

Claim Reporting

Frequently Asked Questions

1. What is a claims-made policy?

This type of policy covers claims made and reported during the policy period. The incident must occur after the retroactive date and be reported before the policy ends or within the extended reporting period.

2. When and where do I report a claim or potential claim?

Your CNA policy is written on a Claims Made and Reported Policy. As required by your coverage with CNA, existing CNA insureds must report any claim to CNA prior to incepting coverage with Old Republic Lawyers Professional Liability Insurance ("ORLAW"). In addition, if you reasonably expect a claim to arise under such policy for any act, error, omission or circumstance or for a breach of a duty to a client or third party, you should notify CNA to preserve any potential rights under the policy. ORLAW will decline any claim an insured was aware of prior to the inception of the ORLAW defined policy period. It is imperative that you read your current policy to understand the circumstances under which you should report potential or actual claims against you or your firm. The failure to properly report a potential claim or actual claim may result in the loss of coverage for such claim. "Claim" is defined by CNA as a demand, including the service of suit or the institution of any alternative dispute resolution proceeding, received by the Insured for money or services arising out of an act or omission, including personal injury, in the rendering of or failure to render legal services. "Claim" also means privacy claims and client network damage claims.

3. How do I report a claim or potential claim to CNA?

For firms currently insured through CNA, any known or potential claim should be reported to:

CNA - Claims Reporting
P.O. Box 8317
Chicago, IL 60680-8317
Fax: 866-773-7504
Online: www.cna.com/claims
Email: SpecialtyProNewLoss@cna.com
Lawyers Claim Reporting Questions: 800-540-0762

4. What documents should I submit when reporting?

Copies of any legal documents (summons, complaints, notices), settlement agreements, and correspondence related to the incident. Also, include a narrative describing the incident and any actions taken.

5. When should I report claims or potential claims to ORLAW?

Any claim an insured becomes aware of after your ORLAW **policy inception** should be reported to ORLAW.

6. How do I report a claim to ORLAW?

After incepting coverage with ORLAW, claims may be reported to ORLAW as follows:

Old Republic Lawyers Specialty Insurance Claim Reporting
307 N. Michigan Ave., 2nd Floor
Chicago, IL 60601
Fax: 1-800-788-5689

Email: orlawsiclaimreport@pmagroup.com

7. Will reporting a potential claim affect my premiums?

Possibly but not reporting can lead to denial of coverage. It is always better to report and explain it is a precautionary notice. Insurers appreciate transparency and may consider your risk management efforts.

8. What happens if I switch insurers after reporting a claim?

The insurer you reported the claim to remains responsible to evaluate and issue coverage, even if the actual lawsuit is filed years later.