



Claim

Unbundled Claim Oversight

As a global carrier, CNA measures success by the long-term business relationships we create and maintain. When CNA insureds want the portability and flexibility of an unbundled claim-handling arrangement that includes a Third-Party Administrator (TPA), we work with them to create a program that meets their needs, is backed by CNA's reputation and claim discipline, and adds value to their business.

CNA's Unbundled Claim Oversight program provides an extra set of eyes on complex coverage, severity and catastrophic losses on TPA-handled claims – which helps CNA and the TPA mitigate the loss experience and resolve claims quickly and efficiently.

Our Focus:

CNA's first priority is providing value to insureds. We take a proactive approach with TPAs, intervening at defined intervals to more effectively manage the cost and outcome of claims.

- Management of severity files with exposures that could exceed insured retentions and still impact their experience ratings
- Resolution of claims; where the claim can't be settled due to jurisdictional requirements or the injured party's disinterest in resolution, we seek to mitigate exposure to our insured
- We are committed to holding TPAs accountable to obtain the best outcome for our insureds (and their employees, where applicable)

Our Proven Approach with TPAs:

- A comprehensive TPA management strategy that uses automated capabilities to identify files that are best suited for oversight and frequent file touchpoints to ensure TPAs maintain consistent and timely review of claim status
- Develop partner relationships with the large, national TPAs; we know the TPA world and its leadership
- Consistent follow-up and touchpoints with the TPA claim professionals through roundtable discussions or frequent claim update teleconferences involving TPA leadership, defense counsel and the insured

Our Advantages:

With a combined 250 years of experience, CNA's Unbundled Claim professionals have deep expertise in the coverages we write and industries we serve. Our team is empowered to provide creative solutions and the best possible customer service experience as we partner with the TPAs who handle our customers' claims.

- CNA's Unbundled Claim Oversight team is backed by the expertise and resources of technical line of business Claim teams, in-house legal counsel, safety and Risk Control teams, and our Underwriting partners.
- CNA has a Preferred TPA panel (for use of insureds) who undergo a rigorous annual due diligence review of cyber security, compliance, financial controls and data accuracy.
- Focused by line of business (Auto, General Liability, Property, and Workers' Compensation)



Our Resources and Tools:

- Comprehensive claim-handling guidelines for both TPAs and CNA's TPA Oversight Claim professionals that meet exacting CNA standards
- Three-point quality review process:
 1. TPA claim work is reviewed by our Unbundled Directors and Claim professionals, according to CNA expectations.
 2. CNA-preferred TPAs certify annually that they have internal audit programs to review their claim professionals' work.
 3. TPA claim work is also evaluated by CNA's internal audit programs that review open and closed claims quarterly
 - TPAs then develop comprehensive action plans to address any quality deficiencies. CNA uses a quarterly audit review process to validate that quality improvements have been made and are sustained.
- Use of suppliers to help mitigate and protect our insureds' business for onsite investigations, catastrophic case management, pharmacy evaluations and independent adjusting firms, where needed

About CNA

CNA is one of the largest U.S. commercial property and casualty insurance companies. Backed by more than 120 years of experience, CNA provides a broad range of standard and specialized insurance products and services for businesses and professionals in the U.S., Canada and Europe.

For more information, contact your sales specialist or visit cna.com.