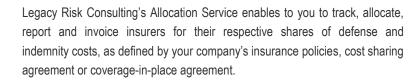
Legacy Risk Consulting

Insurance Allocation & Modeling

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 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



§ 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.

