

The Final Round¹

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THBT the US Federal Government should provide a national financial support program for property insurance risk.

A Note about the Notes

These are my notes from the varsity final round at Coginchaug. They are limited by how quickly I could write and how well I heard what was said. They are not verbatim transcripts but rather summarize what was said as I understood it. I apologize for any errors, but I hope debaters will appreciate this insight: what a judge hears may not be what the debater said or thinks they said.

There are two versions of the notes. The one below is chronological, reproducing each speech in the order in which the arguments were made. It shows how the debate was presented. The second is formatted to look more like my written flow, structured to follow arguments from one speech to the next. It looks like my written notes from the debate, cleaned up and formatted.

The Final Round

The final round at Coginchaug was between the Simsbury team of Raymond Zhan and Juilia Agrawal on the Government and Farmington team of Felix Li and Sumytha Mashud on the Opposition. The debate was won by the Opposition team from Farmington.

1) Prime Minister Constructive

- a) Introduction
- b) Statement of the motion
- c) Definition: “This House” as US people
 - i) “support” for homes at risk due to climate change
- d) Plan: Scientists and regulators will determine who qualifies and set regulations
 - i) Funding by way of a carbon tax
 - ii) Only 1 claim per policy
- e) Weighing mechanism: what best for the people
- f) G1²: Program needed to provide insurance to impacted areas
 - i) Insurance companies (“ICs”³) leaving due to rising costs
 - (1) No insurance, families are displaced
 - ii) E.g., LA wildfires \$50Bn costs, only \$20Bn insurance

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² “G1” indicates the Government first contention, “O2” the Opposition second contention and so forth.

³ Introduces “ICs” as an abbreviation for “Insurance Companies”

- (1) ICs leaving California
 - iii) No insurance means no protection from disaster
 - (1) Areas with available insurance have consumer choice
 - (2) No moral hazard as only 1 claim per policy
 - g) G2: Quicker recovery from disaster
 - i) A: Plan means faster response
 - (1) In status quo (“SQ”), no insurance, no response
 - (2) Recovery fosters growth
- POI: Where do they go if no insurance after 1 claim?***
- (3) Take \$ move somewhere safer, have resources, their choice
 - (4) With resources, can rebuild lives, homes, schools
 - (5) Could rebuild better, or move away
 - (6) Fraud? Same process as SQ
 - ii) B: After LA fires, no insurance, can’t rebuild
 - (1) Plan helps people, re-uses resources
 - (2) LA is an important economic center

2) Leader of the Opposition Constructive

- a) Intro/motion
- b) O1: Moral hazard
 - i) “support” means low premiums
 - (1) Flood insurance increases caused States to file a lawsuit
 - ii) More will move to at risk areas
 - (1) “1 claim/policy” won’t fix this
 - iii) Higher risk means more damage
 - iv) Need to focus on root cause: homes in high risk areas
- c) O2: Goes against economic efficiency
 - i) Private insurance costs rise with high risk
 - (1) Gov program lowers costs
 - (2) Gov program disrupts market balance

POI: What about families who can’t leave?

- d) Counterplan (“CP”): No support or price controls on insurance
 - i) Federal subsidies to those who want to move to safer areas
 - ii) Problem is incentive to build in high risk areas
 - (1) Take a loss, and rebuild in place
 - iii) CP solves problem
 - (1) Subsidizes those who want to move
 - (2) Insurance costs rise with risk for those who stay
 - (3) Clear incentive to move away from climate risk
- e) G1: Program is unaffordable, even with only 1 claim/policy
 - i) Why provide insurance in the first place
 - ii) Long-term goal is to get people to move
 - (1) Opp faces this directly, spends to subsidize moves
 - iii) If ICs unwilling to insure, have choice to move out
 - (1) Treat the problem, don’t cause new catastrophe
- f) G2: Speed and growth?
 - i) Relying on USFG always slow

- ii) Don't want reaction to disaster, we want change

3) Member of Government Constructive

- a) Intro/motion
- b) CP subsidy contradicts O2
 - i) O2 says leave problem to the market
 - ii) Subsidy distorts the market

POI: CP incentivizes moves, market increases costs for those who stay?

