the effect of limiting health care coverage and access to services for low-income beneficiaries. The DRA counts as assets some previously exempt financial instruments such as certain annuities, promissory notes and mortgages. You will learn how structured settlements are affected.

With the U.S. Supreme Court’s *Ahlborn* decision on May 1, 2006, the rules regarding Medicaid reimbursement (after a personal injury settlement) have changed significantly. With this holding, a state’s Medicaid department will be limited to reimbursement from only that portion of a judgment or settlement that represents payment for medical expenses; states are now prohibited from seeking reimbursement for Medicaid costs from settlement proceeds that were intended to cover items other than medical expenses, such as pain and suffering and wage loss. It is now imperative that plaintiff’s counsel not only negotiate the amount of a settlement, but also the classification of damages. Two fundamental tenets must be embraced, however: (1) states are not going to sit idly by and allow parties to negotiate away their interest; and (2) defendants are not likely to cooperate in allocating damages. This presentation highlights several recent examples of how the *Ahlborn* decision has recently been applied to settlements in state and federal court.

## Topic #3: Wed. 11:00 – 11:50 “Nonqualified Assignments Have Revolutionized Structured Settlements”

Moderator: Dirk Weeks, Prestwick Group, Ltd., Fort Worth, Texas  
 Presenter: Brian Ginty, Prudential Life Insurance Company, Iselin, New Jersey  
 Presenter: Mark Muntean, Esq., Jeffer, Mangels, Butler & Marmaro, LLP, San Francisco, California  
 “*Underlying Tax Theories for Nonqualified Assignments*”

The traditional structured settlement, which had its origin as a means of indemnifying physically injured or sick victims over a lifetime, has been reinvented to include periodic payments for a wide range of reasons. What used to be reserved exclusively for payments that are excluded from gross income is now extended to taxable payments as well. Today, through some innovative ideas by a few life insurance companies, periodic payments for such taxable income as bad faith

damages, breach of contract, harassment and property disputes—something unheard of just a few years ago—are a very practical opportunity. Learn about this concept and how to overcome objections of offshore ownership of the annuity.

**Topic #4: Wed. Noon – 12:50 “Standards of Professional Conduct” (Submitted for 1.0 hours of ethics credit)**

Moderator: Richard B. “Dick” Risk, Jr., Esq., Chair, SSP Ethics Project, Risk Law Firm, Tulsa, Oklahoma

Presenter: James Murphy, Executive Director, International Business Ethics Institute, Washington, D.C.

*“The Importance of Having an Enforceable Ethics Code”*

Presenter: Carl A. Pierce, J.D., Allen Separk Distinguished Professor of Law, University of Tennessee College of Law, Knoxville, Tennessee, *“Introduction to the SSP Standards of Professional Conduct”*

Since its formation in 2001, the SSP has had as one of its major goals to establish an enforceable ethics code for settlement planners, for the broad spectrum of settlement planning, which encompasses structured settlements. The SSP has assembled a distinguished panel of individuals largely from outside the organization to serve as advisors. Law Professor Carl A. Pierce, who will present this topic, served as reporter for the American Bar Association’s 2000 revision of the Model Rules of Professional Conduct and helped write the SSP Standards of Professional Conduct.

**Topic #5: Wed. 2:00 – 2:50 “The Broker Relations Initiative”**

Moderator: Charles J. “Chuck” Derenne, President/Treasurer, SSP, Premier Settlement Services, Richfield, Wis.

Presenter: Lynn A. Coulter, Consultant for the Broker Relations Initiative, Dream Dare Do, St. Louis, Missouri

The National Structured Settlements Trade Association is underwriting a “Broker Relations Initiative” in response to disagreements that have become common among structured settlement producers over commissions or other matters, which it believes detracts from the reputation and public image of those involved and undermines the attractiveness of structured settlements to some participants in the litigation and settlement process. “At times, this conduct between brokers has become contentious and, without change, may threaten to reduce the use of structured settlements and the availability of the many public benefits they provide,” according to the initiative’s mission statement. The initiative will neither address nor resolve issues as to commission or other compensation levels or splits, say its proponents. The SSP has not endorsed the Broker Relations Initiative but is pleased to provide a forum so that it can be heard and discussed.

