**Should there be a market for UTCs?**

Should there be a market for Unmatured Tort Claims? Why or why not? Use the IRAC framework to answer the question.

Issue - How does the author define the Issue related to Unmatured Tort Claims. (1 point)

Rules - What legal and / or economic theories did the article's author apply to make his arguments? (2 points)

Analysis - How does the author apply theories to relevant ideas / facts? (2 points)

Conclusion - What's the author's conclusion?

(Note: Cannot be just a quote from the article. The conclusion your group writes must be a clear result of the Issue, Rules, and Analysis above).