- iii) O2 says leave problem to the market
- c) O1: Support leads to lower premiums?
 - i) Gives homeowners a choice, stay or sell and move
 - (1) 1 time payout funds a move, or lets homeowner rebuild at risk
 - ii) Carbon tax provides funding
 - (1) Will limit climate change in long run
- d) G1: Unaffordable? No!
 - i) Need to give homeowners a choice
 - (1) CA burned, if no insurance, can't rebuild or move
 - (2) With insurance can rebuild better or move elsewhere
 - (3) Provides resources after a natural disaster to those who would have none
- e) G2: Not feasible?
 - i) Natural disasters are rare
 - (1) Hurricanes and earthquakes don't happen every day

POI: Haven't there been more disasters this year?

- (2) Yes, but not every day
- ii) USFG will provide fastest response
 - (1) Better than SQ
- iii) Opp subsidized everyone in risky areas
 - (1) How can they fund that?
 - (2) What happens to the communities if many move?
 - (3) Likely lawsuits and bureaucracy

4) Member of the Opposition Constructive

- a) Intro/Motion
- b) G1: Both sides agree we need to provide help
 - i) Opp provides most direct aid to encourage leaving risky areas
 - ii) No unique benefit to Gov
- c) G2: Gov plan is complex
 - i) Need to analyze, collect tax, allocate funds
 - ii) Opp doesn't subsidize insurance
 - (1) Simpler to just subsidize moves
- d) O1: Moral hazard and change
 - i) 1 claim per policy?
 - (1) What if they stay and it happens again?

POI: Can't they use insurance proceeds to relocate?

- (2) Could, but less funds/incentive than in Opp CP
- ii) Short v Long term
 - (1) Can leave but may not in Gov world
- iii) Gov plan is complex, Opp CP is simple

- e) O2: Subsidies and markets?
 - i) Opp has a natural distinction
 - (1) No price controls on insurance
 - (2) Provide ability to move if insurance costs rise
- f) Short v Long term
 - i) Similar goals Gov/Opp
 - ii) Short term: Opp helps them leave
 - (1) Gov provides one-time help to stay
 - (2) Opp CP provides most choice

POI: 1-time claim provides a choice?

- (3) Limited. Can't leave without help
- iii) Technology: don't have to rebuild in high-risk areas

5) Leader of Opposition Rebuttal

- a) Who best protects quality of life in short and long term?
 - i) Gov: help for one-time disaster
 - ii) Opp: target getting them to move directly
- b) Gov: what if they want to stay long-term?
 - i) Some will stay after one-time claim
 - ii) No insurance after that, no help to move
- c) Opp: subsidize the move
 - i) Rising insurance costs prompt good choice
 - ii) Climate change is getting worse
 - iii) Opp relies on supply and demand without draining gov't resources
- d) Moral hazard?
 - i) Can still build in CA/FL under Gov plan
 - ii) Gov never addresses this

6) Prime Minister Rebuttal

- a) First refutation, then two voters, choice and safety
- b) O2: Opp claims a market mechanism but distorts with subsidy
 - i) If insurance costs are effective incentive, why subsidize?
- c) Moral hazard?
 - i) How and where will they move?
 - (1) Can't move to LA for insurance payout
 - (2) Gov has no moral hazard
 - ii) Opp could move into states for subsidy then leave
 - (1) Clear moral hazard
 - (2) Claims vs subsidies
- d) Economics?
 - i) One-time payment vs subsidy for a new home
- e) Choice?
 - i) What if people don't want to move?
 - (1) Gov gives choice to stay
 - (2) Opp no choice, have to move
 - ii) What if people want to move?
 - (1) Those who can afford insurance will probably stay
 - (2) Opp they can stay or leave

- (3) Gov provides insurance to those without
- f) Climate change is the root cause of problem
 - i) Gov climate tax helps here
- g) Gov benefits
 - i) Everyone has a choice
 - ii) Reduces economic fears
 - iii) Helps solve long-term climate problem