

Workers' Compensation Dividend Just Announced for Participants in the AAHA Business Insurance Program

Dividend checks were mailed in early August to participants in the AAHA Business Insurance Program. The dividend reflects 3.6% of your workers' compensation premium for policies underwritten by The Hartford during August 1, 2005 and August 1, 2006. This dividend is a result of better than expected claims experience and the group buying power of AAHA members like you. We value your business and we look forward to exceeding your expectations.

Business Insurance Bonus Distribution

Business Insurance is a publication for insurance policyholders in the AAHA Business Insurance Program. This summer issue—our bonus distribution—mailed to the entire AAHA membership. To continue receiving this educational publication, check out the AAHA-recommended business insurance products and then join the program today. **Call 866-380-AAHA (2242) option 5 for an evaluation.** Or complete and return the enclosed business reply card. And don't forget to ask for your complimentary copy of "Working with Cats and Dogs Safely." This educational poster was produced from workers' compensation statistical data provided by The Hartford. Did you know that almost half (45%) of the claims at veterinary practices happened before noon? Display this poster in a location easily seen by your staff and then everyone can learn about workers' compensation claim trends. The data also tracks the experience level of injured workers at veterinary practices.

BUSINESS INSURANCE

news for you

PRODUCED BY HUB INTERNATIONAL MIDWEST LIMITED
FOR THE AAHA BUSINESS INSURANCE PROGRAM

VOLUME 3, NUMBER 2, SUMMER 2008

XactPAY WebSM Resource Launches

XactPAY WebSM is a simple, accurate, and affordable solution to workers' compensation insurance premium payments for users of QuickBooks[®] Payroll software.

Managing workers' compensation premium payments presents a challenge for many practice owners. You know how vital it is to successfully manage your cash flow. That's not always easy when you have to pay workers' compensation insurance premiums in advance, tying up vital cash. Now, The Hartford offers a service that automates workers' compensation premium

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Business Insurance
Products
Recommended by:





Coverage Spotlight: Identity Recovery Coverage

As a benefit for members who secure AAHA-recommended business property/liability coverage, identity theft recovery coverage has been provided at no cost on most policies underwritten by The Hartford. This coverage has just improved even more with six new enhancements:

1. Full-Time Employees Now Covered Too

What would happen if a key employee at your practice became a victim of identity theft? We know that you cannot afford to have key employees distracted by the nightmare of recovering credit. Employees need to be at work and focused on the job! Veterinary practice owners need to have peace of mind in the event of identity theft, whether it occurs to them directly, or to their full-time employees.

2. Help with Reimbursement for Lost Wages, Child and Elder Care

Meeting with law enforcement, creditors, financial institutions, and others to identify errors and correct records may require time away from work and family members. Your policy can help to reimburse for lost wages and the cost to provide alternate child or elder care. Reimbursement of these expenses is subject to a daily limit of \$250 and a total limit of \$5,000.

3. Mental Health Counseling

Identity theft can prove extremely stressful. Many liken the emotional impact to that felt by victims of more violent crimes. The AAHA Business Insurance Program policy provides coverage for mental health counseling. This coverage is subject to a limit of \$1,000.

4. Coverage Provided for Identity Theft Committed by a Family Member

According to the Federal Trade Commission, 9% of all victims indicate that a family member was the person responsible for misusing their personal information. Coverage has been expanded to include identity theft committed by a family member.

5. Misuse of Valid Bank Accounts or Credit Cards

According to the Federal Trade Commission, 67% of all victims said they had an existing credit card account misused and 19% said their existing checking or savings accounts were misused. The definition of “identity theft” has been expanded to include bank account or credit card misuse.

6. Identity Recovery Deductible

Now a \$250 deductible applies. Previously, identity recovery was subject to the policy deductible, which in most cases was higher than \$250.

Most other insurance carriers do not automatically include this coverage on their business owners policy. And when it is offered, it may be a separate policy or an endorsement at an additional charge. For more information or to obtain a quote for your business property/liability, call the AAHA Business Insurance Program at 866-380-AAHA (2242) option 5.

*Information provided
by The Hartford*

XactPAY Web continued from page one

calculation and payment when you run payroll, helping save time and reduce costly mistakes. No other insurance carrier can offer this opportunity through QuickBooks Payroll.

XactPAY Web is a QuickBooks Silver Certified product that alleviates the burden of manually monitoring cash flow issues associated with workers' compensation payments for policyholders in the AAHA Business Insurance Program. You can make business easier for yourself with this new cash management solution for the payment of workers' compensation premiums.

