

Occurrence

January 2009

The occurrence form of healthcare professional liability insurance is the traditional form of protection.

The occurrence form provides protection for an incident that occurred while the policy was in force, regardless of when the claim is made.

In the current era some companies may offer both occurrence and claims made or claims made exclusively.

The claims made form provides protection with the requirement that the policy be in force at the time of the incident and when the claim is made; thus, at the time of policy termination it is necessary to pay a premium and purchase the “tail” endorsement.

Claims made may have some economic advantages.

Occurrence does not require an additional premium or “tail” endorsement at the time of policy termination.

The Indiana Medical Malpractice Act with a favorable statute of limitations and per claim capitation limit of \$1,250,000 favors the occurrence form.

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