



Return to Peace of Mind with CNA's Return-to-Work Programs

As every employer knows, workers' compensation is a significant cost of doing business, not only in actual dollars, but in lost work days and reduced productivity. In order to help manage this risk, CNA will partner with you and your injured employee to help manage those costs while ensuring your employee returns to work safely and quickly through return-to-work programs, provider networks, medical bill review, vocational and case management intervention, litigation management and fraud investigations — just to name a few.

Four Key Items

In the attached CNA Workers' Compensation Claim Kit, you will find comprehensive materials to help you achieve the best outcome for you and your employee when an injury occurs at work. Start by taking a look at a few key areas covered in our kit:

Timely Notice of Loss

Prompt reporting of workers' compensation claims makes more of a difference than you think. Contacting CNA's Claim Department within 24 hours of an incident could save your company both direct and indirect costs. Indirect costs — such as employee overtime and the hours spent investigating an accident — can be as much as five times more than those direct costs. That can add up quickly when you delay filing a claim. Find our Timely Notice of Loss Calculator at www.cna.com/returntowork. Scroll down and click on CNA's Timely Notice of Loss Calculator.

Workers' Compensation Provider Network

Your participation helps set the stage for providing workers injured on the job with quality healthcare and controlling employer costs associated with work-related injuries. The advantages of utilizing a preferred provider network are many: easier and quicker access to quality medical care, a strong focus on medical and disability management, and a shared commitment to helping control costs. You can find an in-network medical provider at www.cna.com/claim. Click on Workers' Compensation Medical Provider Networks link under Additional Claim Resources.

Transitional Work

One part of an effective return-to-work program is offering transitional work within the injured employee's capabilities while they heal from their injuries. Studies have shown employees benefit financially and mentally by being actively employed during their recovery. Further, your company can also reduce your indirect costs, including lost production, employee overtime and training replacement workers. See our Transitional Work Savings Calculator at www.cna.com/returntowork.

Return to Work Job Bank

You will also want to use the Return to Work Job Bank to design medically appropriate work solutions. These Job Banks offer comprehensive, industry-specific job descriptions, enabling you, your employees and their medical provider to understand what is physically involved in the job. Working with the medical provider, you can design appropriate solutions that may help minimize the number of days an employee is away from work as a result of an injury. See our Return to Work Job Bank at www.cna.com/returntowork. Select the Return to Work Job Bank by clicking on the "Additional Information" link under the Resource Library.

Understanding the Medicare, Medicaid and SCHIP Extension Act of 2007

CNA believes we are more than your underwriting and risk management provider. Our ongoing customer service, technical support and consultative services allow us to be your long-term partner for a variety of business needs, including helping you navigate the Medicare, Medicaid and SCHIP Extension Act of 2007 (MMSEA) and its Section 111, entitled "Medicare Secondary Payer (MSP) Mandatory Reporting."

We've prepared a document that clarifies the most important aspects of the MMSEA as they relate to nongroup health plans,

identifies areas where businesses can expect significant impact, and describes appropriate strategic responses your company may wish to consider. It can be found on CNA's Claim page: www.cna.com/claim, scroll down and click on **Understanding the Medicare, Medicaid and SCHIP Extension Act of 2007 (PDF)**.

Detailed information posted by the Centers for Medicare & Medicaid Services (CMS) can also be found at: www.cms.hhs.gov/home/medicare.asp or www.cms.hhs.gov/MandatoryInsRep.

CNA ASAP

Available 24 hours a day, seven days a week, Claim professionals are standing by:

To report a claim:

Toll Free 877-CNA-ASAP (262-2727)

Fax 800-953-7389

E-mail LossReport@CNAASAP.com

Web www.CNA.com/claim

To report a Small Business claim:

Toll Free 833-FNOL-CNA (366-5262)

Fax 877-291-2019

E-mail ReportClaim@FNOLCNA.com

Web www.FNOLCNA.com

Please Be Prepared to Answer the Following Questions When Calling CNA Claim Reporting:

Basic Facts

- Employer Name
- Policy Number
- Claim Type (Medical only, Lost Time, Record Purposes only)
- Date and Time of Accident
- Employer Address
- Location of Accident

