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Claims Claims Made And  
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The benefit of a claims made policy is that the insured only has to report the claims "as soon as practicable," or just promptly without any specific deadline. The claims-made and reported policy requires that the claim must be both made against the insured and

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reported to the insurer during the policy period for coverage to apply. Claims-made and reported policies are less lenient than a pure claims-made policy due to the window in which the claim must be reported to the insurer.

## *Claims-Made vs. Claims-Made and Reported*

A claims-made policy only requires you to report the claim promptly, or “as soon as practicable.” This does not necessarily require the notification to occur during the policy term whereas the claims made and reported policy requires both to occur within the same policy

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period. Language in your policy indicating that it is a “claims made” policy rather than a “claims made and reported” policy includes the following, according to the Independent Insurance Agents and Brokers of ...

*Claims Made Versus Claims  
Made and Reported Policies  
...*

A claims-made policy is a favorable option when there is a likelihood of delays between when claim events occur and when claims are filed. Some insurance companies offer limited versions of the...

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*Claims-Made Policy*  
*Definition*  
Definition Claims-Made and  
Reported Policy – a type of

claims made policy in which  
a claim must be both made  
against the insured and  
reported to the insurer  
during the policy period for  
coverage to apply.

*Claims-Made and Reported  
Policy | Insurance Glossary*

...

A 'claims made' basis covers  
claims that are made and  
reported during the policy  
period only and not once the  
policy period is over. Your  
previous insurer will no  
longer accept the claim as  
you have moved provider. On



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lapsing or cancelling a  
'claims made' policy, the  
Other Professional Lines Of  
historic cover paid for has  
Insurance  
expired.

*Difference between claims  
occurring and claims made*  
These policies are called  
claims-made-and-reported  
policies. A pure claims-made  
policy is preferable to one  
that applies on a claims-  
made-and-reported basis  
since the former affords  
broader coverage. Claims-  
Made to Occurrence Policy  
Coverage gaps may occur if  
you switch from a claims-  
made policy to an occurrence  
policy.

*Claims-Made Policy Versus*

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*Occurrence Policy*  
Professional liability  
insurance coverage is known  
as a Claims Made and

Reported coverage. What does  
this mean and how does it  
affect your coverage?

Professional liability  
insurance (also known as  
errors and omissions  
insurance ) protects your  
business from claims made by  
third parties that allege  
they suffered damages due to  
your negligence in providing  
your professional services.

*Claims made and reported  
insurance policies*

Furthermore, claims made and  
reported policies also often  
have retroactive dates,

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Insurance  
which only provide coverage  
for services the insured  
performed on or after a  
certain date. Generally  
speaking, the...

*Understanding claims made &  
reported in professional ...*

A federal district court in  
Maryland recently  
distinguished a claims made  
policy, which is triggered  
by a claim during the policy  
period, from a claims made  
and reported policy, which  
requires both...

*Claims made vs. claims made  
and reported - Lexology*

A claims made policy will  
pay out for any valid claim  
made during the (typically

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12-month) policy period, regardless of when the incident or alleged breach of duty actually occurred. This would be typical of a professional indemnity policy - it means all your work is covered as far back as the start date of the policy or the retroactive date, if your policy has one ( here's an explanation of what a retroactive date is ).

*Claims made vs. claims  
occurring | Hiscox UK*

This is where understanding the difference between a 'claims made' wording and a 'claims occurring' wording is important - as is

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understanding what a 'retroactive date' is. If you are insured on a 'claims made' basis, then you will be covered for any claims made and reported during the policy period only.

*Claims Made v Claims*

*Occurring: Why your policy wording ...*

The distinctions between Claims Made and Claims Made and Reported policies do make a difference. While a Claims Made and Reported policy may cost less than a Claims Made policy in the short run, it is because the Claims Made and Reported is a more restrictive form of coverage. It's important to

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Through this is mind the next  
time you recommend or buy  
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Insurance

*Claims Made and Claims Made  
versus Reported Coverage  
Forms ...*

Claims-made liability insurance policies typically require the policyholder to notify the insurer of a claim within a set amount of time – typically during the policy period, or within a specific period of time after the end of the policy period – to obtain coverage.

*Claims-made and Reported /  
PropertyCasualtyFocus*

A type of claims made policy in which a claim must be both made against the

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insured and reported to the insurer during the policy period for coverage to apply. Claims-made and reported policies are unfavorable from the insured's standpoint because it is sometimes difficult to report a claim to an insurer during a policy period if the claim is made late in that policy period.

*Claims-Made Policy |  
Insurance Glossary*

*Definition | IRMI.com*

A claims-made policy covers claims made against an insured during the policy period. Coverage is typically triggered when the insured receives notice,

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during the policy period, that a claim has been filed. The injury that led to the claim may have occurred during the policy period or before the policy inception date.

## *Difference Between Claims-Made and Occurrence Policies*

Claims-made and occurrence-based policies are different in two key respects:

Coverage triggers; Policy limits; With an occurrence-based policy, insurers pay for losses that occur during the policy period, even if you no longer have the policy when you file the claim.. As long as coverage is continuous, claims-made



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Claims Made and Reported: A  
Journey Through D&O, E&O and  
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Goanos, Debra Englander,  
Bill Brown, Luigi Spadafora,  
Chris Betke, Lee Lerner,  
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*Claims Made and Reported: A  
Journey Through D&O, E&O and  
...*

A carrier that issues a

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claims-made policy typically does not have to be concerned with latent claims showing up decades later. The claims covered by the claims-made policy typically are only those known to the policyholder and reported during the policy period.

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