



BULLETIN

INSURANCE

YEAR 2025

Please find in this document the most relevant legal insurance news from the past year.



**Brigard
Urrutia**

**Law amending Article 1058
of the Commercial Code has
been enacted**



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**Main changes for the
insurance sector in the new
Legal Basic Circular**



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**The CFS sanctions insurer
for improper use of the term
"all risk."**



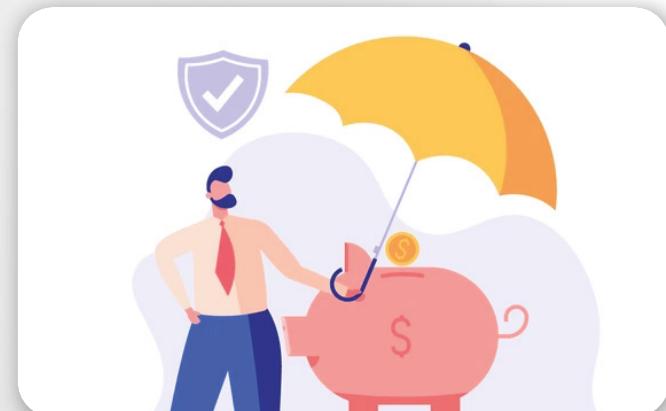
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**Statute of limitations
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SOAT**



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**SCJ reaffirms insurers'
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pensions.**



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Scope and purpose of regulatory compliance insurance



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Employer's liability coverage in civil liability insurance



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Insurance and Fiscal Liability: Statute of Limitations Before Law 1437



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CE analyzes statute of limitations and coverage in liability insurance



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Work stability coverage and exclusion of lack of maintenance



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SCJ confirms proof of liability for indemnity in liability insurance



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Insurers' duty of due diligence to verify the nature of the risk



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Judicial decision

CSJ rules on the evidentiary value of notorious facts in insurance



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Supreme Court and the insurers' duty of due diligence



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Council of State clarifies requirements for subrogation in insurance



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Statute of Limitations in Performance Bonds for Government Contracts



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CE: clarifications around the nature of the performance bond insurance



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Council of State restates that the claims-made clause is not abusive



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Claim of the loss under performance bond (in the form of insurance)



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Coinurance, fraud, and statute of limitations in performance bonds



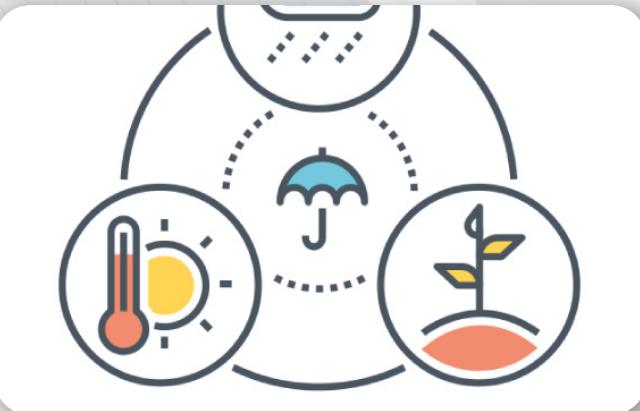
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Enforceability of the stability coverage of the work



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The CFS sanctions insurer for improper use of the term "all risk."



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