

Insurance & Reinsurance



Aggregating insurance claims and reinsurance claims

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Andrew Burns KC and John Platts-Mills explore the proper interpretation of insurance aggregation clauses in this article for LexisNexis. Aggregation remains a major issue in the settlement of insurance and reinsurance claims leading to continuing disputes across the market. Recent appeals arising from aggregation of COVID-19 business interruption losses are addressed and analysed. The Court of Appeal discussed whether the first human infection was an 'occurrence' and whether the arrival of COVID-19 in the UK was also an 'occurrence' and whether such occurrences are too remote for the purposes of the policy wording.

Claims managers, arbitrators and even appellate judges still take differing views as to what particular policy wordings are intending to achieve in an aggregation clause and this article draws together the threads of older and recent judicial decisions on the common aggregation wordings.

The article can be read in full [here](#).