OSB Professional Liability Fund

NOTICE: Important Changes to the 2027 PLF Primary Coverage Plan

The Oregon State Bar Professional Liability Fund (PLF) Board of Directors and Oregon State Bar Board of Governors have approved changes to the 2027 PLF Primary Coverage Plan, effective January 1, 2027. These changes include:

- Better aligning the Date of Claim analysis between the Primary and Excess Plans; and
- Updating the Cyber Loss Exclusion (Exclusion 21).

The following information is provided to all PLF Covered Parties to explain the changes to the 2027 Primary Plan ("Plan") and how they may affect your coverage.

1. **Better Aligning the Date of Claim Analysis Between PLF Primary & Excess Plans**
   Section IV.A of the Primary Plan determines which Coverage Period applies to a Claim. The Primary and Excess Plans are coordinated layers of coverage, but they have used different tests to determine the Date of Claim. As a result, a single Claim could fall into one Plan Year at Primary and a different Plan Year at Excess. Better aligning the two plans allows a similar analysis to apply to both Plans and a Claim to be placed in the same Plan Year under both Plans.

2. **Updating the Cyber Loss Exclusion**
   The Cyber Loss Exclusion, Exclusion 21, has been updated to reflect evolving cyber risk excluded from Primary Plan coverage. Cyber loss has long been excluded from PLF Primary coverage, and changes to the 2027 Plan maintain the scope of this exclusion.

All changes to the PLF Primary Coverage Plan will take effect on January 1, 2027. The 2026 Primary Coverage Plan is unaffected by these changes.

The PLF encourages you to review these changes carefully, as they may affect how coverage applies in certain situations. A complete copy of the 2027 PLF Primary Coverage Plan is available on the PLF website: osbplf.org > Coverage > What Is My Coverage?.

If you have questions about these changes or how they might affect your practice, please contact the PLF at 503.639.6911.

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