**Topic #6: Wed. 3:00 – 3:50 “Unveiling the Registered Settlement Planner Professional Designation”**

Moderator: Michele Whitmore, Past President, SSP, Settlement Strategies, Inc., Parker, Colorado

Presenter: Jim Kendzel, Exec. Dir., National Commission for Certifying Agencies (NCCA), Washington, D.C.

*“The Importance of Seeking Accreditation for a Professional Designation”*

Presenter: Joseph W. Tombs, J.D., Adjunct Professor, Texas Tech University, Amicus Financial Advisors, Lubbock, Texas, *“The Registered Settlement Planner Designation”*

The SSP unveils its plans for the development of the “Registered Settlement Planner (RSP)” designation. The governing body of that registry, separate from the SSP, intends to seek accreditation from the National Commission for Certifying Agencies, a separately governed accreditation arm of the National Organization for Competency Assurance (NOCA). This marks the accomplishment of another long-term major goal of the SSP. The RSP designation likely will not be restricted to SSP members. The SSP believes the settlement planning profession exists to help consumers (injury victims) make wise financial decisions to rehabilitate themselves from their injuries, make adjustments in their life style necessitated by their injuries, and refocus their life goals.

Settlement planning includes, but is not necessarily limited to: case valuation, negotiation strategy, rated ages, life care planning, qualified settlement funds, allocation, structured settlements, attorney fee structures, Medicaid preservation, Medicare set-aside, taxable periodic payments, investments, irrevocable trusts, legal malpractice avoidance and estate liquidity. These topics and others will be incorporated into seminar courses developed by an education service provider, initially expected to be Texas Tech University. To receive the RSP designation, a candidate must pass the educational program and meet other requirements set by the registry, such as experience tenure and submitting and defending a settlement plan. Maintaining the designation likely will require compliance with an ethics code and meeting continuing education requirements set by the registry board.

**Topic #7: Wed. 4:00 – 4:50 “Rating the Companies and What the Ratings Mean”**

Moderator: Ward B. Zimmerman, PhD, MBA, EnterpriZ Economic Consulting, LLC, Boone, North Carolina

Presenter: Rosemarie Mirabella, CPA, CFA, Life/Health Division, A.M. Best Company, Oldwick, N.J.

Name recognition might provide a certain comfort level in selecting a strong life insurance company to issue the annuity to fund periodic payments in the long term, but it makes more sense to rely on the ratings assigned by the independent analysts. The financial strength of the obligor, which assumes the periodic payment liability and owns the annuity, and of the guarantor, which makes the payments if the obligor defaults, are also important to the security of the payments. Usually, the obligor or guarantor is not a life insurance company. What advice do you give your clients in the selection of who will be responsible for making the future payments? Find out how ratings are determined and what they mean from one of the most relied-on rating services.

What happens to structured settlements in case of financial crisis? Where are structures in the priority list at liquidation? What happened to annuity holders and payees of Confederation Life, Executive Life of California, etc., when those companies were declared insolvent? What is the relationship of an assignment company to the life insurance company? What are the differences in types of guarantees of the periodic payment obligation? What about related insurance companies guaranteeing the obligations of each other? What is the increased risk when recommending a lower-rated company because its rates are better? Learn the answers.

