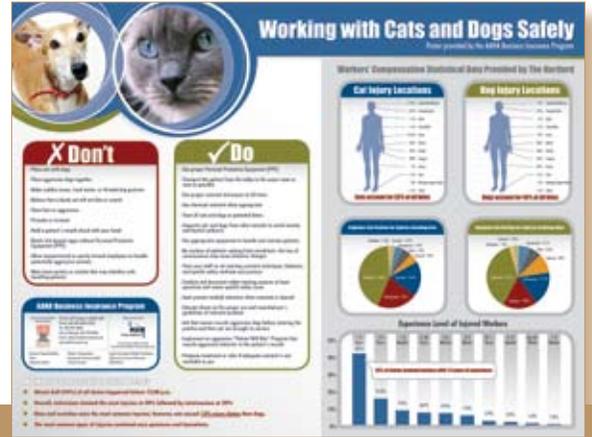


Safety Bonus Issue! Your Complimentary Poster “Working with Cats and Dogs Safely” is Enclosed

Business Insurance is a publication for insurance policyholders in the AAHA Business Insurance Program. As a program member, one of your benefits is access to safety and risk management materials specific to the veterinary industry. We are pleased to include with your spring newsletter a complimentary copy of our new poster titled, “Working with Cats and Dogs Safely.” This educational piece 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 and the do’s and don’ts of working with cats and dogs.



For additional copies, stop at the AAHA Business Insurance Program booth 543 during the AAHA Yearly Conference in Tampa, Florida or call 866-380-2242.

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FOR THE AAHA BUSINESS INSURANCE PROGRAM

VOLUME 3, NUMBER 1, SPRING 2008

Workers' Compensation Open Claims

100 Pound Dog Causes Back Problems for Employee A

Employee A completed an endoscopy on a large dog that weighed approximately 100 pounds. While moving the dog off the table, Employee A experienced lower back pain that required medical attention. Employee A received conservative treatment; however, a neurosurgeon recommended lumbar fusion. Employee A had a pre-existing degenerative disc disease and the neurosurgeon was unable to determine if the cause for the need for surgery was from moving

continued on page three



How You Can Help Fight Workers' Compensation Fraud?

Information provided by The Hartford

While most workers' compensation claims are legitimate, some are not. Everyone loses when fraud is committed. The best way to fight fraud in the veterinary industry is to prevent it. And the place to start is by getting the word out to you and your employees. The AAHA Business Insurance Program carrier, The Hartford, provides fraud awareness education as well as participates with law enforcement agencies to alert people to this widespread problem. If you come across situations that warrant your suspicions, **you can call The Hartford's toll-free fraud hotline at 1-800-547-WARN. Your call is completely confidential.**

Workers' Compensation Red Flags

To be effective in eliminating or reducing fraud, you must have proof. Proving fraud in workers' compensation is not easy. Basic elements of proof include knowledge or intent to defraud, misrepresentation (e.g., claimant signs a form indicating he/she is not working, but in fact is), financial gain or anticipation of financial gain by the claimant, and identification (e.g., positive identification and linking claimant to the fraudulent act). Establishing proof

begins with identification of "red flags." Examples of red flags are:

- Malingering—An injured worker sustains a compensable injury and recovers from that injury, but continues to have subjective complaints.
- Receiving benefits while employed elsewhere.
- Non-work injury—A worker sustains an actual injury, but unrelated to the employment.
- Non-injury claims—No injury occurs, but the employee claims an injury.
- Multiple claims—An employee sustains one injury, but files multiple workers' compensation claims. The Hartford reviews data to identify claimants who file multiple claims.

Simple common sense is the most important indicator of potential fraud. If you see a red flag, or if something doesn't seem right, call the fraud hotline at 800-547-WARN. When red flags are identified, The Hartford follows its best practices guidelines to investigate and mitigate claims aggressively.

Learn the Five Steps to a Well-managed Risk Management Program during the AAHA Yearly Conference on March 28



The AAHA Business Insurance Program will host a risk management seminar on Friday, March 28 from 10:05 am - 10:55 am. Attendees will learn how to complete an assessment of their practice to determine required controls. Your presenter, Todd Macumber, is a seasoned loss control expert and has more than a decade of risk management and safety experience. Todd is the vice president of the risk management practice at Hub International Midwest Limited. He is a Certified Safety Professional (CSP) and achieved his Associate in Risk Management (ARM) designation.

