

# CNA Claims

COMMITTED TO DELIVERING EXCELLENT CLAIMS SERVICE AT ALL TIMES.



## CLAIMS

At CNA, we strive to deliver excellent claims service at all times. Our distribution partners benefit, as we bring integrity and valuable industry expertise to your clients.

### PROACTIVE APPROACH TO CLAIM HANDLING

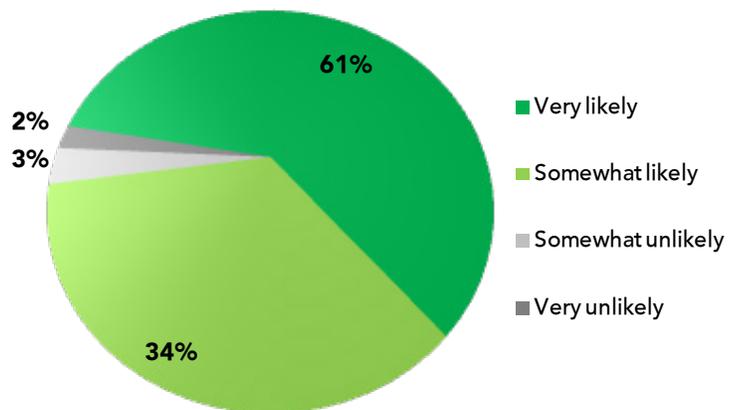
CNA recognizes that sustaining losses is a natural part of doing business. The complexity of your clients' business demands knowledgeable claim staff that can promptly resolve claims and reduce the uncertainty and stress that often accompanies a loss. We support our distribution partners by initiating contact with the relevant party within 24 hours of receipt of a claim and committing to issue a payment request within 48 hours of settling a claim. With an inventory turn over ratio of 113.2%, CNA claims professionals are efficiently closing claim files in a prompt and efficient manner.

### SUPERIOR CUSTOMER SERVICE

Over the past 3 years, CNA has hired a dedicated Marine Manager, a local Calgary Manager, and many Regional Claims professionals across the country to provide our customers with the local support they need. We are committed to matching our employees' skill sets to our customer segments to meet the evolving needs of today's market place.

We are proud to say that our Claims professionals average 16 years of relevant claim experience.

**95 % OF OUR INSURED  
RECOMMEND CNA**  
(2012 Claims Survey)



### 24/7 CLAIM SERVICE

Our claim representatives can assist in handling your clients' claims anywhere in the world, but to better serve their local needs, we have claim representation in branches across Canada. The regional approach allows us to offer higher standards of service and faster response times. Our commitment to developing powerful systems and tools has and will continue to increase efficiency with respect to all aspects of claims handling, including, but not limited to, the sharing of information with our business partners where and when required. Our centralized claim reporting function is available on a 24/7 basis.



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## SUPPORTING BUSINESS STRATEGIES

Our strong internal consultation process is such that our claim organization works closely with our underwriting, risk control, actuarial and other internal departments, resulting in the sharing of knowledge and information that can only benefit our business partners.

## REDUCING COST

We have reduced claims cost through an effective use of preferred adjusting vendors, a panel council and CNA professionals.

## PRODUCING THE BEST POSSIBLE CLAIM OUTCOME

At CNA, our goal is to investigate, evaluate and settle claims fairly and promptly and to communicate clearly with our policyholders and distribution partners. We work with you to map out strategies, make prudent decisions and achieve the best possible outcomes in the event of a claim. Our goal is to facilitate a process that resolves even complex claims in a smooth, timely and equitable manner.

## SUCCESS STORY - MARINE RECOVERY

A 3,000 ton shipment of newsprint rolls got damaged on its way from Quebec to Germany. The Carrier claimed the losses were due to heavy weather, a liability excluded under the Hague Visby Rules. The investigation determined that weather was not the cause of the loss, forcing the vessel to issue a letter of undertaking in order to secure future recovery. As a result of negotiations, a significant recovery was achieved.

## ENHANCING BUSINESS PARTNERSHIPS

CNA boasts a network of highly skilled claim professionals and legal experts. Our strong local representation has enabled us to develop effective relationships with local legal advisors, adjusters, and surveyors, as well as being intimately familiar with local business culture. This makes us a very effective team when it comes to getting the right people on the scene in a timely manner, as well as understanding the nature of a claim from the customer's perspective.

## WHAT OUR CUSTOMERS SAY ABOUT US...

*"Thank you Benoit, you are making this easy which is wonderful! Trust you know that the true test of a good insurance company is how they handle a claim when you have one so as this is our first, I am so far delighted!!!"*

*"We wanted to take the opportunity to thank you for everything you did for us. We encountered a few unexpected situations (...) but I think we can finally say "we're here"... Once again, thank you for your time, efforts and expertise. We appreciate everything you did to help us recover"*

**For more information, contact your independent insurance broker or visit [www.cnacanada.ca](http://www.cnacanada.ca).**

