

2025 Professional Liability Year in Review

WRITTEN BY

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Over the past year, federal and state courts across the U.S. have continued to reshape the landscape of professional liability insurance. From high-stakes coverage battles to nuanced interpretations of policy language, 2025 delivered a breadth of notable decisions addressing a wide variety of coverage issues that every insurer, broker, risk manager, and coverage practitioner needs to understand. In this report, we focus on topics we believe will remain important in the professional liability insurance field and hope you find the following selection of cases both informative and helpful.

Topics covered in this report include:

- Notice
- Related Claims
- Prior Knowledge, Known Loss, and Rescission
- Prior Acts, Prior Notice, and Pending and Prior Litigation
- Dishonesty and Personal Profit Exclusions
- Restitution, Disgorgement, and Damages
- Insured Capacity
- Insured v. Insured Exclusion
- Coverage for Contractual Liability
- Professional Services
- Independent Counsel
- Advancement of Defense Costs
- Allocation
- Recoupment of Defense Costs and Settlement Payments
- Consent

[Access the full report here](#), and feel free to share it with your contacts who may have an interest in its content.

Please join us Wednesday, February 25, 2026, as we discuss some of these notable decisions during our webinar, "Notable Professional Liability Insurance Decisions of 2025." We hope you can participate. To register, please [click here](#).

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