

Property

Claim Capabilities for CNA Property Policyholders



Report claims with
just one phone call to
877-CNA-ASAP
or by visiting
www.cna.com/claim

Claim support
available 24/7

Highly experienced
claim professionals
specialized in handling a
wide variety of claims

Effective and supportive claim handling that is among the strongest in the industry.

At CNA, our goal is to be a world-class claim organization setting the standards of excellence in the insurance industry. It begins with a commitment to our people, which inspires employees to exceed customer service expectations, ensuring a superior total claim outcome for our policyholders.

Consistent and seamless from claim reporting to resolution — that's the CNA approach to claim handling. Beginning with just one phone call to 877-CNA-ASAP (262-2727), available 24/7, your claim is evaluated by our highly experienced claim professionals specialized in handling specific types of claims. Our Field Service Center property adjusters have an average of 19 years of experience, and provide the time and attention necessary to process your claim, resulting in a fair outcome with a timely resolution.

Additionally, CNA claim adjusters become certified in their claim line of business by meeting predefined requirements and standards through internal certification programs and a comprehensive claim continuing education curriculum. That's one reason CNA is one of the most trusted names in commercial insurance, providing protection to more than one million businesses and professionals in the U.S. and internationally.

Property claim services.

CNA provides many specialized service areas to help make the claim process easier for our customers beginning with the initial reporting of a claim to either 877-CNA-ASAP or via www.cna.com/claim.

Express Center — Our Express Center is an efficient, operationally strong organization handling low-severity, high-frequency automobile, property, general liability and workers' compensation claims.

Independent Adjuster Program — CNA's nationwide network of service-oriented, skilled, independent adjusters meet strict competitive performance standards resulting in enhanced claim processing delivery time, improved responsiveness and personalized customer service, all at a reduced total cost to the policyholder.

Business Interruption — To improve service to our Small Business customers, a dedicated staff accountant will be available to assist our customers with the calculation of their business interruption claims. This increases the speed and accuracy of the adjustment process, resulting in policyholders getting their businesses back to normal as swiftly as possible with the least possible financial impact.

Large Loss Adjusters — Our large loss adjusters are highly experienced and well qualified to effectively handle claims with exposure of \$250,000 or more. Complex claims, including those involving losses of \$5 million or more, are expertly reviewed and managed by our executive general adjusters..



Property



We're here when
you need us.
24/7/365.

CAT Response — In order to swiftly and efficiently handle claims due to catastrophic events, CNA employs a tiered response that seamlessly integrates our Claim system with a dedicated local field response vendor to skillfully inspect our policyholder's losses and appraise property damage. It ensures we can quickly and effectively serve customers affected by a catastrophic event while providing uninterrupted service to our unaffected customers nationwide.

Property Estimating Technology — CNA utilizes state-of-the-art property loss estimating software in our Claim operations nationwide. Because this software is also used by the majority of industry contractors, our Property Claim specialists can more efficiently assess repairs to our customer's operations once a loss is reported. The result is a swift and accurate loss settlement resolution.

Subrogation/Central Recovery — At CNA, we employ a central subrogation team specifically focused on exploring the recovery of claim payments made due to the negligence of a third party — not the CNA policyholder. In 2015, this team recovered nearly \$153 million dollars. Many times our policyholders are able to recover some or all of their deductibles, helping to maintain lower insurance rates because the at-fault party pays for the loss. Our Recovery teams begin their recovery process while the claim is being handled, ensuring there is no disruption to our policyholders' claim handling.

Strength and resources you can count on for success.

With a carrier like CNA at your side, you can be confident that you are backed by a national company with more than 100 years of experience and an "A" rating for financial strength. Our experience enables us to go beyond standard claim services and provide high-quality solutions based on each policyholder's individual exposure. When it comes to providing the coverages, professional service and educational resources vital to our customers' success ... **we can show you more.®**

**For additional information on our products and services,
contact your independent agent or visit www.cna.com today.**



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