A well-run risk management program is a challenge to develop and integrate into practice culture and the daily work routine. And, a risk management program is essential to help avoid debilitating and permanent injuries to employees and clients; however, insufficient resources, changing regulations, and daily business needs deter from recognizing the risk-management concept as a long-term necessity for the safety and integrity of the practice. The purpose of this session is to discuss the five steps to a well-managed risk management program, common practice issues, and risk management essentials.

Open claims continued from page one

the dog or from the pre-existing condition.

Employee A was able to return to work with restrictions but was eventually discharged. Employee A is currently being treated with pain management therapy. To date, The Hartford has paid more than \$76,000.

Crate Fractures Employee B's Left Foot

Employee B was rinsing a crate in the kennel area. The crate slipped from Employee B's hand and plummeted down onto Employee B's foot. The impact fractured the left foot. During treatment, Employee B had complications including a left ankle ulceration as well as sustaining a new injury that caused an infection. Employee B recovered from the infection and was diagnosed with complex regional pain syndrome type 1, which requires ongoing treatment and may cause permanent impairment.

Employee B worked part-time on the weekends at the clinic and was employed full-time during the week in another industry. After the accident, Employee B returned to the full-time position on light duty; however, the employer was not able to accommodate this long term. Employee B has not worked at either job for more than two years.

Employee B is medically classified with an "out

of work" status. To date, The Hartford has paid more than \$193,000.

Slip and Fall on Stairs Requires Two Surgeries

Employee C was about to walk down the stairs from the practice's second floor when Employee C slipped and fell. The injury caused bruising, swelling, and pain in the back and buttocks. Surgery was performed seven months later for right shoulder arthroscopy decompression and rotator cuff repair. Five months later, a second surgery was performed for lower back microlumbar discectomy. More than three years after the accident, Employee C remains out-of-work on total disability and continues pain management treatment for ongoing back symptoms. Once treatment is near completion and a classification is given on any future disability, The Hartford will present a settlement. To date, The Hartford has paid more than \$94,000.

Dog Restraint Leads to Back Injury

Employee D sustained a lumbar injury while restraining a dog. Nine months later, the injury required lumbar fusion. Three months after the surgery, Employee D was able to return to work on light duty for reduced hours. Employee D remains under active medical care with epidural steroid injections and physical therapy. To date, The Hartford has paid more than \$91,000.

Dog Bolts and Takes Employee E Along

Employee E was assisting a large dog post-surgery into a dog run when the dog bolted.

Employee E was yanked forward and immediately felt back pain. The injury required a laminectomy a couple weeks later and then fusion six months later. Employee E returned to work on modified duty and continued treatment of chiropractic manipulations of the entire spine for several years.

More than four years after the injury, Employee E bent down to pick something up at home and experienced back pain.

Employee E could not work and requested total disability. Medical records indicated anterior



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Stop at the AAHA Business Insurance Program Booth 543 and Enter to Win a 16GB iPod Touch!

Kim Sudduth, Hub International Midwest Limited Program Sales Representative, will represent the AAHA Business Insurance Program during the AAHA 75th Anniversary Tampa 2008 Yearly Conference March 27-30, 2008. Stop at booth 543 to discuss your business insurance portfolio including workers' compensation and business property/liability and you'll be entered to win a 16GB iPod Touch! You can also pick-up additional copies of "Working with Cats and Dogs Safely" and other AAHA Business Insurance Program premium items and materials.

If you would like to speak to Kim about a coverage evaluation for your practice, please contact her at 866-380-2242 extension 4699.



Open Workers' Compensation Claims Continued from page three

lumbar fusion with radicular pain; the carrier referred Employee E to a chiropractic maintenance program. Seven months after the re-injury at home, Employee E enrolled in school to move into a less physically demanding field.

The insurance company is in the process of evaluating future medical treatment to initiate settlement discussions. To date, The Hartford has paid more than \$148,500.

Wet Floor Takes Down Employee F

Employee F walked onto a floor that a coworker had just cleaned. The floor was still wet, causing Employee F to slip and fall. Employee F has not been able to work

and is participating in comprehensive therapy and pain management programs under the care of a physician. Before slipping and falling on the wet floor, Employee F was already working on light duty after having lumbar surgery. The Hartford is paying this claim under the statute that allows for compensability when a pre-existing condition is aggravated or exacerbated by a work injury. The pain management treatment is still active and has not yet reached a maintenance stage. The carrier is evaluating the case for settlement. To date, The Hartford has paid more than \$128,000.

AAHA Business Insurance Program

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

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**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.*