

One of the biggest selling points you have when meeting with a producer is CNA's outstanding claim services. In many situations, our ability to tell Healthcare's claim story has made the difference in winning and retaining business. So it's critical that you incorporate claim into your business conversations with producers. Unless the producer consistently works with CNA, there's a good chance that s/he isn't aware of all that we have to offer.

Do your homework

You'll feel more comfortable talking about what makes CNA's Healthcare claim services unique if you do some advance work. This could include:

- Reviewing the existing claim marketing materials such as:
 - [Healthcare Claim Management Services](#)
 - [Most common healthcare claims](#) by subsegment
 - [Claim Staff Counsel](#)
- Talking to your Healthcare claim colleagues is one of the best ways to learn about the full scope of our claim services and how our insureds/prospects benefit. If you don't have a member of the claim team who you regularly work with, reach out to the relevant [key claim contact](#) or ask your Healthcare Zone Leader to help you identify an appropriate claim contact.
- Identifying what aspect of CNA Claim would be of most interest to the prospect. For example:
 - A life sciences company would likely have less interest in our Centers of Excellence than an aging services organization or hospital would.
 - Our claim services could eliminate the need for a prospect to use a TPA or claim management service, which could create a significant cost savings for them.
 - If the incumbent carrier serves a limited geography, explain the benefits of our national perspective combined with local expertise.

Know the difference

We're not the only carrier serving the healthcare market that talks about claim excellence. When presenting CNA to a producer and/or prospect you need to focus on what CNA has and does that other carriers can't or don't replicate. Here are 10 points that can help you explain the CNA difference and write the winning quote.

1. We take a customer-centric approach to claim handling

- A fundamental tenant of our claim handling philosophy is to keep our insureds updated on claim development and our plan for claim resolution.
- We value input from the insured to help ensure that we are getting the coverage decision right.
- One size does not fit all – the type and degree of interaction with the insured is flexible and depends upon the coverage structure, claim exposure and resources warranted. For example, how we engage on a first-dollar claim may differ from how we approach an excess case where our exposure is more speculative.

2. Our claim staff averages more than 20 years of claim experience with more than a decade of that dedicated to healthcare

- They have dealt with virtually any type of claim likely to touch our insureds. That experience leads to better understanding of risk presented by each type of claim and the best strategies and experts to defend same.
- They recognize trends and are able to turn that information into opportunities for future risk mitigation, benefiting our insureds.
- Long-tenured staff makes for better claim handling and better customer relationships.
- We use our claim staff expertise and organizational structure to put significant decision-making authority at the "front line" where interaction with the customer is greatest and easiest. This leads to efficient, effective and inclusive claim resolution.

3. We speak the language of our insureds and understand their world

- CNA is unique in creating separate claim teams for each of the type of provider-insured we write.
- Specialization allows our claim professionals to understand the unique issues and needs presented by each type of insured. For example, the challenges faced by a skilled nursing facility are different than those facing an independent living facility and much different than those facing a medical device maker.
- Having dedicated expertise across the broad spectrum of CNA's insureds allows claim professionals to tap into resources and knowledge of colleagues easily and effectively so support is always only a phone call away.

4. We know the playing field

- Operating in all 50 states and Puerto Rico, we are well positioned to identify litigation trends even before they reach an insured's jurisdiction.
- Our strategy around these trends is based on our experience and knowledge of the jurisdictional environment rather than what we've heard or read.
- An insured may have dealt with only a few claims of a particular type; we've handled hundreds if not thousands, and bring that knowledge to help every insured.

5. A Strategic Claim Unit handles the most challenging claims

- An internal team of technical claim experts (no expense allocated to the insured), with a combined 60 years of medical malpractice and life science experience, partners with the adjuster and the insured on the most severe and challenging claims.
- This unit works nationally so they can leverage insights from similar cases in other states/jurisdictions to an insured's advantage.
- They deliver expertise and tested resources to help aggressively combat liability and damage models.

6. High-severity claims get special attention

- While high-severity claims are rare, they can have a dramatic impact on your client's loss history.
- We have two separate Centers of Excellence teams: Aging Services and Birth Trauma-Catastrophic Damage.
- These teams include national trial counsel with extensive experience trying and consulting on high-severity claims. We also know and have access key experts and consultants who can be "game changers" on the toughest claims.
- This resource allows us to dissect the strategies and themes often advanced by attorneys, such as defendants placing "profits over people," and counter them aggressively and effectively.

7. Our Excess Institutions Account Team provides a level of service unmatched by other carriers

- This is a resource unique to CNA.
- An account manager serves as a single point of contact for excess insureds and can be consulted at any time – even if CNA isn't directly engaged in the claim.
- An account manager can offer guidance on case valuation, reserve appropriateness and resolution strategies, leveraging vast experience and an up-to-date national perspective.

8. We take a strategic, proactive approach to claim handling

- We aggressively investigate a claim to understand it and the associated exposures. This puts us in an optimal position to establish a claim resolution strategy and reserves as well as, when appropriate, resolve claims without unnecessary delay and associated costs.
- We share meaningful information and our assessment with an insured early on, eliminating most surprises and "11th hour" changes in assessment.
- While most claims resolve short of trial (approximately 95 percent of those on which loss is paid), when we try a case, we aggressively use the right resources calculated to produce success.
- Our trial win rate is 85 percent.

9. Consistency in how we apply our coverage terms and focus on "finding coverage" for our insured means no surprises

- We look to find coverage for our insureds based on the facts and policy terms and conditions.
- We take the time to explain our view on coverage and our explanations of coverage issues are easy to understand; we don't issue boilerplate coverage letters.
- We work to eliminate uncertainty and minimize costly coverage disputes.
- Knowing how our policy responds gives insureds confidence in our coverage and can drive better outcomes since plaintiffs and co-defendants know that we'll stand by a particular position.

10. Our claim expertise goes beyond professional liability

- We have product-specific claim teams including GL, property and workers' comp. Insured's get claim expertise regardless of the type of claim they encounter.
- A single claim system facilitates claim handling continuity.
- Common claim handling practices means an insured receives coordinated services.

Senior Claim Contacts

Stuart Ringel, Vice President, Healthcare Claim (312) 822-2933

Nancy Caron, Assistant Vice President, Aging Services and Allied Healthcare Providers (312) 822-2644

Albert (Trey) Kunz, Assistant Vice President, Hospitals, Allied Facilities & Physicians and Dentists (317) 575-5284

Rochelle Prager, Director, Life Science and Excess Accounts (312) 822-4773



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