

Flow Chart¹ of the Final Round

Connecticut Debate Association

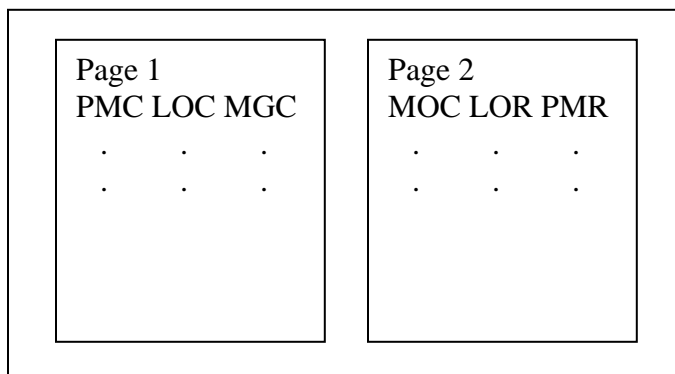
Coginchaug High School, February 1, 2025

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

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.

Format Key

I take notes on an 11" by 14" artist pad. The two pages below are formatted to print in portrait mode on 8 ½ x 11 paper. The first page covers the first three constructive speeches: the Prime Minister's Constructive (PMC), the Leader of the Opposition's Constructive (LOC), and the Member of Government Constructive (MGC). The second page covers the Member of Opposition Constructive (MOC), the Leader of Opposition Rebuttal (LOR) and the Prime Minister's Rebuttal (PMR). The pages are intended to be arranged as follows, which is how my actual flow looks:



In general, the constructive speeches have arguments related to the Government contentions towards the top, and those relating to the Opposition contentions towards the bottom. Some debaters draw a line across the middle to separate the Gov and Opp, but it is hard to judge how much room you need for each until you hear the debaters. I adjust the top and bottom halves best I can.

This flow organizes the arguments logically, not necessarily in the order in which they were presented. Some speakers will deal with Opposition arguments prior to the Government. Some speeches will be completely disorganized, and I place the arguments to best illustrate clash. Accompanying this is a "transcript" version of the debate which presents the arguments in the same order as each speech proceeded.

The chart uses "G1," "O2," etc. to refer to the Government first contention, the Opposition second contention and so forth.

Points of Information are indicated by "POI:" and this marker, the question and the answer are in boldface italics.

