



Claims

Workers' Compensation Claims Capabilities

Setting New Standards

Your company spends a lot of time and resources developing the best talent and building a strong corporate culture. When one of your employees is injured on the job, you need a carrier that brings responsiveness and resolution to both your business and the injured employee. CNA's Workers' Compensation insurance offers coverage for medical expenses and wage replacement for employees injured in the course of employment.

Industry experience and expertise

At CNA, our best asset is our people. Our Claims professionals understand your needs and quickly respond by focusing on claim resolution, management of medical and indemnity costs, and returning the injured employee to a safe and productive work environment. Here are key differentiators that make CNA Claims best in class:

- Claims professionals average **20+ years of experience**, and have a deep understanding of your jurisdiction's Workers' Compensation trends, challenges and requirements.
- **Global scale, local focus** delivered through our international network and regional offices across the country, each with clinical resources available.
- **24/7 ease of claim reporting** online or by phone, email or fax, and timely, professional support that escalates severe claims for immediate response.
- **Data analytics and predictive models** help us reduce fraud, increase recoveries and manage claim severity.
- From intake to resolution, we provide a **customer-first approach** that adds value to your business. Customer surveys ensure we deliver on our promise to be responsive and proactive.

Innovative return-to-work strategies

CNA has put together a proactive return-to-work program that works for you, the employer, by managing the direct and indirect costs of doing business, reducing production downtime, increasing morale, improving operations and reducing Workers' Compensation fraud.

- **Medical Case Management** reduces your medical and indemnity costs. CNA's experienced medical case managers collaborate with employers, injured employees, medical providers and business partners to develop a safe and timely return-to-work plan.
- **Return-to-Work Job Bank** helps you, your employees and the professionals involved in managing a work-related injury understand what's physically involved in the job, so they can design medically appropriate solutions.
- **Choices to Work[®]** provides transitional work to employees who are injured on the job and temporarily unable to return to their assigned work. This program enables our customers to accommodate work restrictions when alternative work is not available at their facilities, and allows the injured employee to regain meaningful employment within their restrictions.



Programs to help manage medical costs

CNA offers one of the insurance industry's largest preferred medical provider networks. Our pharmacy network includes over 70,000 major, regional and independent pharmacies throughout the U.S., and our pharmacy management programs are proven to increase medical savings and lower medication usage.

- **First Script Program** – Available at the time of injury and prior to claim reporting, the First Script form can be used by injured employees at a network pharmacy of their choice for injury-related prescriptions with no out-of-pocket expenses.
- **Utilization Triggers** – These email notifications identify generic drug opportunities and multiple prescribers.
- **Rx Alerts** – This tool assists with pinpointing injured employees who are susceptible to continued, unnecessary prescription drug use.
- **RN Pharmacy Team** – When an injured employee is receiving narcotics or other drugs outside of guidelines, this team conducts early provider outreach to ensure appropriate prescribing practices.
- **Formularies** – This program identifies prescriptions that will be paid for as part of the injured employee's claim. Off-formulary prescriptions require prior authorization from the Claims professional before payment is considered.

Solutions that match your business

Our Risk Control and Claims professionals help you manage the impact that accidents and injuries can have on your corporate profits. We create effective, cost-efficient solutions, linking the expertise of specialists from Risk Control, Claims, Medical Management and Underwriting.

Our full range of products and services gives you the power to maintain a productive workplace and manage costs – without sacrificing the quality of care that your injured employees deserve. We're committed to understanding the unique complexities of your business, and we offer the flexibility to tailor solutions for you.

Superior in-house resources

- **Litigation Counsel** – This national organization is dedicated to managing litigation and developing early resolution strategies to obtain optimal results. On average, cases handled by CNA's Litigation Counsel are resolved 15% faster than outside counsel. Our dedicated lawyers, paralegals and support personnel have a winning record at trial, arbitrations and mediations.
- **Special Investigations Unit (SIU)** – This team of trained investigative and law enforcement experts works closely with CNA's Claims professionals to help identify and investigate potential fraudulent activity.
- **Recovery** – This team partners with our Workers' Compensation Claims team to investigate and protect statutory liens and credit rights, negotiate recoveries and facilitate appropriate claim case outcomes.

CNA expertise and strength

When you choose CNA, you get more than a comprehensive insurance program that meets the needs of your business. You get superior solutions and expertise backed by over 120 years of experience. We put everything we know about our business to work for yours today and beyond.

For additional tools and resources to manage your Workers' Compensation exposures and protect your business and employees, visit [cna.com](https://www.cna.com).