Employee Information

- Name
- Date of Birth
- Social Security Number
- Address
- Home Phone
- Business Phone
- Gender, Marital Status

Employment Information

- Job Title
- Date of Hire
- Employment Status (part-time, full-time)
- State of Hire
- Supervisor's Name
- Supervisor's Phone
- Employee's Department
- Rate of Pay
- Pay Schedule (weekly, bi-weekly, monthly)
- Hours Worked per Day, Days Worked per Week
- Annual Salary
- Shift Start and End
- Date Employer Notified of Injury
- Any Lost Time from Work Beyond Normal Shift

- Last Date Worked
- Date Returned to Work
- Amount Paid for Time Off Work
- Accident/Injury Information
- What Was the Employee Doing When the Injury/Illness Occurred?
- How Did the Injury Happen?
- What Type of Equipment – Chemicals – Materials Were in Use?
- Were Safeguards or Safety Equipment Provided?
- If So, Were They Used?
- What Type of Injury Occurred?
- What is the Information for the Employee's Physician?
- What is the Information for Witnesses?

Lost Time Information

Workers' Compensation CNA Claim Medical Management

CNA Medical Management Helps You Provide Injury Management Solutions and Access to Local, Preferred Medical Providers

How to Find the RIGHT Doctor Before an Accident Occurs

CNA works with you in responding quickly when one of your employees is injured at work. And giving you access to the Network Provider Locator Tool enables us to support you **before an accident occurs** by helping your employees locate qualified, preferred medical providers in your area. Preferred providers deliver quality, cost-effective care; and understand your occupational injuries, as well as the importance of your employees remaining on the job or returning to work as soon as medically appropriate.

That's why establishing relationships and collaborating with these providers enables you to better manage your business needs and overall costs while obtaining medical care for your employees. Preferred providers can treat an injury earlier to support an enhanced recovery process, and assist in reducing downtime and lost productivity. To locate a preferred provider, visit www.cna.com/claim and click on Workers' Compensation Medical Provider Networks under the Additional Claim Resources section.

Cost Savings on Prescriptions

Discounted prescriptions for work-related injuries and illnesses are available through First ScriptSM at over 60,000 retail pharmacy locations and include many major retail and grocery chains and most local independent pharmacies. To find a participating pharmacy in your area, go to the First Script Pharmacy Locator at www.coventrywcs.com. Click on the tab for PBM & DME and then select the First Script dropdown tab. At the bottom of the page, click on "Enter First Script's Pharmacy Locator" to find a participating pharmacy in your area. You can also call the First Script Customer Service Center at **888-333-6741** or e-mail us at cna@cvty.com.

Eligible injured workers will be enrolled in the pharmacy benefit card program. The pharmacy benefit card identifies that the prescription is for a work-related injury or illness and that your Workers' Compensation carrier is CNA, a subscriber to the First Script Retail Network Pharmacy Program. The injured worker must have this benefit card when he or she visits a First Script network pharmacy. Your CNA claim specialist or case manager can also arrange for home delivery of medications when they are needed on a long-term basis.

Medical Supplies and Equipment

CNA also provides durable medical equipment and ancillary services primarily through DMEplus.SM DMEplus coordinates all arrangements for services, equipment and supplies while ensuring the injured worker receives immediate, personal service.

Convenient Scheduling of Discounted MRIs, CT Scans and EMGs

Our preferred network of radiology facilities offers greater savings for these services. If the treating physician has ordered a diagnostic test, your CNA claim representative or case manager can arrange to have the injured worker get an MRI, CT or EMG at a preferred radiology network facility close to work or home.

Here are other ways that CNA can help reduce your claim costs

- Medical Bill Review consists of verifying the accuracy of charges including possible bill duplication, and reconciling bills to the amount provided by state fee schedules, where available. CNA automatically uses these programs to help reduce the costs of your claim in accordance with jurisdictional guidelines.
- Physical Therapy and Chiropractic Reviews consist of reviewing treatment plans to determine if treatment is medically necessary, reasonable and related to the covered injury or illness.
- Dental Review consists of reviewing dental reports, x-rays and bills. We take it a step further by providing peer expert reviews and offering independent dental examinations, if necessary, to determine if treatment is necessary, reasonable and related to the covered injury or illness.

