

## Lawyers Program Frequently Asked Questions

### 1. Why did I receive a notice from Gilsbar?

Effective 05/01/2026, Gilsbar is the exclusive administrator for Old Republic Lawyers Professional (“ORLAW”) in your state and has terminated our relationship with CNA. ORLAW is an AM Best A+ rated insurance provider and brings program experience, competitive pricing, and unique policy enhancements to law firms.

Your coverage with CNA remains in effect until your policy reaches its expiration date. This expiration date can be found on your policy. Gilsbar will continue to serve your law firm throughout these changes.

### 2. Why is my carrier and policy changing?

After extensive research and consideration, Gilsbar has partnered with ORLAW beginning May 1<sup>st</sup>, 2026. With this change, Gilsbar clients will enjoy favorable premiums, additional opportunities for premium credits, the ability to reduce deductible obligations and multiple enhanced policy provisions.

### 3. Who is Old Republic Specialty Insurance (“ORLAW”)?

Old Republic is one of the nation’s 50 largest shareholder-owned insurance businesses and is a member of the Fortune 500 listing of America’s largest companies. Old Republic is over 100 years old and is rated A+ by AM Best with a reputation for long-term market commitment, experienced claims service, and strong financial stewardship. ORLAW, a section of Old Republic, is exclusively dedicated to serving lawyers. To learn more, review these [POLICY HIGHLIGHTS](#).

### 4. What makes the ORLAW policy better for me?

While we encourage you to thoroughly review your ORLAW policy for all the coverage afforded to you, the ORLAW form for your state includes, but is not limited to:

- Pre-Claim Assistance
- Supplementary payments for expenses related to disciplinary proceedings
- Nonprofit Directors and Officers coverage
- Standalone limits and coverage for wire fraud claims
- More opportunities to qualify for premium credits

Your 2026 malpractice policy renewal will include additional coverage details and the steps you need to complete to renew your coverage. Your assigned Gilsbar Servicer will be available to help you through the process and answer any questions you may have.

### 5. Where do I report a claim or potential claim?

All claims or potential claims of which you are aware should be reported immediately to CNA. Please refer to your insurance policy for the precise circumstances under which you must report an actual or potential claim. Properly reporting a claim to CNA is important to preserve your rights under your current policy. Claims made policies are very stringent about reporting claims in a timely manner. The failure to properly report a potential claim or actual claim may result in a loss of coverage for such claim. To learn more, review [CLAIM REPORTING FAQs](#).

**6. Why does my policy say Pennsylvania Manufacturers' Association Insurance Company or PMAIC and not Old Republic Lawyers Specialty Insurance?**

Old Republic Lawyers Professional ("ORLAW") is the operating company providing the branded program underwritten by Pennsylvania Manufacturers' Association Insurance Company ("PMAIC"), a member of Old Republic International. PMAIC is the legal entity issuing your policy, while ORLAW offers specialized coverage and services provided to Gilsbar clients exclusively.

**7. Am I losing any coverage?**

Although all policy forms have variations, we are confident that ORLAW provides one of the broadest policy forms available, along with coverages exclusively offered to Gilsbar clients and that you will benefit from coverage not previously available to you. We encourage all insureds to thoroughly review their policy throughout every renewal period to understand what they are purchasing, but we are always available to answer any questions you may have. You can review these [POLICY HIGHLIGHTS](#) to better understand your policy.

**8. Why did I receive a cyber insurance quote with my malpractice policy quote?**

Your new Gilsbar malpractice insurance program offers a 5% premium credit when law firms purchase a separate cyber insurance policy. Furthermore, cyber threats to law firms are on the rise as 1 in every 5 law firms experienced a cyber-related claim or potential claim in the last year. Data breaches and ransomware are growing risks for law firms, making cyber liability insurance an essential part of protecting your business. A quote is included to help you evaluate this coverage and qualify for the available premium credit. If you already have a separate cyber insurance policy, please alert your Gilsbar Representative so they can discuss the details.

