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## CNA Pro News

A management or professional liability claim just came in...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 very likely 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 professionalism and in an expedient manner. In fact, our claims process makes customer service a top priority! In this paperless day and age, notice to CNA is even easier. You can send any Notice of Claim by email to [CAintake@cna.com](mailto:CAintake@cna.com). Of course we also accept Notice by mail (Notice Intake Department, 40 Wall Street, NY, NY 10005) or by fax (1-866-773-7504). Once the Notice Intake department receives a claim notification, they assign a file number and send a letter acknowledging receipt to you and your client within one business day.

The matter will then be assigned to one of our Claims Professionals. Our Claims Professionals have experience litigating and/or working in the specific areas of insurance that they now handle claims for. In fact, over 90% of our Claims Professionals are licensed attorneys and thus highly familiar with the litigation process and knowledgeable about the applicable laws.

A Claims Professional will contact the insured to prepare a background investigation of the matter, usually within one business day. 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 assign our claims to national, well recognized "Preferred Counsel" firms who specialize in the particular coverage area and can provide your client with quality legal services. During the life of the Claim, our Claims Professionals will work closely with counsel to determine the appropriate strategy to achieve resolution of the claim.

Then, within 30 days of CNA's receipt of 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.

But before there is a claim, you should be aware of and have your clients take advantage of the free risk control services offered by CNA. Businesses that purchase Employment Practices Liability Insurance through CNA receive, at no additional cost, access to H. R. Web training and the H. R. Help Line. H. R. Web Training, provided by in2vate, llc (formerly The Agos Group, LLC), provides online training and human resources tools and information to assist organizations in their efforts to manage their workplace and minimize employment-related issues and litigation risk. The H. R. Help Line is a toll-free number which policyholders can call to obtain human resources consulting advice from Jackson Lewis, LLC, a national law firm that specializes in employment law. The H.R. Help Line is serviced by attorneys who do not act as legal counsel to callers, but rather as human resources consultants, providing information regarding employment laws and risk control strategies. 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 policyholders.

Hopefully this information was useful; if you would like to speak to us, here is a list of our key Claims contacts:

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For more information, please visit the Risk Control 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 access articles and other resources which can assist in managing risks before they turn into claims.

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