

CoMeta litigation tracking case studies

PRACTICAL APPLICATIONS AND CUSTOMER CASE STUDIES

Summary

Insurers are facing an environment where liability develops earlier than loss emergence. Underwriters, claims leaders, and exposure managers are asking for real examples of how litigation intelligence can improve their work.

The following case studies are drawn from actual customer engagements.. Names and identifiable details have been removed, but the situations and outcomes are faithful to the events as they occurred.

The examples show how CoMeta litigation tracking is used in daily underwriting, reinsurance, claims and portfolio management.

Underwriting case studies

CASE STUDY 1

Adjusting terms at renewal after identifying undisclosed litigation

A senior underwriter faced a renewal decision for a food manufacturing company amid growing concerns about litigation related to per- and polyfluoroalkyl substances (PFAS). Using CoMeta's litigation tracking capabilities, the underwriter quickly identified the company's involvement in multiple PFAS lawsuits and reviewed the specific allegations. Armed with this real-time litigation intelligence, the underwriter was able to justify the application of a PFAS exclusion to the customer and make sure the policy terms accurately reflected the underlying risk, reducing the insurer's overall aggregation of PFAS risk.

CASE STUDY 2

Integrating litigation signals into daily underwriting practice

A chief underwriting officer and head of portfolio analytics collaborated to integrate CoMeta's litigation tracking data into the insurer's clearance system and underwriting workbench. By creating litigation flags for new business and renewal submissions, underwriters could instantly identify litigation exposures not disclosed in submissions. This approach improved underwriting accuracy and helped the insurer respond more confidently to emerging risks, setting a new standard for data-driven casualty underwriting.

Reinsurance case studies

CASE STUDY 3

Improving treaty negotiations with transparent evidence

A treaty underwriting manager received a list of 50 companies from a reinsurer who believed the cedant's portfolio contained substantial PFAS exposure. Leveraging CoMeta's litigation tracking capabilities, the manager assessed the exposure of each company and prepared a detailed response for treaty renewal discussions. This data-driven approach allowed them to address the reinsurer's concerns with confidence, demonstrating robust risk management and informed decision-making. The ability to quantify exposure across a portfolio proved invaluable in high-stakes reinsurance negotiations, and the negotiation concluded with greater confidence for both sides.

CASE STUDY 4

Portfolio review and exposure conditioning across cedants

A treaty underwriting manager used CoMeta's litigation tracking and portfolio management capabilities to identify every company named as a defendant in PFAS litigation within a cedant portfolio. The manager then set a simple threshold. Any company named in more than 10 complaints required a detailed explanation from the cedant about how that exposure was being controlled. This review method would have been impractical with conventional research tools. The volume of entities, the complexity of corporate structures, and the pace of new filings made manual work unreliable and too slow to support treaty decisions. CoMeta allowed the underwriter to complete the analysis in a fraction of the time and with far greater confidence in the results.

Exposure management case study

CASE STUDY 5

Refining referral guidelines with industry-level litigation trends

An exposure manager for a global carrier used CoMeta's litigation tracking data to analyze trends

and identify industries facing the most significant growth in mass-tort activity. This intelligence allowed them to build referral guidelines and refine their underwriting strategy, targeting industries with the greatest exposure to key mass litigation events today. By proactively identifying emerging litigation pathways and alerting underwriting of those risks, the insurer positioned itself as a leader in exposure management. The process also improved coordination between exposure management and underwriting teams.

Claims case studies

CASE STUDY 6

Avoiding an unnecessary limit loss through early detection

A senior claims analyst used CoMeta's litigation tracking capabilities to identify the first PFAS-related lawsuit filed against a defendant company they insure. This complaint had not yet been reported but this insight helped the insurer challenge an argument related to late notice and avoid a full limit loss on the policy, creating meaningful savings for the insurer.

CASE STUDY 7

Preparing for long-tail litigation with structured scientific insight

A risk engineer at a global casualty insurer used CoMeta's litigation tracking data and written analyses on the current state of an ongoing mass litigation event and its likely future course. This briefing was presented on behalf of a broker who was hosting a meeting of senior risk managers. Using real-time litigation insights, the briefing summarized causation arguments, scientific uncertainty and potential lines of defense; the insurer strengthened its relationships with customers and enhanced its reputation for proactive claims management. The ability to communicate complex litigation trends in a clear, data-driven manner helped the insurer's customers better understand their exposures and make informed risk transfer decisions.



Corporate legal case study

CASE STUDY 8

Strengthening defense strategy for a multinational corporation

A Fortune 500 corporate counsel relied upon CoMeta's litigation tracking capabilities to challenge causation in a high-profile tort case. With instant access to scientific summaries, the legal team adjusted its strategy early, saving weeks of research and tens of thousands of dollars in legal spend. The ability to rapidly assess scientific causation and benchmark exposure against industry norms allowed the team to defend its organization more intelligently and efficiently. This example illustrates how litigation intelligence supports both insurers and insureds in complex disputes.

How customers describe the value

Across these engagements, customers consistently note that litigation tracking helps them identify exposures that were not disclosed in submissions and respond earlier to developing mass-litigation events. It strengthens pricing, selection, and reserving; improves reinsurance discussions; and reduces volatility by surfacing signals before losses mature. It also allows teams to support counsel more effectively with curated scientific material.

CoMeta litigation tracking provides the foundation for clearer, faster, and more confident casualty decision-making, offering a level of visibility that traditional methods cannot match and a powerful source of insight that supports daily underwriting, claims analysis, and portfolio decisions.

MOODY'S

In a world shaped by increasingly interconnected risks, Moody's (NYSE: MCO) data, insights, and innovative technologies help customers develop a holistic view of their world and unlock opportunities. With a rich history of experience in global markets and a diverse workforce of approximately 16,000 across more than 40 countries, Moody's gives customers the comprehensive perspective needed to act with confidence and thrive. Learn more at moodys.com.