



CNA Claim Services

CNA provides a consistent, seamless approach to claim handling beginning with initial claim reporting and ending with final resolution of a claim. We offer many service advantages to our agents and customers and one of our many important goals is simple: to properly manage the overall cost of loss.

Top three benefits of CNA's Claim Service:

1. Our Claim Handlers are highly experienced and specialize in handling specific types of claims.

- Claim handlers are able to devote time and attention to their particular areas of expertise, which results in consistency of handling, timely resolution and favorable outcome for the claim.
- Property Catastrophe teams are trained and ready for immediate deployment for prompt response to catastrophe claims.
- Our product liability claim managers and handlers are currently going through a comprehensive certification process and have an average of 13 years of experience.

2. Our Cost Management programs can save you money.

- CNA has many cost and case management programs designed to help manage and mitigate the overall amount of loss. In 2005, our focus on medically-approved Return to Work program returned 95 percent of all injured workers back to work within 90 days, saving substantial claim dollars and improving productivity for our policyholders.
- In our relationship with Concentra, our policyholders have saved \$302 million in 2005 through the use of their PPO network and the full array of other cost-management programs.
- CNA Legal Services concentrates on controlling expenses and best outcomes. Utilization of CNA staff counsel resulted in legal fees 25 to 30 percent lower than outside counsel.
- Our state-of-the-art online budget, billing and communication system helps to manage claims and legal costs.

3. CNA gives you access to the right people and information when you need it.

- CNA Central allows your agent to access on your behalf, loss runs and payments, and where permitted by law, adjuster notes and claim details.
- Clearview Quickview, a sophisticated, user-friendly technology that provides customers access to real-time claim information, as permitted by law, is offered to both agents and policyholders. CNA Central and Clearview Quickview are easily accessible via the Internet.
- All claims are reported through a single point of entry, 877-CNA-ASAP, available 24 hours a day, 7 days a week. Once a claim is reported, it is triaged for type and complexity and directed to the appropriate area for handling.

CNA offers these advantages:

- Claim services in all 50 states
- 24/7 claim reporting
- Streamlined decision making
- Effective claim management program
- Rapid, integrated response to catastrophic property claims
- Enhanced communication with client on high-exposure claims
- Comprehensive Return to Work programs
- Choices to Work transitional work facilities in multiple states
- Automated bill payment capabilities



- International capabilities
- National Preferred Provider Networks with more than 465,000 providers and facilities in all 50 states
- Certified state-specific cost containment programs in California and Texas
- Pharmaceutical management
- Cardless Retail Pharmacy Program
- Third level review for negotiated bill reductions for non-network bills
- Chiropractic, physical therapy, dental and medical peer review

CNA Claim Services help manage the cost of loss through:

Return-to-Work Programs

- Our Choices to Work program assists with the transition of an injured worker to alternative work arrangements at one of over 200 contracted modified work facilities that meet the medical requirements of our program. This can provide lower employee replacement costs, improved productivity, and improved employee morale for our policyholders.

Case Management

- CNA has more than 100 nationally certified nurse case managers providing telephonic, field and on-site case management.
- Nurse case managers are a valuable resource in medical claims consultation. Their goal is to secure the use of timely and appropriate treatment protocols to achieve optimal outcomes for injured employees.

Customer Information Services

- Clearview Quickview is offered to allow agents and policyholders online access to a broad range of claim information as permitted by law, including adjuster notes, claim details, claim payments, new claims and loss run data.
- CNA allows your agent to access loss runs or download claim data at any time via CNA Central.

Litigation Management

- **Staff Counsel** – 36 offices in 24 states cover major metropolitan areas and handle more than 30,000 cases annually in all aspects of litigation, including automobile, general liability, negligence, workers' compensation, medical malpractice, long term care, construction defect, subrogation and products liability.
 - CNA has dedicated full-time workers' compensation attorneys in 18 states and more than 200 trial lawyers with an average of 18 years of legal experience.
- **National Panel Counsel** – Complements staff counsel for specific expertise and geographic coverage. CNA also has specialized dedicated trial counsel for areas like products liability.
- **Claims Legal Exposure Management (CLEM)** – A dedicated group of senior CNA trial lawyers working with Claims and defense counsel on all tort cases involving potential exposure over \$1 million.
- **Visibility™** – An Internet-based Litigation Management Solution Tool that is committed to state-of-the-art case management, metrics and time tracking.

Centralized Subrogation – CNA has a dedicated team of more than 60 people that generate total net recoveries in excess of \$100 million annually. Subrogation focuses on three key aspects:

- Identify subrogation opportunities
- Manage costs to recover dollars
- Improve quality of recovery operations (cycle time)