Once your electronic funds transfer (EFT) account is created, you'll receive a login and password that allows you to download and install the XactPAY Web utility on your PC. The XactPAY Web utility will automatically take the payroll information generated by your QuickBooks Payroll program and securely transmit the data to XactPAY Web. Based on that data, your workers' compensation premium is calculated and automatically withdrawn, given prior approval, from your bank account via electronic funds transfer. There is no charge for any part of this service.

Top Five Reasons to use XactPAY Web:

- 1 Eliminate hefty premium down payments.
- 2 Improve cash flow by enabling as many payment installments as there are pay periods.
- 3 Avoid finance, service, and late fees through an automated payment plan.
- 4 Minimize the potential for audit adjustments at the end of the policy term.
- 5 Help reduce costly mistakes that may result in fines for inaccurate workers' compensation computations.

Start using XactPAY Web today! It's easy—just complete and return the enclosed electronic funds transfer form. Or, just call 866-380-AAHA (2242) extension 4699.

The AAHA Business Insurance Program is not an insurance company. All coverage is placed through Hub International Midwest Limited, the AAHA-recommended insurance broker.

QuickBooks is a registered trademark and service mark of Intuit, Inc. in the United States and other countries and is displayed herein with permission. XactPAY Web is a special edition for QuickBooks users with QuickBooks. Pro/Premier/Enterprise U.S. PC Versions 2005+ software only. The purchase of a Hartford workers' compensation policy is necessary to utilize the XactPAY Web service.



QUICK TIP:

Protect Your Property and Protect Your Profit Dollar

When was the last time you reviewed your coverage limits? Are they adequate? Take a minute and examine your policies and call the AAHA Business Insurance Program at 866-380-2242 option 5 to discuss your protection and insurance limits. Don't wait until you experience a loss to discover your limits do not adequately cover your property as well as your profit dollar.

Did You Know? Flood Damage is NOT Covered by Your Business Owners Policy

A key element in your insurance portfolio is flood insurance. No matter where you live, everyone lives in a flood zone—you either live in a low, moderate, or high risk area. Flood insurance is designed to provide an alternative to disaster assistance to reduce the escalating costs of repairing damage to buildings and their contents caused by floods. Flood insurance compensates you for all covered losses, it is relatively inexpensive, and covered losses are paid in full.

According to the National Flood Insurance Program (NFIP):

- Floods and flash floods happen in all fifty states
- Hurricanes, winter storms, and snow melt are common causes of flooding
- New land development can increase flood risk, especially if the construction changes natural runoff paths

Some of the things a standard flood policy will cover include: structural damage; furnace; water heater and air conditioner; flood debris clean up; and floor surfaces such as carpeting and tile. Flood insurance is designed to provide an alternative to disaster assistance to reduce the escalating costs of repairing damage to buildings and their contents caused by floods.

Please call the AAHA Business Insurance Program at 866-380-AAHA (2242) option 5 for a quotation or to secure coverage. Your location may qualify you for a preferred risk policy. Annual flood premiums start at \$500 for non-residential and \$121 for contents only coverage.



PLEASE NOTE:

A flood policy does not provide loss of income coverage, and a standard business policy including those placed through the AAHA Business Insurance Program does not provide coverage for flood damage.

AAHA Business Insurance Program

Call 866-380-AAHA (2242) today for a coverage evaluation.

P.O. Box 1629, Chicago, IL 60690-1629

aaha@hubinternational.com

Phone: 866-380-AAHA (2242) Fax: 866-381-AAHA Fax-on-Demand: 866-920-AAHA

Business Property/Liability
Flood
Umbrella Liability
Workers' Compensation
Commercial Automobile
Special Coverage for Mobile Practices
Employment Practices Liability
Safety and Loss Control Resources

Business Insurance
Products
Recommended by:

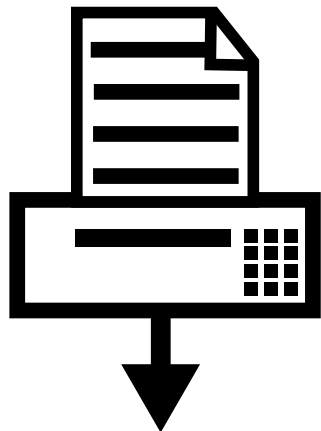


Broker and Consultant:
Hub International Midwest Limited
Hub International Midwest Insurance Agency (CA)



**This newsletter contains only a general description of coverages and does not include all the benefits and limitations found in the policies. Coverages may vary. All references to coverage are subject to the policy's conditions and exclusions. The insurance policy and not this newsletter will form the contract between the insured and the insurance company. Loss control content is provided for information purposes only. It is not intended to be a substitute for individual legal counsel or advice on issues discussed in this newsletter. For resolution of a specific legal issue or business concern, consult your attorney.*

FAX IT BACK



866-779-5038

XactPAY WebSM Program for AAHA Workers' Compensation

Please complete and fax back to sign-up for the XactPAY Web program. Call 866-380 AAHA (2242) extension 4699 if you have any questions.

