

OCCURRENCE VS. CLAIMS-MADE COVERAGE

What You Need to Know Before Selecting Your Policy Type

At Curi, we take the long view of your success. Whether you're considering claims-made or occurrence coverage, our goal is to help you manage risk over time, so you can focus on what matters most, practicing medicine with confidence.

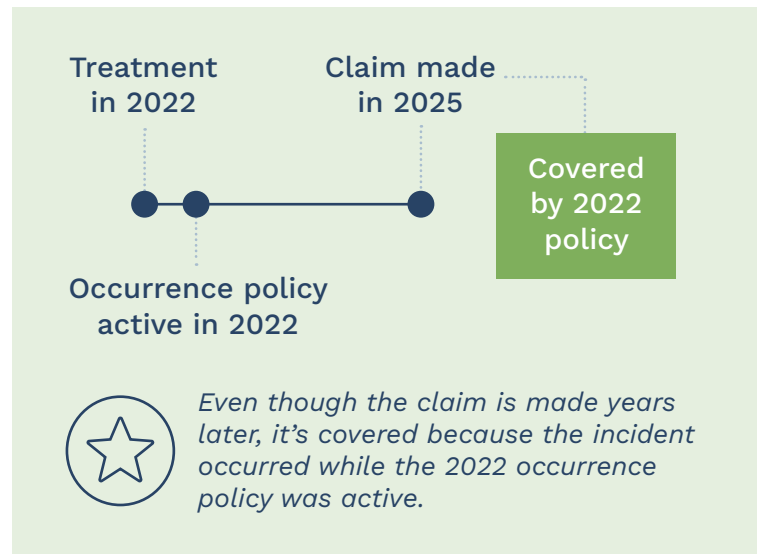
Compare at a Glance

Feature	Occurrence	Claims-Made	Claims-Made Plus
Claim Trigger	Incident date	Report date	Report date
Tail* needed?	No	Yes	No (included)
Lower initial premium?	No	Yes	Yes

Policy Types & Key Features of Each

Occurrence Coverage: Key Features

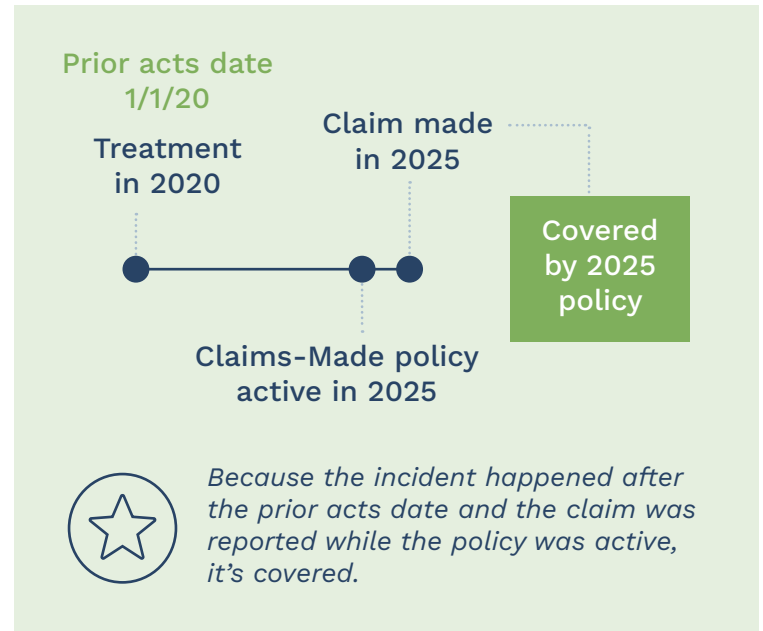
- Covers incidents that occur during the policy period, **regardless of when the claim is made.**
- **Each policy year stands alone.**
- No need for “tail” coverage when the policy ends.
- Policy limits stay in place after the period ends to pay future claims based on past incidents.
- Ideal for long-term peace of mind and simplified transitions.



Policy Types & Key Features of Each (continued)

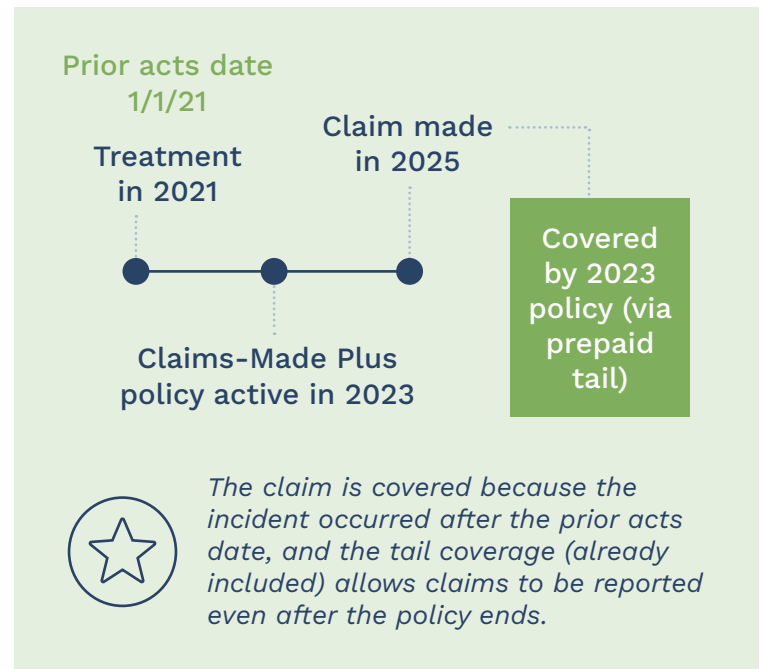
Claims-Made Coverage: Key Features

- Covers claims made during the active policy period **if the incident occurred after the prior acts date**.
- Requires **ongoing coverage or tail coverage** to protect against future claims.
- Lower premiums upfront—but potential costs later if tail coverage is needed.
- Ideal for short-term or transitional coverage, with lower initial costs.
- **Important:** If a policy is canceled and no tail coverage is purchased, **any claims made after termination will not be covered**.



Claims-Made Plus Coverage: Key Features

- Functions like a standard claims-made policy.
- **Tail coverage is included at no extra cost.**
- Premiums remain competitive, and limits apply just like traditional claims-made.
- **Ideal for those seeking claims-made pricing with built-in long-term protection.**



*Tail coverage provides coverage for incidents that happen between the prior acts date and the date active coverage on a claims-made policy ends.

Take the Next Step

Coverage type availability may vary by state. Talk with your agent or Curi representative today for more information and quotes.

For valued advice, visit curi.com/insurance or contact us at 800-328-5532.