**Topic #8: Thu. 9:00 – 9:50 “Tax Issues that Affect Settlements”**

Moderator: Richard B. “Dick” Risk, Jr., Esq, Chair, SSP Legal Committee, Risk Law Firm, Tulsa, Oklahoma  
 Presenter: Michael J. Montemurro, Chief, Branch 4, Income Tax & Accounting Division,  
 Internal Revenue Service, U.S. Department of the Treasury, Washington, D.C.  
 Presenter: Mark Muntean, Esq., Jeffer, Mangels, Butler & Marmaro, LLP, San Francisco, California

This is a unique opportunity for practitioners who deal with the tax issues of settlement planning on a daily basis to meet face-to-face with the person at the Internal Revenue Service most closely connected to rulings on issues pertaining to sections 104 and 130 of the Internal Revenue Code, which are the basis for structured settlements. It is similarly an opportunity for the IRS to learn what issues may be unclear to the practitioners. Mike Montemurro’s name is on numerous rulings which affect the way structured settlements are handled. His branch regularly issues guidance and makes rulings on tax issues such as constructive receipt and economic benefit, which determine whether payments can be structured.

Did you know that the IRS has an audit guide for its field agents on lawsuit settlement examinations? How do court decisions affect other taxpayers with similar issues? What effect is *Murphy v. United States* having on the taxation of damages in other cases? Can punitive damages be compromised? Learn the differences between formal published guidance, such as Treasury Regulations, Revenue Rulings and Revenue Procedures on one hand, and private rulings and informal discussions on the other, such as this discussion, that may not be cited as precedent. He will respond informally to hypothetical questions posed by the panelists and from the audience.

**Topic #9: Thu. 10:00 – 10:50 “Producer Issues with Life Insurance Markets”**

Moderator: Charles J. “Chuck” Derenne, President, SSP, Premier Settlement Services, Richfield, Wisconsin  
 Panelists: Representatives of the major life insurance companies marketing structured settlements, TBA

Representatives from structured settlement departments of life insurance companies will discuss their respective company’s policies and practices on such diverse topics as: cases they will or will not handle, payments into a court registry, qualified assignments from qualified settlement funds, common errors in documents, sharing underwriting information with competing producers, handling medical records protected by HIPAA, assigning rated ages, disputes between and among producers on commission and production credit, providing rate lock-ins to a competing producer, etc.

**Topic #10: Thu. 11:00 – 11:50 “Litigation and Legislation Update”**

Moderator: Karl F. Loucks, II, J.D., Corporate Financial Strategies, Inc., Oak Brook, Illinois  
 Presenter: David K. Colapinto, Esq., Kohn, Kohn & Colapinto, LLP, Washington, D.C., “*Murphy v. U.S.*”  
 Presenter: Anthony V. “Tony” Alfieri, Esq., Director, SSP, Settlement Professionals, Inc., Seattle, Washington  
 “*Issues and Defenses in Spencer, et al. v. Hartford Financial Services*”  
 Presenter: James Lombardo, Lombardo & Associates, Sacramento, California  
 “*Case Study of a California Legislative Initiative*”

A three-judge panel of the U.S. Court of Appeals for the D.C. Circuit decided August 22, 2006, that the federal law allowing the taxing of damage awards for emotional distress is unconstitutional. The D.C. Circuit made a surprising ruling in *Murphy v. United States*, that the 1996 revision of the Internal Revenue Code prohibiting the exclusion of emotional distress damages from the recipient’s gross income violates the 16th Amendment on the basis that such awards are not income if they are unrelated to lost wages or earnings. Until 1996, all types of personal injury claims were excluded from a taxpayer’s gross income in calculating income taxes, under 26 U.S.C. § 104(a)(2). The Small Business Job Protection Act of 1996 inserted the word *physical* before both injury and sickness, and removed punitive damages from the exclusion. If this ruling is upheld on appeal, it will significantly affect the taxation of non-physical personal injury damages. On December 22, 2006, the D.C. Circuit reversed its decision pending a rehearing by the same three-judge panel. Hear from lawyer David K. Colapinto who brought this action against the United States.