If you don't currently have workers' compensation insurance through the AAHA Business Insurance Program, when does your current insurance expire? _____ Current insurer: _____ Premium: _____

Would you like a coverage evaluation and access to the XactPAY Web resource?

Yes, please contact me about my workers' compensation.

Name: _____ Phone: _____

Electronic Funds Transfer (EFT) Authorization Form for The Hartford — Direct Bill

SOURCE CODE: 203 AAHA 2008

Your Policy Number: _____

You have two options to initiate the XactPAY Web Program, either your policy can be rewritten to start the program now, or you can wait until your renewal.

Please check one: Yes, please rewrite my policy to start the XactPAY Program immediately; or Please wait for my next workers' compensation renewal.

When you select The Hartford's XactPAY program for workers' compensation insurance payments, you are making a smart choice for your veterinary practice. Because with XactPAY, you are choosing the convenience and security of automatic electronic variable payment withdrawals. Not to mention freedom from the hassle and worry about checks, postage, late payments, late fees, or even a lapse in your practice's valuable insurance coverage. Participation in The Hartford's XactPAY program authorizes a variable withdrawal from your practice's designated checking account for workers' compensation insurance premiums. It works right with your current payroll processing procedures, so you will still receive the full service you appreciate.

PRACTICE INFORMATION

Name: _____

Address: _____

City/State/ZIP: _____

Telephone: _____

FEIN: _____

Federal Employer Identification Number

e-mail address: _____

Fax Number: _____

Authorized Representatives for Banking Purposes:

BANK INFORMATION

Bank Name: _____

Address: _____

City/State/ZIP: _____

Name(s) on Bank Account: _____

Checking Account Number: _____

ABA Routing Number: _____

The nine digits on your check to the left of the account number.

Please attach a voided check or a photocopy of a voided check.

Provide your Payroll Start Date with your Payroll Company: _____

Provide your Next Payroll Run Date: _____

Provide your Payroll Frequency: (wky, bi-wkly, monthly) _____

XACTPAY SERVICE AND EFT AUTHORIZATION

The undersigned are authorized representatives of the practice named above ("Company") and agree as follows:

- (A) Company agrees and warrants that the bank account identified above was not established primarily for personal, family, or household purposes;
- (B) The Hartford Fire Insurance Company and its affiliated companies (hereinafter called "The Hartford") are hereby authorized to receive and utilize all of Company's confidential payroll data and information, including confidential information concerning our employees, whether given to The Hartford directly or through Company's authorized payroll provider (the "Payroll Provider");
- (C) The Hartford shall determine Company's workers' compensation premium for each payroll period based upon Company's payroll data provided to The Hartford by the Payroll Provider, which premiums (together with any related fees or other costs) shall be paid by Company via Electronic Fund Transfer immediately following the end of each payroll period. Company acknowledges and agrees that the amount of the premium may vary in amount each time Company's account is debited. Proper notice of the amount of each Electronic Funds Transfer shall not be provided by The Hartford unless requested in writing by Company;
- (D) The Hartford is hereby authorized to initiate debit entries (withdrawals from) and to initiate, if necessary, credit entries (deposits to) to Company's bank account identified above, including any adjustments as determined by The Hartford to be necessary. The bank depository named above (hereinafter called "Depository") is hereby authorized to debit and/or credit the same to such account. I/we understand agree that the debit entries made pursuant to this authorization may vary from period to period and may include any amounts collectible by The Hartford from us in connection with The Hartford's insurance contracts issued to Company;
- (E) If there are insufficient funds at the time of a debit entry to the business account, The Hartford may cancel our insurance policy(ies) that are the subject of this authorization, subject to compliance with applicable state law;
- (F) In the event that contractual relationship between the Payroll Provider and The Hartford is terminated, The Hartford is hereby authorized to immediately cancel and, subject to The Hartford's applicable underwriting guidelines, rewrite the policy(ies) that are the subject of this authorization on a direct bill basis; and
- (G) This authorization is to remain in full force and effect until The Hartford has received written notice from an authorized Company representative of its termination in such time and in such manner as to afford The Hartford and Depository a reasonable opportunity to act on it.

SIGNATURE(S) AND TITLES OF AUTHORIZED COMPANY REPRESENTATIVES:

Sign here: _____ Sign here: _____

Print Name: _____ Print Name: _____

Title: _____ Title: _____

Date: _____ Date: _____