**9. Does my Lawyers Professional Liability ("LPL") policy cover social engineering or wire transfer fraud?**

The ORLAW LPL policy is designed to protect law firms against claims of negligence, errors, or omissions in the provision of legal services, but it is not designed to be the primary coverage for cyber-related exposures like social engineering. A cyber standalone policy is designed to provide primary coverage on cyber-related claims. A Client Funds Transfer endorsement is available with the ORLAW policy, that provides wire fraud coverage. Please contact your Gilsbar Representative for further details on the wire transfer fraud coverage available.

**10. What is the cyber liability insurance credit and how do I qualify?**

For firms seeking to protect their business and client data, it's part of our effort to support your firm's proactive risk management and offer premium savings through the 5% credit. To qualify, your law firm must maintain a cyber liability policy with Gilsbar.

**11. Will I be paying more for my coverage?**

Rates with Old Republic Lawyers Specialty Insurance are designed to be comparable to or better than those of your expiring CNA policy. While individual circumstances may result in slight premium changes, any increase will be less than what would have occurred under the previous carrier. Additionally, the new program offers expanded opportunities for premium savings through enhanced credit options, such as increased Risk Management and Cyber Liability credits.

**12. What is the risk management credit and how do I qualify?**

The risk management credit is up to 10% (an increase from 7.5%) and is applied against the premium for each attorney who attends an approved risk management course. The credit is applied at the next renewal date and

is good for three (an increase from two) consecutive policy terms. To qualify, each active attorney must complete the required free risk management webinars, which are now free (previously \$19.99 per enrollee).

**13. Will I have to fill out a new application for ORLAW?**

An application is not required to renew your coverage. To finalize your coverage renewal, simply select your policy renewal quote sent from your Gilsbar Servicer.

**14. Can ORLAW decline to offer a renewal quote to my law firm?**

All policyholders currently in the CNA program and in good standing with the Bar will be offered a renewal policy quote from ORLAW. You do not need to look for any alternative coverage as you will be receiving an ORLAW renewal quote from Gilsbar. Your coverage will continue with the new insurance provider.

**15. I'm retiring soon. Will I still get a free "tail"?**

There is no change from "tail" coverage currently offered. If you have been continually insured in the Gilsbar program with CNA for at least three years, you will be entitled to a free non-practicing endorsement from ORLAW. It is important to be completely retired before requesting this endorsement.

**16. When will the changes take place?**

This change is effective starting with May 2026 policy effective dates. Approximately 60-90 days prior to your expiration date, your Gilsbar servicer will reach out to you with your renewal quote and further details about this transition.

**17. Can I get an ORLAW policy now or do I need to wait?**

It is usually in your best interest to allow your current policy to run its full course. Retroactive dates generally run concurrently with policy effective dates, and it is a good idea to keep this relationship between key dates intact. Furthermore, cancelling your CNA policy early will result in a premium penalty, reducing any return premium due to you from CNA. If there are compelling reasons that may cause you to cancel your policy early, please contact your Gilsbar Servicer for guidance.

**18. Can I still renew with CNA and Gilsbar?**

No. Effective May 2026, Gilsbar will not offer CNA coverage to clients.

**19. Do I need to buy an Extended Reporting Period, or "tail coverage," from CNA?**

Your ORLAW Insurance policy will provide the same retroactive date as your expiring CNA policy. Therefore, you do not need to incur the expense of an Extended Reporting Period from CNA if you are renewing your coverage with ORLAW.

**20. Do I need to ask for my policy loss runs?**

No. Loss runs are not required to become insured with ORLAW at the expiration of your CNA policy. There is no need to contact CNA or Gilsbar for loss runs since ORLAW is automatically accepting and renewing all expiring CNA policies into the Gilsbar program.

**21. With whom will I be working at Gilsbar?**

You will be working with the same friendly and knowledgeable representatives at Gilsbar that you have come to know over the years. We have also added new talent to our team to make sure we can maintain our high

service standards while supporting our growing Lawyers program. You can feel certain that your interests will be looked after with the care you deserve.

**22. Are any non-practicing, death or disability “tails” Extended Reporting Periods changed because the endorsed carrier has changed?**

No. Any non-practicing, death or disability “tails” Extended Reporting Periods within your previous CNA policy will carry over to your ORLAW policy.