*Spencer, et al. v. Hartford Financial Services Group, et al.*, is a class action suit filed in United States District Court, District of Connecticut, asserting claims for relief by the proposed class or a sub-class against one or more of the defendants, generally including: breach of contract, violation of the federal Racketeer Influenced Corrupt Organization Act (RICO), common law fraud, civil conspiracy/aiding and abetting, unjust enrichment and constructive trust. The Connecticut Supreme Court has already ruled on similar facts in another case, *Macomber v. Travelers Property & Casualty Corp.*, a class action pending in state court, reinstating on appeal certain causes of action brought in that case. Hartford denies any wrongdoing and filed a motion to dismiss, which was denied.

James Lombardo is a lobbyist in California’s capital city who has been involved in efforts to enact state legislation that would give the injured party the choice of structured settlement broker and annuity issuer.



**LUNCH: Wednesday, 1:00 – 1:50 (Program 25 min.) – Daniel F. Cohen, Legal Counsel, Public Affairs, American Association for Justice (formerly Association of Trial Lawyers of America), Washington, D.C.**

***“The Continuing Assault on the Public Justice System”***

Before there can be a settlement, there must be an actionable cause and the ability to recover damages. Recent and ongoing legislative initiatives in Congress and in state legislatures, called “tort reform” by their proponents, are perceived by plaintiff’s advocates as an assault on the justice system. Such initiatives include caps on non-economic damages and limitations on access to the courts. What are these initiatives and what do they mean for injury victims?

A native of Chicago, Dan Cohen graduated from Yale University Law School, and served in various positions with the U.S. House of Representatives, Committee on the Judiciary, including antitrust counsel, counsel to the Subcommittee on Monopolies and Commercial Law, counsel for the Nixon Impeachment Inquiry. He was also assistant general counsel and parliamentarian for the full committee. He next served as assistant to the mayor of Chicago and director of the city’s Washington, D.C., office before joining the staff of the Association of Trial Lawyers of America (ATLA) in 1983 as director of national affairs, a position he still holds in addition to becoming treasurer of the ATLA PAC in 1997 and counsel for public affairs in 2003. ATLA changed its name recently to the American Association for Justice.



**DINNER: Wednesday, 7:00 – 9:00 (Program 25 min.) – Robert F. Spohrer, Esq., Senior Partner, Spohrer, Wilner, P.A., Jacksonville, Florida**

***“The Education of a Trial Lawyer in the World of Structured Settlements”***

Since admission to the Florida Bar in 1974, Bob Spohrer has tried over 100 cases involving aviation accidents, product liability, professional negligence and insurance law. His track record includes verdicts and settlements of over 100 million dollars. Bob learned early in his career of the added value that periodic payments can bring to a client’s recovery, and the risks to the attorney if the claimant does not have a structured settlement specialist as a duty-bound advocate. Over the years he has dealt successfully with many issues involving the rights of his clients in negotiating for this benefit, experiences he will share with attendees of this seminar.

Bob is a member of the prestigious Inner Circle of Advocates, an invitation-only group, limited to 100 lawyers of excellent character and integrity, representing people throughout the United States. To qualify, members must have tried at least 50 personal injury jury trials and at least three verdicts in excess of one million dollars or one verdict in excess of ten million dollars. Most members have won many multimillion dollar verdicts for their clients. The Inner Circle promotes the highest standards of representation, integrity, and honor. Outstanding trial lawyers with 30-plus years of experience in the handling of claims and litigation share their experience, skills, and knowledge.

He is past chair of the Trial Lawyers Section of The Florida Bar. Certified by the Florida Bar in Civil Trial Law and Aviation Law, he has served as chair of the Board of Examiners for Civil Trial Law. He is a barrister of the American Inns of Court, a diplomat of The American Board of Trial Advocates, chair of the Grievance Committee for the United States District Court, Middle District of Florida, member of the Board of Directors of Jacksonville Area Legal Aid, general counsel to the North Florida Council, Boy Scouts of America, and adjunct professor at the Florida Coastal School of Law. Bob’s continuing role in legal education includes presentations and lectures to numerous legal organizations, including the University of Florida College of Law, Academy of Florida Trial Lawyers, Association of Trial Lawyers of America, American Board of Trial Advocacy, and Embry-Riddle Aeronautical University.

