

Wisconsin Court Confirms Importance for Businesses to Timely Report Insurance Claims



Susan G.
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The Wisconsin Supreme Court recently issued a decision that drives home the importance for businesses and individuals, as policyholders, to immediately report claims to their insurance company, writes Susan G. Schellinger, a shareholder in the Milwaukee office of Davis & Kuelthau.

“Even a small delay may result in a loss of coverage thereby increasing the risk that, if a claim against you is successful, you will be left to pay for the legal fees to defend the claim, along with the damages that you may be ultimately responsible for – even if your insurance policy would have paid those costs in full if you had notified the insurance company promptly,” she writes.

In the recent case of *Anderson v. Aul*, issued Feb. 25, 2015, the Wisconsin Supreme Court found that under a claims-made-and-reported liability policy, the policyholder’s failure to report the claim during the term of the policy resulted in a loss of coverage.

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