Get a head start analyzing insurance-specific legal outcomes across jurisdictions

Tracking case law across jurisdictions, dissecting complex coverage issues, aggregating verdict data, and analyzing how all these factors can affect policy language are costly, time-consuming, onerous necessities for insurers.



1,000+

New legal decisions released each year for the General Liability line of business alone



200+

Federal and state appellate and high courts, nationwide, releasing new decisions every day



75-100+

Monthly billable attorney or staff hours needed to track, aggregate, and analyze new cases, verdicts, and topics* CourtSide[™] is an out-of-the-box solution integrating thousands of insurance-related legal decisions and verdicts curated by ISO professionals into highly structured, focused data and visualizations.**

CourtSide looks at court decisions and aggregate verdict data from state appellate and supreme courts, and federal district and appellate courts.

The solution provides:

- Ongoing updates with insurance-specific case law
- Built-in line-of-business, topic-specific scoring
- Provides case law that, in part, addresses ISO policy language
- Structured case law data by jurisdiction
- Aggregated verdict data including "nuclear verdicts" broken out by coverage issues

All in a user-friendly dashboard with data extraction capability.



^{*} ISO research

^{**} Version 2.0 limited to General Liability and Commercial and Personal Auto

Operating at the intersection of InsurTech and LegalTech, CourtSide can support daily decision making in:

- Product development
- Claims
- Underwriting
- Rating
- Legal
- Reserve allocation
- Settlement estimation
- Compliance



Use cases

Claims Management: Track court decisions and aggregate verdict data on coverage-related issues to assess and respond to trends, and guide litigation strategy and reserve allocation.

Claims Desk: Access select legal decisions and aggregate verdict data that can assist in day-to-day claims handling.

Product Development: Monitor coverage decisions on policy language to determine the benefits of developing new or revised forms for insurer portfolios.

Product Management: Examine case and policy language trends to develop broad program strategies.

Market Expansion: Analyze court decisions and potential exposure with scoring to evaluate proposed moves into new jurisdictions.

Underwriting Management: Assess exposure and pricing implications of court decisions and verdicts to help inform decision-making at the classification level.

Legal: Research legal decisions and consider aggregate verdict data for use in estimating settlements, legal strategy, coverage opinions, and legal briefs.

For more information, contact:

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