

# Workers' Compensation: Essential coverage for all Small Business owners.



We can show you more.®

Helping you reduce the impact of workplace injury.



SMALL BUSINESS

## When it comes to critical coverages, look to CNA.

Even in the most ideal working conditions, accidents can and will happen. Slips and falls, back strains and other on-the-job incidents can cause your employees to miss extended periods of work. At CNA, we understand the challenges you face keeping your employees safe and your bottom line healthy. That's why we offer Workers' Compensation coverage as part of our comprehensive suite of products for small businesses.

## Alternative policies are no substitute.

Some employers buy accident, health insurance or disability policies, or create employer indemnification agreements as alternatives to Workers' Compensation coverage. However, many states do not recognize these as viable substitutes.

Workers' Compensation coverage is required by law in almost every state and is designed to pay medical expenses and replace a portion of lost wages for employees who are injured on-the-job. In severe cases, it can also provide benefits to the dependents of employees who suffer a fatal on-the-job injury.

In addition to covering employee expenses, Workers' Compensation provides powerful Employer Liability coverage. In the event of an employee lawsuit claiming negligence, your policy can cover claims related to the pain and suffering of your employees and legal expenses, such as attorneys' fees.

## Rely on solutions that go beyond the policy.

CNA's Workers' Compensation coverage is more than just a policy. It's a comprehensive solution that also includes complimentary risk control programs and best-in-class claim support.

Our experienced underwriting, risk control and claim professionals have decades of experience working directly with small businesses. We provide 'Medical Bill Review', which consists of verifying the accuracy of charges, including possible bill duplication and reconciling bills to the amount provided by state fee schedules, where available. And with our flexible billing plans, we make it easier than ever to manage cash flow and minimize the guesswork of insurance costs — all so you can move your business forward.



### Partner with our risk control professionals and minimize exposures.

At CNA, our risk control team works directly with you and your small business to identify emerging exposures and help make your workplace safer. Our risk control consultants can help you build health and safety programs that keep medical expenses under control, and our School of Risk Control Excellence (SORCE®) can educate you in industry-leading loss prevention, risk management and risk transfer techniques.

With added features like SORCE® *On Demand*, you and your employees have 24/7 access to our comprehensive online library of health and safety training courses. Additionally, our Return-to-Work program can assist in reducing disability costs, maintaining employee productivity and ensuring you comply with disability-related legislation.

### Access best-in-class claim handling when you need it most.

Available 24/7, our highly experienced claim team provides a consistent and seamless experience from the moment you call. CNA claim professionals maintain internal and external certification requirements and follow a comprehensive continuing education curriculum. We provide the time and attention necessary to process your claim, resulting in a fair outcome with a timely resolution.

### Improve your cash flow with pay-as-you-go billing.

With pay-as-you-go billing, we eliminate the guesswork of insurance costs while helping you gain more control over your cash flow. Payments are based on real time payroll data, so you pay exactly what you owe each billing cycle — with no big surprises at the end of your policy term.

**For more information about Workers' Compensation coverage from CNA, talk to:**

