

Claim Success Stories

Property Claim Gets Dentist Fired Up About **CNA's Dental Recovery Program**



**"CNA has a gem of a policy."
Dr. Barry Saltz, D.D.S., P.A.**

After successfully practicing dentistry for 28 years, the last thing Dr. Barry Saltz, D.D.S., P.A., expected was a midnight call about a fire. But, when he and his wife arrived at the building his father built in 1974, a two-alarm blaze rocked him to the core. "We could not believe what had happened," recalled Dr. Saltz. "Thus began an odyssey of trying to make order from chaos on almost every level of complexity ... a true nightmare."

Fortunately, CNA's property general claim adjuster, and the RMC Group LLC, a restoration management and reconstruction company, quickly responded to implement CNA's Dental Recovery Program. According to Dr. Saltz, "They stepped up to the plate and helped me put my life back together. Although there is still a long way to go, I feel we are definitely on the right track."

But that's not what Dr. Saltz heard from colleagues and friends immediately after the fire. The directive was to get a public adjuster to help navigate dealing with his carrier. Dr. Saltz said he was ready to "deal with the big, bad insurance companies my peers told me about, but none of these friends had CNA coverage."

"Then the CNA adjuster called, and I told him I had tentatively signed paperwork with a public adjuster. I also shared my history of having a CNA policy through the Professional Protector Plan® for Dentists since my practice inception in 1984; that as a past president of the Maine Dental Association (MDA) we endorsed the Professional Protector Plan program as long as I could remember; and the MDA Council on Insurance recommended re-endorsement of the policy for association members to the MDA Executive Board, which was then approved. CNA's adjuster calmly asked that I give him a chance, adding that CNA didn't work the way other carriers did. His kind, sincere demeanor resulted in my canceling the other agreement, and I never looked back."

Since then, Dr. Saltz, the CNA adjuster, and Bill Sutter, President and CEO of the RMC Group LLC, and his team, have been in constant communication. According to Dr. Saltz, "CNA's adjuster has been especially calming and reassuring. As I have told the group, I feel as though I have the A team, and I have made life-long friends."

"CNA's dental recovery program is unique to the competition in many ways," explained Dr. Saltz. "Since the fire, I have discussed the policy value with colleagues nationwide, and many of them have already changed carriers to CNA. Frankly, CNA is probably known more for its malpractice coverage because there is a greater likelihood for that type of claim than a disaster occurring. However, after going through my experience and listening to the poor treatment of colleagues by other carriers, I believe CNA has a marketplace for dentists. It wasn't until after the fire that I recognized what sets CNA apart from other insurers. You have a gem of a policy."

Bill Sutter has stated the RMC Group LLC is proud to partner with CNA on this progressive approach to dental claims. According to Bill, "We believe this is the only program of its kind specifically designed to respond to dental policyholders and provide a full-service, one-stop approach that brings value and professional service to both the insurer and the insured."

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The two primary objectives of CNA's dental recovery program are to retain the dentist's patients, and minimize the loss of business income and extra expense exposure. CNA assists the insured by quickly locating a building as a temporary dental facility and securing a lease agreement. The program sets a timeframe of approximately 30 days to outfit the facility with any building modifications and installation of temporary equipment to resume full day-to-day operations. Certain property losses (e.g., fire, smoke, water, etc.) may not require the relocation program if repairs can be completed in an expedited fashion.

CNA's insured, Dr. Saltz, sums it up this way, "Thank you for the wonderful service I am getting from CNA. My goal is to leverage my dental organizational history and insights to help bring more dentists to your company."

CNA's dental program is administered nationally by the Professional Protector Plan® for Dentists. By taking a team approach and listening to agents, partners and dentists, CNA and the Professional Protector Plan® for Dentists acknowledged the need for a program to assist insureds at a time of crisis. That's when Todd Klingaman, Director of General Adjusters for CNA's Property Large Loss Organization, began work on the dental recovery program.

Dr. Saltz is one example of the positive results of the partnership between CNA and the Professional Protector Plan® for Dentists.



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