Comprehensive Return-to-Work Resources

The 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 that may help minimize the number of days an employee is away from work as a result of an injury. This online tool provides you with comprehensive job descriptions, enabling providers to help your employees remain on the job, or return to work as soon as medically appropriate after an injury occurs, with medically approved return-to-work options. To access the job bank, go to www.cna.com/returntowork and click on the "Additional Information" link under the Resource Library.

The Choices to Work[®] program places injured workers in alternative work positions when you can't accommodate temporary work restrictions at your facilities. Most providers agree that patients heal faster and more completely if they're able to become active as soon as medically possible after an injury.

Ideally, you already have a return-to-work plan in place with written job descriptions and available accommodations when one of your employees becomes injured and is not able to work within the physical requirements of the current job. The Return to Work Job Bank and the Choices to Work[®] program are available to help you, your employees and all professionals involved in responding to a work-related injury focus on work ability instead of disability so your employee can be as productive as possible throughout the healing period.

Workers' Compensation CNA Case Management

Setting New Standards Reducing the Length and Cost of Disability

At CNA, we understand that returning injured workers to a healthy, productive lifestyle is critically important to them. That's why we provide support at the onset of an injury with a highly experienced case manager who interacts with the injured worker, health care providers, claim representatives and employer to expedite the injury management and recovery process.

The CNA Case Management team is a national organization staffed by case managers located across the country. Our case managers are required to be registered nurses or Masters-level vocational rehabilitation counselors. In addition to five or more years of experience in occupational injury management, they are also nationally certified in one of the case management specialties. Many of the case managers are physically based in the claim unit, making it easier for them to work with the claim specialist as a team.

CNA has the tools and capabilities to manage a full range of medical and disability situations — from matching injuries to an appropriate treatment plan, to planning long-term care for seriously injured workers. Our Case Management Desktop System allows our case managers to spend more of their time managing medical care and less time on administrative tasks. The CNA approach to case management fosters rapport, which helps demystify the medical claim process and helps facilitate timely return to work.

A highly trained assignment screener reviews lost-time and selected medical-only claims to determine if a case manager can add value to the claim by innovative and appropriate intervention. When necessary, the screener consults with the claim consultant to make sure there is collaboration and consensus about the recommended approach for case management intervention.

Within 24 hours of determining that **Medical Case Management** may benefit a claim, the case manager and adjuster will determine who should next contact the injured worker, treating physician and the employer. The case manager will maintain contact with the appropriate individuals to help bring medical management expertise and guidance to support the recovery process.

Vocational Case Management eases the transition for the injured employee to a new position with services ranging from skill assessments to wage loss evaluations, to job accommodations and **Choices to Work**.®

Where available, the **Choices to Work**® program provides an alternative work network if the employer can't provide modified duty work to accommodate the injured worker's temporary or permanent medical restrictions, based on the physical requirements of the employee's job.

Utilization Review determines if hospital stays and surgeries are necessary and appropriate.

Assessments of future health care and treatment are available through the **Life Care Planning** program.

Medical Claims Consulting provides specialized reviews to help evaluate past, current or projected medical treatment plans for appropriateness and causal relationship to the injury, in addition to assessing likely level(s) of disability associated with the injury.

CNA's Case Management organization takes a fresh approach to managing medical and disability costs – we do what makes sense for injured workers and employers. A continuous focus on efficiency and effectiveness allows CNA Case Management to deliver effective results that lower costs.

The Assignment Screening Process Provides Cost Savings Through Early Intervention

When CNA is first notified that you have a loss, a highly trained screener reviews the claim to determine if assigning a case manager will be beneficial (e.g., claims with lost time, select medical-only claims and complex drug treatment plans). Screening losses early and periodically throughout the life of a claim helps provide direction for the most effective treatment path, and aids in eliminating unnecessary or inappropriate treatment recommendations. Reaching injured workers right from the start helps them as much as it helps you.

