

Our Insurance Allocation and Modeling Services are designed to help you optimize your bargaining position with insurers regarding pharmaceutical, environmental, asbestos and other mass tort claims.

Legacy Risk Consulting's Allocation Service enables you to track, allocate, report and invoice insurers for their respective shares of defense and indemnity costs, as defined by your company's insurance policies, cost sharing agreement or coverage-in-place agreement.

Legacy Risk Consulting's Modeling Service gives you the ability to test coverage scenarios in order to develop and optimize a bargaining position with insurers before entering discussions regarding cost sharing or coverage-in-place agreements. Modeling also allows a client to simulate erosion patterns, evaluate the effect of SIRs, deductibles and retro policies, as well as judge the impact of insurer insolvencies. To do this, the Modeling Service considers

- § Coverage block movement
- § Trigger mechanisms
 - Triple Trigger
 - Exposure
 - Manifestation
 - Injury in fact
 - Customized scenario
- § Allocation method and frequency
 - Bathtub
 - Collapsing bathtub
 - Carter Wallace
 - Pro-rata
 - Customized scenario
- § Primary issues
 - Deductibles
 - Self-insured retentions (SIRs)
 - Retro policies
 - Claims made policies
- § Differing cost of defense options (in, out or in addition to indemnity limits)
 - Insolvent carriers
 - Missing policies
 - Coverage for premises claims
 - Exclusions

Customized reports are created quickly and easily.

