



Actuarial Memorandum

CNA INSURANCE COMPANIES

Continental Casualty Company, 218-20443

Company Filing I.D. # 25-03249-RL
Proposed Effective Date 06/01/2026
Lawyers Professional Liability
Connecticut

Continental Casualty Company submits for your review and approval the attached revised Lawyers Professional Product Manual edition 8-25 and State Exception Pages 2-26 for use with the Lawyers Professional Liability Policy Program currently on file with your department.

The only revision to this 8-25 edition of the Product manual is to page LPL-G-10, Section X, Letter D, where we have added Item 6, introducing an optional Firm Stand-Alone Cyber modification factor for firms that maintain a dedicated stand-alone Cyber Insurance policy.

This new optional discount applies when a firm maintains a dedicated stand-alone Cyber Insurance policy, reflecting a proactive approach to risk management and mitigation. In such cases, the firm's basic limits rate will be adjusted by a factor of 0.975. This is a new discount being offered, and as such, we have not previously tracked this data.

The state exception pages have been modified to remove references to refer to company rates in rule X.D.4 Size of Firm Factor and in the increased limit factors table. Also, further clarification has been added on what types of clients would warrant a credit versus a debit under rule X.D.5. Individual Risk Premium Modification Plan.

Please refer to the tracked changes comparison document for the manual pages.

We propose that this filing become effective for all policies effective **June 1, 2026**.