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## CNA Pro News

Okay, you now have a management or professional liability claim...a position your client may be in someday. And one where it makes sense to know what happens next, who handles which steps, what are their qualifications, and how quickly does all that occur. Since only a small percent of policies ever result in a claim being filed, it's possible that you have limited first hand experience in the claim process.

It's no surprise that well managed insurance companies understand the need to have outstanding underwriting at the front end of the coverage process and professional claim management people and processes at the other.

At CNA, your claim will be handled with the utmost professionalism in the most expedient manner. Once the Notice Intake department receives a client claim notification from your client, they assign a file number and send a letter acknowledging receipt of the matter within one business day.

The matter will then be assigned to one of our Claims Professionals, who are all licensed attorneys and have experience litigating and/or working in the specific areas of insurance that they now handle claims for. The Claims Professional will contact the insured within one business day to prepare a background investigation of the matter. In this initial phone call the insured has the opportunity to provide CNA with the details surrounding the claim.

If appropriate, the Claims Professional will then retain defense counsel. We use only use national, well recognized "Preferred Counsel" firms who are specialized in the particular coverage area and can provide your client with top notch legal services.

Then, within 30 days of getting a notice, a letter will be sent to your client, with a copy to you, addressing CNA's coverage position as well as a reminder of important policy provisions that may affect coverage.

Throughout the process, the Claims Professional will work closely with your client, and oversee the defense counsel efforts until the matter is resolved.

But before there is a claim, you should be aware of and have your clients take advantage of the free risk management services offered by CNA.

Businesses that purchase Employment Practices Liability Insurance through CNA are entitled to use a free hotline service provided by the AGOS Group. The AGOS Group provides CNA insureds with professional risk management services and provides effective information and strategies from attorneys, who are full-time AGOS employees, to prevent and manage workplace risks. The attorneys do not act as legal counsel to callers, but rather as human resource consultants. In addition, due to our long-standing relationships with many of our preferred counsel firms, some of them offer risk management advice and/or seminars at a discount for our Insureds.

For more information please visit the Risk Management section of our website [www.cnapro.com/html/riskmanagement.html](http://www.cnapro.com/html/riskmanagement.html). On this site, you and your clients can read sample employee handbooks, answers to frequently asked questions, as well as articles which can help in managing risks before they turn into claims.

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CNA Pro: 1100 Cornwall Rd, Monmouth Junction NJ 08852