

Excess claim capabilities and consulting services **for healthcare organizations**



We can show you more.®

HEALTHCARE



Hospitals, health systems and other healthcare organizations that maintain their own first layer of professional liability insurance often have substantial expertise in the management of their claims. CNA's Excess Institutions account team can help maximize that expertise and provide additional resources to assist in resolving complex healthcare claims.

A trusted advisor

When a healthcare organization selects CNA as its professional liability excess carrier, an account consultant serves as one point of contact, coordinating the spectrum of resources that may be available. Insureds are encouraged to develop an ongoing relationship with their Excess Institutions account consultant to benefit from their consultant's insights and recommendations. Account consultants can also offer value-added services such as file monitoring and identifying trends, based on variables such as provider specialty, venue and injury.

A superior claim experience

Regardless of the situation, our strategy is to take a collaborative approach, working with our insureds to achieve the best possible total outcome. For our insureds, this means informed decision-making, fewer surprises and an overall smoother process.

When an insured sends a professional liability claim notice to CNA, the dedicated Excess Institutions account consultant evaluates the severity of the claim. If the matter is a claim where damages may exceed the insured's primary layer of coverage, CNA will open a file and assign a claim consultant. If the exposure is unlikely to exceed the primary coverage layer, or if the exposure can't be determined at that time, the account consultant will monitor the claim for further developments.

Account consultants in action

The Excess Institutions account consultants are a resource unique to CNA. Working with insureds, CNA's account consultants have:

- Offered recommendations on experts, possible defenses and settlement information from similar cases in a situation involving multiple amputations as a result of failure to diagnose sepsis.
- Provided insights on developing internal policies for incidents involving minors and other cases with lengthy statutes of limitations.
- Consulted with a hospital to help its internal claim team reserve and settle claims.
- Guided a national aging services organization, which was dissatisfied with its existing defense counsel, by providing leads on counsel familiar with the types of claims the organization was facing.
- Identified that a change in mediation venue would be more convenient for the plaintiff, who would have faced difficulty traveling to the insured hospital's home state, as well as beneficial to the insured. The new venue's more conservative view allowed the claim to be settled for a figure well below the insured's reserves.

Expert resources

One of the most critical aspects of claim management is developing a strong defense strategy. CNA can provide access to a national team of experienced and highly effective attorneys. They are highly experienced in defending the most difficult types of cases that a healthcare organization might face including:

- Brain injuries
- Elder care
- Birth injuries
- Spinal cord injuries

In addition to litigation experts, CNA can draw on the experience and knowledge of regional and national expert witnesses with specific expertise in high-severity areas such as birth trauma, infectious diseases and wound care. These experts can work with an organization's claim staff and legal counsel to optimize the defense of a claim.

A dedicated staff, decades of experience

Our Excess Institutions account team is comprised of seasoned professionals who have an average of 25 years of healthcare professional liability claim experience. These professionals can offer a national perspective to supplement an insured's knowledge of claim and litigation trends in the local jurisdiction. Insureds can count on up-to-date knowledge as ongoing training for this team addresses both healthcare technical knowledge and sophisticated, customer-centric claim management practices.

Count on CNA Claim

With a carrier like CNA, you have a trusted advisor at your side, providing customized services and the necessary resources to maximize the defense of complex healthcare claims. When it comes to excess professional liability claims ...

we can show you more.®



For more information, please visit www.cna.com/claim today.

