

Veterinary Workers' Compensation Claim Trends

Did You Know?

- ▶ Almost half (45%) of all claims happened before 12:00 p.m.
- ▶ Overall, technicians claimed the most injuries at 40% followed by veterinarians at 20%.
- ▶ Bites and scratches were the most common injuries; however, cats caused 13% more claims than dogs.
- ▶ The most common types of injuries sustained were punctures and lacerations.
- ▶ 42% of claims involved workers with 1-3 years of experience.

So What Happens When an Employee is Injured on the Job?

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Your employees are the strength of your practice. You spend a great deal of time hiring and training them. The Hartford, the AAHA Business Insurance Program carrier, provides claims resources and strategies to help speed your employee's return to work, improve productivity, and reduce your disability costs. Our workers' compensation program is built around networks of medical providers and facilities that help ensure consistent and appropriate care for your injured employees. All network providers must meet high quality and credentialing standards, while negotiated contract rates help make the very most of every health care dollar.

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BUSINESS INSURANCE

news for you

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

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Employment Practices Liability Closed Claims—Wrongful Termination

Employee A filed a wrongful termination suit against Dr. X's practice alleging breach of contract and unjust enrichment. After a claims investigation, Dr. X's insurance carrier offered the employee \$2,000 to settle the case. Employee A accepted and withdrew the lawsuit. Dr. X's defense costs (paid for by CNA, the insurance carrier) were \$11,000.

Employee B filed a wrongful termination suit against Dr. Y's practice

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While most workers' compensation claims are legitimate, some are not. If you come across situations that warrant your suspicions, you can call The Hartford's confidential toll-free fraud hotline at 1-800-547-WARN.

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Workers' Compensation Program Features

▶ **Return-to-Work.** The Hartford uses the Team•WorkSM return-to-work approach for the AAHA Business Insurance Program, where the employer, injured worker, physician, adjuster, and nurse case manager focus on getting the injured worker back on the job as quickly as medically possible. Since its inception, the Team•WorkSM program decreased the average days lost to workplace injuries by two weeks. Team•WorkSM concentrates on an injured worker's abilities, finding those tasks of a job that he or she can do, or finding some other duty to get the worker back on the job. Faster return to work is an advantage for all involved, improving productivity, the worker's morale, and the overall claim outcome.

▶ **Prescription Drug Program.** The Hartford's prescription drug program includes over 50,000 network pharmacies nationwide and provides retail pharmacy discounts and a simple process for filling prescriptions with no out-of-pocket costs to an injured employee. Our First Fill service allows injured workers to obtain a 10-day supply of medication before a claim has been established, while our home delivery program offers injured employees the convenience of obtaining maintenance medications by mail.

▶ **Permanent Partial Disability (PPD).** Our PPD program takes a comprehensive approach to analyzing a worker's injuries and ensuring that the PPD award is consistent with the statutory provisions in each state. Nurse case managers, trained in PPD review, use software to compare doctors' ratings to American Medical Association guidelines and bring any inconsistency to the doctors' attention for further consideration and possible revision.

▶ **Large Loss Program.** When a work-related injury is traumatic, resulting in brain damage, paralysis or another life-changing injury, The Hartford focuses on doing the right thing for the injured worker. This involves close coordination with the injured employee, his or her family, and regional and national treatment centers. These centers are experienced in workplace trauma and poised to provide the most appropriate care as quickly as possible.

▶ **QMEDTRIX AND CPS Pricing Services.** The QMEDTRIX and CPS re-pricing tools help us determine and negotiate the most appropriate prices for non-network medical services, including hospital stays, ambulance transport, and durable medical equipment.

What to Do in the Event of a Work-Related Injury

Prompt care, immediate loss reporting, and a focus on return-to-work are the keys to successful workers' compensation claims.

- **Obtain appropriate medical care for the injured employee.** Names and addresses of more than 400,000 network health care providers qualified to treat work-related injuries are available online at www.talispoint.com/hartext or through our Network Referral Unit at 1-800-327-3636 (select 4 at the prompt).
- **Call The Hartford's Loss Connect Service at 1-800-327-3636 to report the claim as soon as possible** (24 hours a day, 365 days a year).

A 10-15 minute call can expedite the claim process by:

- Gathering necessary information, eliminating the need for you to submit claims forms
- Confirming details of the accident/injury to assign the appropriate claims adjuster

- Forwarding any state required reports, if applicable, to the state and the employer

Help the injured employee get back to work.

- Keep in contact with the injured employee.
- Get specific restrictions from the doctor.
- Complete and return our Physical Demands Analysis form to help us understand the physical demands of the injured workers' job.

- Work with The Hartford to consider all options for returning the employee to work.

Monitor the situation. Notify The Hartford of significant events:

- Employee receives treatment outside the network
- Employee retains an attorney
- Employee doesn't cooperate with return-to-work plan
- Employee returns to work

▶ Accident Investigation Report Form Template

You can download a template to help you document accidents at your practice at www.aahainsurance.com. After you click through to the AAHA Business Insurance Program site, click on Safety Resources, then AAHA Business Insurance Program Articles, and then you'll see the Accident Investigation Report Form title under the 'safety' subhead. Or, call our fax-on-demand service at 866-920-2242 and request document 230.

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alleging the termination was in retribution for filing a workers' compensation claim. Employee B was offered \$5,000 to settle the case and the offer was accepted. In addition to the settlement, the insurance carrier (CNA) paid nearly \$14,000 to defend Dr. Y's practice.