Medical Case Management Reduces Your Medical and Indemnity Costs

Upon determining that Medical Case Management can benefit your claim, the assigned case manager will begin to make the appropriate contacts as agreed in the discussion with the claim adjuster. Throughout the period of case management involvement, the case manager will maintain contact with the injured worker, treating physician and you – the employer. The case manager will determine if it's best to manage the case over the phone or face-to-face at the job site, the doctor's office or the injured worker's home. It is also the case manager's responsibility to work closely with the physician to develop a treatment plan that will get your injured worker back to work as soon as possible.

Vocational Services Help Injured Workers Return to Productive Employment

When your injured worker cannot return to the job they had before the injury or illness, vocational case management services ease the transition to a new position. A full range of services is offered, including transferable skill assessments, evaluation and testing, wage loss evaluations, labor market surveys and job placement. Return-to-work programs include job analysis and modification, job accommodation, Choices to Work® and the Return to Work Job Bank.

Utilization Review Determines If Hospital Stays and Surgeries are Necessary

In certain states, when your injured worker is in the hospital, scheduled to be hospitalized or have surgery, the claim will be evaluated by one of CNA's case managers or one of our preferred Case Management vendors. They will examine the appropriateness of any treatment.

Comprehensive Return-to-Work Resources

The 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 that may help minimize the number of days an employee is away from work as a result of an injury. This online tool provides you with comprehensive job descriptions, enabling providers to help your employees remain on the job, or return to work as soon as medically appropriate after an injury occurs, with medically approved return-to-work options. To access the job bank go to www.cna.com/returntowork, scroll down and click on the "Additional Information" link under the Resource Library.

The Choices to Work® return-to-work program places injured workers in alternative work positions when you can't accommodate temporary work restrictions at your facilities. Most providers agree that patients heal faster and more completely if they're able to become active as soon as medically possible after an injury.

Ideally, you already have a return-to-work plan in place with written job descriptions and available accommodations when one of your employees becomes injured and is not able to work within the physical requirements of the current job. The Return to Work Job Bank and Choices to Work® program are available to help you, your employees and all professionals involved in responding to a work-related injury, focus on work **ability** instead of disability so your employee can be as productive as possible throughout the healing period.

Ask your agent, case manager or claim specialist about CNA's innovative Case Management programs. If you haven't established alternative duty jobs yet, we encourage you do so now before an injury occurs.

Workers' Compensation An Employer's Guide to Reporting a Job-Related Illness or Injury

CNA is Serious About Return to Work

CNA has put together a proactive return-to-work program that works for you and your employees.

A proactive return-to-work program works for you, the employer, by:

- Managing the direct and indirect costs of doing business
- Reducing production downtime
- Increasing morale, improving operations
- Reducing Workers' Compensation fraud

By following the advice in this booklet, you can help your injured employees get back to the activities they enjoy, like their hobbies, spending time with their families, and getting back to being fully productive in their jobs.

Before an Accident Happens

Ideally, you already have a return-to-work plan in place with written job descriptions and available accommodations when one of your employees becomes injured and is not able to work within the physical requirements of the current job.

The 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 that may help minimize the number of days an employee is away from work as a result of an injury. This online tool provides you with comprehensive job descriptions, enabling providers to help your employees remain on the job, or return to work as soon as medically appropriate after an injury occurs, with medically approved return-to-work options. To access the job bank, go to www.cna.com/returntowork.

The Return to Work Job Bank helps you, your employees and all professionals involved in responding to a work-related injury focus on work ability instead of disability so your employee can be as productive as possible throughout the healing period.

Before an Injury Happens

Guidelines for reporting accidents need to be explained to each employee at the time of hire. An open dialogue about the Workers' Compensation process will help you manage your costs associated with injuries.

Frequently Asked Questions

The following is a list of questions most commonly asked by injured workers. It is most effective if the answers to these questions are provided at the time of hire.

- To whom do I report my illness or injury?
- What does "reporting" an illness or injury mean?
- Do I report any illness or injury, no matter how minor?
- Do I need to report the illness or injury directly to the insurance company?
- How soon after an illness or injury should I report it?
- Are there special forms that need to be completed?
- Do I need to report who was with me, if anyone, at the time of an accident?
- After the accident is reported, what can I expect?
- What are the benefits for Workers' Compensation in my state?
- How will my medical bills related to the injury get paid?
- Do I have responsibility for anything when I get hurt on the job?
- What will happen to my wages if I have to miss time from work because of my illness or injury?
- Will you help me return to work as soon as I can if I get hurt on the job?
- Will I need an attorney?