***The registration fee covers: admission to all seminar events, including continental breakfasts on Wednesday and Thursday and lunch and dinner on Wednesday, printed handout material, and course completion certification necessary for continuing education (CE) credit for insurance producers. The seminar programs are being submitted for CE credit through the reciprocity program of the National Association of Insurance Commissioners. Early registration will be helpful to assure provider registration is initiated for your state. CE credit is not guaranteed, as state requirements vary, and some individual initiative might be required. A \$50 processing fee is required for CE credit, to offset state fees charged to providers. Attorneys should submit a Uniform Application for Accreditation of Continuing Legal Education (Form 1) or other documentation to their state bar for CLE credit, according to individual state bar requirements. We will provide a Form 1 containing course and provider information.***

***Hotel reservations must be made directly with the Crystal Gateway Marriott Hotel, 1700 Jefferson Davis Highway, Arlington, Virginia 22202; phone (703) 920-3230; fax (703) 271-5212. A limited number of rooms have been reserved on a first-come, first-served basis the nights of March 6 and 7 for attendees of seminar on Wednesday and Thursday. The program will end before lunch on Thursday. Special rate is \$239 per night plus tax (single or double), applicable up to three additional nights prior to and three nights after, subject to availability.***



**1. REGISTRATION INSTRUCTIONS** Please copy this form, complete it and mail it with your payment to:  
 The Society of Settlement Planners, 1901 N. Roselle Road, Suite 920, Schaumburg, IL 60195

**2. REGISTRANT INFORMATION**

First & Last Name \_\_\_\_\_ Nickname \_\_\_\_\_  
 Firm or Employer \_\_\_\_\_  
 Address \_\_\_\_\_ City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_  
 Daytime Phone \_\_\_\_\_ Cell \_\_\_\_\_ Email Address \_\_\_\_\_  
 Resident Insurance License # \_\_\_\_\_ State \_\_\_\_\_ Resident Bar Association # \_\_\_\_\_ State \_\_\_\_\_  
 Name of Spouse or Guest \_\_\_\_\_ Please check here  if you are a Founding Member  
 Amount of Check \_\_\_\_\_

Please check here  if you wish to receive CE credit (a \$50 processing fee will apply) State seeking CE credit: \_\_\_\_\_  
 Attorneys will receive a Uniform Application for Accreditation of Continuing Legal Education (Form 1), to submit to their respective state bar for CLE credit.

**3. REGISTRATION FEES** SSP Member (all categories): \$595 by December 15, 2006, \$695 after December 15<sup>th</sup>  
 Non-member: \$745 by December 15, 2006, \$845 after December 15<sup>th</sup>; Spouse or guest (does not include the seminar): \$100

**4. CANCELLATION** If a refund is necessary, notice of cancellation must be received by February 15th.

**5. HOTEL RESERVATIONS** Hotel reservations must be made directly with the Crystal Gateway Marriott, 1700 Jefferson Davis Highway, Arlington, Virginia 22202. Call 800.228.9290 to make your reservation. Ask for the Society of Settlement Planners room rate.

**6. CONTACT INFORMATION** The Society of Settlement Planners, 1901 N. Roselle Road, Suite 920, Schaumburg, IL 60195  
 Phone: 847.885.7400, Fax: 847.885.8393, Website: www.settlementplanners.org

*The Society of Settlement Planners is a national nonprofit educational and public policy association of professional structured settlement producers and others who assist injured claimants in the settlement process. The settlement planning profession exists to help consumers (injury victims) make wise financial decisions to rehabilitate themselves from their injuries, make adjustments in their life style necessitated by their injuries, and refocus their life goals. The SSP benefits the public by helping to ensure that settlement planning is delivered through competent ethical settlement planners. It is the community that fosters the value of settlement planning and advances the settlement planning profession through public policy advocacy.*



**Society of Settlement Planners**  
 1901 North Roselle Road, Suite 920  
 Schaumburg, IL 60195

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