Employers Exposed to More Frequent Allegations

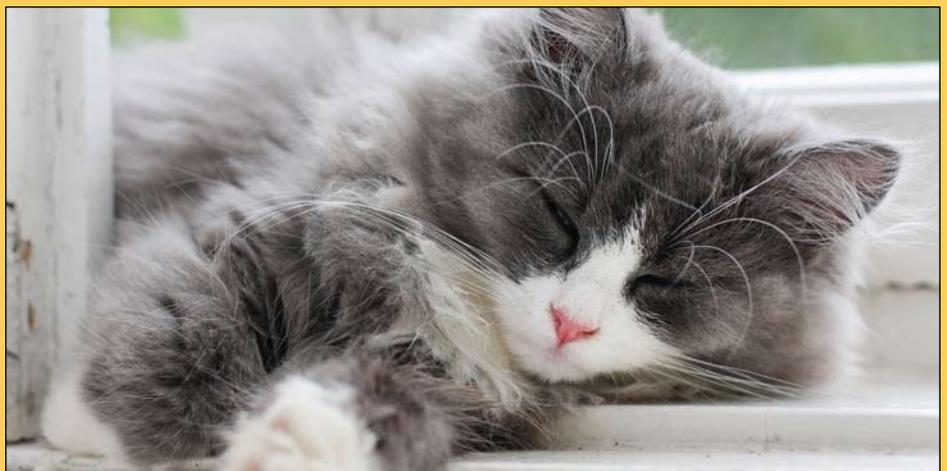
As you can see from these two closed claims, it is very expensive to defend yourself against allegations of wrongful termination. Without employment practices liability (EPL) coverage, your expenses would be out-of-pocket. And with today's work climate experiencing a higher number of layoffs, the likelihood of being accused of wrongful termination increases two-fold: first, the rise in the number of terminations increases your probability; and second, when the former employee cannot find new work and has extra time to harbor resentment, the employee may be more prone to justify filing a lawsuit and

expecting financial compensation.

To protect you from these types of allegations as well as allegations of discrimination and harassment, the AAHA Business Insurance Program offers a stand-alone employment practices liability policy underwritten by CNA. And, our program just improved even more with several new coverage enhancements including:

1. Unlimited access to the toll-free employment and human resources helpline
2. Expanded policy definition of "employee" to include volunteers
3. Expanded policy definition of "wrongful employment practice" to include negligent hiring and negligent supervision
4. Automatic coverage for 90 days for newly formed or acquired entities or plans
5. Increased automatic coverage for newly acquired subsidiaries or pension plans to 50% of the total consolidated assets of the practice.

Call the AAHA Business Insurance Program today at 866-380-AAHA (2242) for more information or a quotation.



New Business Insurance Claims Manager Named



Pictured here is Jim and Dixie. Jim also has a black Labrador named Lillie.

Jim Beattie of The Hartford Insurance Group recently took over as Insurance Claims Manager for the AAHA Business Insurance Program.

Jim brings twenty-seven years of casualty experience to this role and has expertise in workers' compensation, general liability, and medical malpractice claims.

In this role Jim serves AAHA members as a single point of contact for all coverage, claims, and risk management issues. He also provides sales support to the program.

"The AAHA Business Insurance Program is important to The Hartford and I aim to

demonstrate that by assisting AAHA insureds when it counts—at the time of a claim," he said. "I am committed to provide outstanding service to our customers."

Jim graduated from the University of New Haven in West Haven, Connecticut with a Bachelor of Science in Criminal Justice and Para Legal Certification. He is located in Hartford, Connecticut.

While your HUB executive is your first point of contact, Jim will serve AAHA members as a single point of contact at The Hartford for all claims-related and risk management issues.

40% QuickBooks Payroll Discount During April for AAHA Business Insurance Clients*

How do you handle your payroll? Do you do this manually or do you hire a payroll firm? A manual process takes a tremendous amount of time to calculate and stay up-to-date with tax tables and hiring an outside vendor can be expensive. The AAHA Business Insurance Program offers access to The Hartford's patent-pending workers' compensation premium billing solution that integrates with QuickBooks Payroll software. And to help promote this free resource, The Hartford has arranged for special discounts for you.

If you are already using QuickBooks, you may still qualify for a 20% discount on QuickBooks Payroll during your first year of using XactPAY Web.* And, the discount has doubled to 40% for the month of April! To start using XactPAY WebSM, complete and return the enclosed form. This needs to be postmarked by April 30, 2009 to qualify for the 40% discount. After April 30, the potential discount is 20%.

*Offer good for a limited time only and is valid only for new Intuit Payroll customers. Basic and Enhanced Payroll subscribers will receive a 20% discount on their Customer Fees for their first year of service. Assisted Payroll subscribers will receive a 20% discount on their Monthly Fees for the first year of service. Assisted subscribers must process their first payroll by 1/1/2010 to receive discount. Customer Fees and Monthly Fees exclude initial base payroll processing set up fees, direct deposit, delivery, and other optional services. Customers will be charged at the then current rates upon renewal for their second and subsequent years of service. Requires an annual payroll subscription, Internet access, Federal Employer Identification Number (FEIN) and QuickBooks Pro or Premier 2006 or higher, Simple Start 2008 or higher, or Enterprise 6.0 or higher (all sold separately) updated to the most current maintenance release. Not compatible with QuickBooks Online or QuickBooks for Mac. Worker's Compensation tracking & reports feature is not available with Simple Start. Additional fees apply for Direct Deposit. Pricing varies depending on number of employees. Check stock sold separately. Plus sales tax where applicable. Terms and conditions, features, support, pricing and service options subject to change without notice.



AAHA Business Insurance Program

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

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