When an Injury Happens

It is important to notify CNA of an accident or injury the same day you become aware of it.

- Complete the first report of injury as thoroughly as you can.
- Provide as much detail as possible.
- Report all losses regardless of whether you believe they are job-related or not. You can voice your opinions or concerns regarding any claim directly to the CNA Claim representative once the claim has been reported.
- Notify CNA with the information contained on the first report of injury. You can fax 800-953-7389, call toll free 877-CNA-ASAP (877-262-2727), email: lossreport@cnaasap.com, or report the claim online at www.cna.com/claim and click on **Report a Claim**.
- Advise CNA about your willingness to support return-to-work efforts, and let us know if you have written job descriptions so we can quickly work with you, the provider and the employee to find appropriate work during the period of healing. If you need help developing job descriptions, access the Return to Work Job Bank at www.cna.com/returntowork, scroll down and click on **CNA's Return to Work / Stay at Work Program**.

- Know where preferred providers are in your locations so you can provide accurate information to your employees to help them quickly find the right provider. To locate a preferred provider, visit www.cna.com/claim and scroll down to Workers' Compensation Medical Provider Networks.

After the Report of Injury Has Been Filed

Allow your CNA Claim representative and case manager to assist you in identifying jobs that provide alternatives to your regular job descriptions without sacrificing your business needs. This will enable you and your employee to reduce the number of days lost from work. The team is experienced in working with providers to help match job functions and activities with specified restrictions. Remember to involve your employee in this process, too. If you need help developing job descriptions, access the Return to Work Job Bank at www.cna.com/returntowork.

To locate a preferred provider or facility within your geographic area, visit www.cna.com/claim and scroll down to Workers' Compensation Medical Provider Networks. click on Find a Provider.

Your concern and attention can help your injured workers maintain a positive attitude regarding their return to work and recovery.

Early Reporting Can Reduce the Cost of the Claim

Timely communication among all parties helps you and your injured employee understand what to expect of the claim process. It also helps everyone understand the benefits available under your state's Workers' Compensation laws.

Where allowed by the state, you, your employee, and CNA can take advantage of qualified medical providers in previously arranged medical networks. These providers are focused on appropriate treatment of work-related injuries and know how to work with you and your employee to help the employee return to work as soon as medically reasonable.

The CNA Claim representative and case manager can work more closely with the physician providing care so that your injured employee has a recovery plan tailored to the employee's needs, the job and your business.

Our injured employee gets involved in the recovery process, giving him/her confidence and a sense of control over what is happening and developing an understanding of the recovery goals.

Workers' Compensation An Employee's Guide to Reporting a Job-Related Illness or Injury

The CNA return-to-work philosophy is focused on helping make your recovery a smooth one. We want to see you return to the activities you enjoy – your hobbies, spending time with your family and your job.

This guide is provided to help you report a job-related illness or injury, give you information on Workers' Compensation, and to make you aware of any compensation to which you might be entitled.

Have You Wondered What Would Happen If You Were Hurt on the Job?

Work-related illnesses and accidents do happen, no matter how careful we are. If you are hurt at work, do you know what to do? How the medical bills will be paid? How you will be paid if you lose time from work while you get well?

Don't Worry

Your employer has a comprehensive Workers' Compensation benefit program with one of the largest companies in the country – CNA.

Here's How CNA Can Help You

By selecting CNA, your employer has given you a team of experienced and caring professionals who want to work with you and your doctors to help you get well. They will answer your questions to help you understand what to expect and make sure you get the Workers' Compensation benefits that you're entitled to under the policy and laws of your state.

Your employer and CNA want you to know what to expect if you are hurt on the job, so that you don't have to worry about anything other than getting well.

How Do I Know I'm Covered?

"I don't remember filling out an application or paying a fee." Most states determine which employers are required to provide Workers' Compensation insurance coverage. You don't have to fill out any application or pay anything for the benefits. If you are injured on the job, tell your employer – that's all you have to do.

What Is Covered?

