# Understanding Your Carrier Notice

1. **Did CNA end their relationship with Gilsbar as a managing general underwriter?**
   No. The LSBA chose to no longer endorse CNA and now endorses Old Republic Lawyers Professional ("ORLAW") for better policy coverage and market competitive premiums for LSBA members.

2. **Why am I getting a Notice of Non-renewal from my previous carrier, and do I have coverage?**
   Effective 01/01/2026, the Louisiana State Bar Association (LSBA) has endorsed Old Republic Lawyers Professional ("ORLAW") as the new insurance provider for the Lawyers Professional Liability Program administered by Gilsbar and ended its endorsement of CNA. CNA will send you a notice of non-renewal, but no action is required as it is simply a regulatory requirement. ORLAW is providing generally lower-priced renewal terms to participants in the LSBA lawyers program during this transition.

   Your coverage with CNA remains in effect until your policy reaches its expiration date. This date can be found 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.

3. **Who do I reach out to regarding an Automatic or Optional Extended Reporting Period mentioned in my CNA notice?**
   Rest assured that any non-practicing, death or disability "tails" Extended Reporting Periods within your previous CNA policy will carry over to your ORLAW policy. Please reach out to your Gilsbar Servicer with any questions regarding your CNA Automatic or Optional Extended Reporting Periods. We can assist you with evaluating your options. An independent insurance agent cannot assist you with your existing policy or Extended Reporting Period coverages, as Gilsbar is your agent.

4. **Do I need to do anything with the loss run information provided by CNA?**
   No. CNA is required to send loss run information with your non-renewal notice, and ORLAW does not require this information to renew your policy.

5. **What are my next steps?**
   Refer to the steps detailed in your renewal communication from Gilsbar to renew your policy. No further action is needed on your expiring CNA policy.