Bar-Endorsed Program
Frequently Asked Questions

1. **Why am I getting a Notice of Non-renewal from CNA and do I have coverage?**
   The LSBA has chosen to sponsor a new insurance provider, Old Republic Lawyers Professional ("ORLAW"), that is offering better policy coverage and market competitive premiums to the LSBA members.

   CNA is no longer the endorsed insurance company for the LSBA program effective January 2026.

   Your coverage with CNA remains in effect until your policy reaches its expiration date. This date can be found on your notice of non-renewal and on your policy. In accordance with insurance regulations, CNA is obligated to notify you 60 days prior to your policy expiration date that they will not be renewing your policy. This allows for the transition to the new program insurance company, ORLAW. Gilsbar will continue to serve your law firm throughout these changes.

2. **Why is my Bar-endorsed carrier and policy changing?**
   After extensive research and consideration, the Louisiana State Bar Association is endorsing Old Republic Lawyers Specialty Insurance as the insurance provider beginning January 1st, 2026. With this change, association members will enjoy favorable premiums, additional opportunities for premium credits, and multiple enhanced policy provisions such as the ability to reduce deductible obligations.

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 of the coverage afforded to you, the ORLAW form for the state of Louisiana includes, but is not limited to:
   - Additional Claims Expense limit up to $100k per claim / $200k in the aggregate
   - 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 Specialty Insurance ("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 Old Republic Lawyers Specialty Insurance offers specialized coverage and services provided through the Bar-endorsed program.

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 Louisiana lawyers 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 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 team members 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 is expected to 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 outside of the LSBA program as you will be receiving a renewal quote from ORLAW. Your coverage will continue with the new insurance provider.

15. **Does ORLAW offer coverage for part time attorneys?**
    Old Republic Lawyers Specialty Liability Insurance does provide an endorsement to the policy for part time attorneys at a reduced premium based on the number of hours worked. Part time status is based on hours available to practice law, not billable hours. This coverage with ORLAW mirrors the existing program's coverage.

16. **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 Bar-endorsed program 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.

17. **When will the changes take place?**
    The endorsed insurance provider change is effective starting with January 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.

18. **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.

19. **Do I need to buy an Extended Reporting Period, or "tail coverage," from CNA?**
    Your Old Republic Lawyers Specialty 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 Old Republic Lawyers Specialty Insurance.

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

    No. Loss runs are not required to become insured with Old Republic Lawyers Specialty Insurance at the expiration of your CNA policy. There is no need to contact CNA for loss runs since ORLAW is automatically accepting all expiring CNA policies into the 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 the growing Bar-endorsed 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.