What benefits are provided once I'm hurt? Most work-related illnesses or injuries are covered by Workers' Compensation insurance. Nearly all states provide the following:

Payment of medical bills and rehabilitation services

- Medical bills you incur as a result of a work-related illness or injury are paid directly to the medical provider by your employer or CNA.
- Medical expenses including emergency treatment, follow-up doctor visits, prescribed medication, lab tests, hospital expenses, physical therapy, prosthetic devices and virtually any other related health care treatments.
- Most states also allow some reimbursement for your expenses getting to and from treatment for work-related illnesses or injuries.

Sometimes serious illnesses or injuries require rehabilitative therapy or services. This may mean being trained for another job because your illness or injury won't allow you to return to the job you had at the time of the accident or injury. Workers' Compensation insurance in most states, provides coverage for these services. Your employer and CNA Claim representative will be there to explain what to expect and to help guide you through the process.

You don't have to pay a deductible or make any co-payments under this benefit. If you ever get a bill from one of your medical providers for treatment related to a workers' compensation injury, just tell your employer or your CNA Claim representative. Your CNA Claim representative will work it out directly with the medical provider. They will then let you know what was done so you won't have to worry. The job of CNA is to take care of the bills that are related to helping you get well. Your job is to get well as soon as you can.

Payment of Wage and Disability Benefits

Each state sets the amount of disability benefits you can collect if your normal paycheck stops after you're injured on the job. Most state laws also specify a "waiting period" (a period of time, usually in days, that an injured worker must be continuously away from work following a work-related injury before the injured worker may collect this benefit).

Your CNA Claim representative will explain the benefits you are entitled to as a result of your workers' compensation injury.

Payment of Permanent Disability or Death Benefits

Depending upon the law in your state, you may be entitled to collect additional Workers' Compensation benefits if your illness or injury results in a permanent disability. Your CNA Claim representative will work with you and your medical provider to determine what, if any, permanent disability has resulted from a work-related illness or injury and will pay any additional benefits to which you're entitled.

Should your work-related illness or injury result in your death, most states also specify Workers' Compensation benefits be paid to your surviving spouse or dependents. Your CNA Claim representative will explain these benefits to your surviving spouse or dependents and will work with them to make certain benefits are paid.

When Do I Get Paid?

Reporting the Accident is the key to beginning the benefit process. Since Workers' Compensation benefits only apply for work-related illnesses or injuries, you must tell your employer if you get hurt on the job as soon as you know you've been injured or have become ill. You need to get timely and appropriate medical care.

Your employer and CNA Claim representative also want to work with you to help you return to work as soon as possible. Early notice of your work-related illness or injury means that they can begin working with you and your medical provider to help make that happen. They also want to make certain you understand what Workers' Compensation benefits are available to you so you won't worry about anything – other than getting well.

The longer you wait to report a work-related illness or injury, the more difficult it is for CNA to establish if you are entitled to Workers' Compensation benefits. Late reporting may result in a delay in determining your benefit eligibility.

Who Do I Tell if I Have a Work-Related Illness or Injury?

You are responsible for reporting any work-related illness or injury to your supervisor or manager as soon as possible following your first awareness of the illness or injury. If you are unable to make the report because your illness or injury requires that you seek immediate medical care, you should contact your employer as soon as your medical care has been rendered.

What Do I Need to Tell My Supervisor When I'm Reporting a Work-Related Accident or Injury?

You should try to remember all the facts that led to your illness or injury. Here are some tips:

- Know when you first became aware of the illness or injury. You should note the date, time and location of the incident.
- Know what you were doing when the illness or injury happened. Be as specific as possible.
- Be specific about any and all part(s) of your body that are involved.
- Write down or tell your supervisor the names of anyone who was with you at the time your illness or injury occurred, or anyone who may have seen what happened.
- If you've received any medical treatment, tell your supervisor the name, address and phone number of the doctor or health care facility.
- Tell your supervisor if your doctor placed any limitations on what you can do at work as a result of your illness or injury.

Who Do I Call When I Have Questions or Concerns?

If you ever have questions or concerns about your medical condition, speed of recovery or treatment plan, you need to contact your treating doctor.

If you have questions about your Workers' Compensation claim or the payment of any of your benefits, call your CNA Claim representative or any member of your CNA Claim team who's working with you.