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Prime Minister Constructive	Leader of the Opposition Constructive	Member of Government Constructive
1) Introduction 2) Statement of the motion 3) Definition: “This House” as US people a) “support” for homes at risk due to climate change 4) Plan: Scientists and regulators will determine who qualifies and set regulations a) Funding by way of a carbon tax b) Only 1 claim per policy 5) Weighing mechanism: what best for the people 6) G1 ² : Program needed to provide insurance to impacted areas a) Insurance companies (“ICs” ³) leaving due to rising costs i) No insurance, families are displaced b) E.g., LA wildfires \$50Bn costs, only \$20Bn insurance i) ICs leaving California c) No insurance means no protection from disaster i) Areas with available insurance have consumer choice ii) No moral hazard as only 1 claim per policy 7) G2: Quicker recovery from disaster a) A: Plan means faster response i) In status quo (“SQ”), no insurance, no response ii) Recovery fosters growth POI: Where do they go if no insurance after 1 claim? iii) Take \$ move somewhere safer, have resources, their choice iv) With resources, can rebuild lives, homes, schools v) Could rebuild better, or move away vi) Fraud? Same process as SQ b) B: After LA fires, no insurance, can’t rebuild i) Plan helps people, re-uses resources ii) LA is an important economic center	1) Intro/motion 2) G1: Program is unaffordable, even with only 1 claim/policy a) Why provide insurance in the first place b) Long-term goal is to get people to move i) Opp faces this directly, spends to subsidize moves c) If ICs unwilling to insure, have choice to move out i) Treat the problem, don’t cause new catastrophe 3) G2: Speed and growth? a) Relying on USFG always slow b) Don’t want reaction to disaster, we want change	1) Intro/motion 2) G1: Unaffordable? No! a) Need to give homeowners a choice i) CA burned, if no insurance, can’t rebuild or move ii) With insurance can rebuild better or move elsewhere iii) Provides resources after a natural disaster to those who would have none 3) G2: Not feasible? a) Natural disasters are rare i) Hurricanes and earthquakes don’t happen every day POI: Haven’t there been more disasters this year? ii) Yes, but not every day b) USFG will provided fastest response i) Better than SQ c) Opp subsidized everyone in risky areas i) How can they fund that? ii) What happens to the communities if many move? iii) Likely lawsuits and bureaucracy
	1) O1: Moral hazard a) “support” means low premiums i) Flood insurance increases caused States to file a lawsuit b) More will move to at risk areas i) “1 claim/policy” won’t fix this c) Higher risk means more damage d) Need to focus on root cause: homes in high risk areas 2) O2: Goes against economic efficiency a) Private insurance costs rise with high risk i) Gov program lowers costs ii) Gov program disrupts market balance POI: What about families who can’t leave? 3) Counterplan (“CP”): No support or price controls on insurance a) Federal subsidies to those who want to move to safer areas b) Problem is incentive to build in high risk areas i) Take a loss, and rebuild in place c) CP solves problem i) Subsidizes those who want to move ii) Insurance costs rise with risk for those who stay iii) Clear incentive to move away from climate risk	1) CP subsidy contradicts O2 a) O2 says leave problem to the market b) Subsidy distorts the market POI: CP incentivizes moves, market increases costs for those who stay? c) O2 says leave problem to the market 2) O1: Support leads to lower premiums? a) Gives homeowners a choice, stay or sell and move i) 1 time payout funds a move, or lets homeowner rebuild at risk b) Carbon tax provides funding i) Will limit climate change in long run

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

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

Member of Opposition Constructive	Leader of Opposition Rebuttal	Prime Minister Rebuttal
1) Intro/Motion 2) G1: Both sides agree we need to provide help a) Opp provides most direct aid to encourage leaving risky areas b) No unique benefit to Gov 3) G2: Gov plan is complex a) Need to analyze, collect tax, allocate funds b) Opp doesn't subsidize insurance i) Simpler to just subsidize moves 4) Short v Long term a) Similar goals Gov/Opp b) Short term: Opp helps them leave i) Gov provides one-time help to stay ii) Opp CP provides most choice POI: 1-time claim provides a choice? iii) Limited. Can't leave without help c) Technology: don't have to rebuild in high-risk areas	1) Who best protects quality of life in short and long term? a) Gov: help for one-time disaster b) Opp: target getting them to move directly 2) Gov: what if they want to stay long-term? a) Some will stay after one-time claim b) No insurance after that, no help to move 3) Opp: subsidize the move a) Rising insurance costs prompt good choice b) Climate change is getting worse c) Opp relies on supply and demand without draining gov't resources 4) Moral hazard? a) Can still build in CA/FL under Gov plan b) Gov never addresses this	1) First refutation, then two voters, choice and safety 2) O2: Opp claims a market mechanism but distorts with subsidy a) If insurance costs are effective incentive, why subsidize? 3) Moral hazard? a) How and where will they move? i) Can't move to LA for insurance payout ii) Gov has no moral hazard b) Opp could move into states for subsidy then leave i) Clear moral hazard ii) Claims vs subsidies 4) Economics? a) One-time payment vs subsidy for a new home 5) Choice? a) What if people don't want to move? i) Gov gives choice to stay ii) Opp no choice, have to move b) What if people want to move? i) Those who can afford insurance will probably stay ii) Opp they can stay or leave
1) O1: Moral hazard and change a) 1 claim per policy? i) What if they stay and it happens again? POI: Can't they use insurance proceeds to relocate? ii) Could, but less funds/incentive than in Opp CP b) Short v Long term i) Can leave but may not in Gov world c) Gov plan is complex, Opp CP is simple 2) O2: Subsidies and markets? a) Opp has a natural distinction i) No price controls on insurance ii) Provide ability to move if insurance costs rise		