Workers' Compensation Business Solutions and Services

It's necessary to provide your employees with Workers' Compensation insurance to protect them if they are injured or become ill as a result of their work. You want to provide your employees with the benefits they are entitled to, yet you may be concerned with the costs, and how the costs impact your business.

Workers' Compensation is one of the most significant costs of doing business – costs that can and must be managed just as any other part of your business. Specific underlying forces drive Workers' Compensation costs – medical care, changing workplace and workers, loss reporting, litigation and deliberate fraud.

Workplace, Workers

While the number of claims may be going down, the amounts paid to injured workers is growing at a faster rate than the medical cost per injury.

Work-related illness such as repetitive motion, Carpal Tunnel Syndrome (CTS) and cumulative trauma continue to be the leading loss types.

Loss Reporting

Timely reporting of claims directly influences the outcome and cost. As the length of time between injury and notice increases, the costs of the claim go up because injured workers may miss the opportunity to coordinate their treatment with a qualified case manager or a provider familiar with occupational injuries.

Delivering Business Solutions

At CNA, we take the time to understand your critical Workers' Compensation issues; we work with you, your employees, and medical providers to:

- Promote workplace safety and control risk
- To improve medical outcomes for injured workers
- Facilitate early return to work
- Prevent fraud
- Assist organizations, recognize their business opportunities and responsibilities to help manage workers' compensation costs By linking our Risk Control, Claim, Cost Management and Underwriting services, we focus our extensive customer knowledge, creative strategies and technical expertise to deliver business solutions that go beyond insurance solutions.

Customer Knowledge

We deliver the advantage of the CNA commitment to understand your industry and business. Through constant communication and analysis, our dedicated teams of industry experts continually expand their knowledge about your industry-specific issues and needs. This helps us provide better products and services to meet those needs.

Technical Expertise

We access a dynamic, broad-based portfolio of products and services from across CNA. Our technical expertise complements our customer-focused service skills.

- **CNA Risk Control** delivers industry-specific business solutions. We identify causes of loss by evaluating organizational and environmental issues that directly or indirectly contribute to loss. We tailor a service plan to assist you in preventing losses and controlling costs.
- **CNA Claim Service** delivers cost-effective claim management plans. Fast and efficient, dedicated service teams – including claim specialists, case managers, fraud investigators and subrogation specialists – who understand your business objectives. They contact injured workers quickly, giving them and you a clear understanding of what to expect and deliver on their promises.
- **CNA Underwriting** delivers industry-specific attention and offers products that are highly competitive in price and coverage.

Solutions That Match Your Business

Our Risk Control and Claim professionals will help you control the impact that accidents and injuries can have on your corporate profits.

We'll create effective, cost-efficient solutions, linking the expertise of specialists from Risk Control, Claim, Medical Management and Underwriting. Our full range of products and services will give you the power to maintain a productive workplace and manage costs – without sacrificing the quality of care that your injured employees deserve.

CNA is prepared to help your business manage Workers' Compensation. We're committed to understanding the unique complexities of your business and offer the flexibility to tailor solutions for you.

Claim Services

- Designated claim representatives
- Case managers
- Medical cost management program
- Disability management
- Litigation management
- Large claim reviews
- Preferred medical provider selection and use, where available
- Special claim handling instructions
- Subrogation specialists
- CNA Special Investigations Unit

Industry-Specific Business Solutions & Tailored Service

Risk Protection

- Guaranteed cost
- Dividend and retention plans
- Loss sensitive plans
- Deductible plans
- Tailored coverage

CNA tailored products and technical expertise that are aligned to meet your Workers' Compensation challenges.

Risk Control

- Designated risk control professionals
- Onsite consultation
- Loss driver analysis
- Hazard identification and control
- Regulatory compliance
- Accident investigation
- Safety program review and assessment
- Ergonomics
- Industrial-Hygiene

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 the expertise and service of a company that has been providing superior insurance products and service for over 100 years.

We put everything we know about our business to work for your business today and into the future!

Find out more about how CNA can help you meet your Workers' Compensation challenges. Contact your independent agent today.

For more information, visit cna.com/riskcontrol.