



AAHA Business Insurance Program Risk Management Resources



AAHA Business Insurance Program
866-380-AAHA (2242)

Resources for Veterinary Practice Managers Available at www.aahainsurance.org or call **866-380-AAHA** (2242)

Workers' Compensation Return-to-Work Program



HUB Risk Consultants and The Hartford worked together to tailor a new publication titled, *Return-to-Work, Ability Management Guidelines for Veterinary Practices*. The goal was to help veteri-

nary practices implement an effective return-to-work program that would control claim costs (disability or indemnity) and enhance human resource benefit programs.

Job Safety Analysis (JSA)

There are many different types of work-related injuries that can occur in a veterinary practice. One risk management process that you can implement in your practice to help reduce the frequency and severity of employee injuries is to conduct an analysis of each job and task that your employees perform. A job safety analysis (JSA) is a procedure that helps integrate accepted safety practices into a particular task. The goal of a JSA is to identify

Job Safety Analysis (JSA)		
Job Title (and number if applicable)	Title of Person who Does Job	Date
Prepared by:	Supervisor:	Reviewed by:
Location:	Department:	Reviewed by:
Sequence of Basic Job Steps	Potential Hazards	Recommended Action or Procedure

hazards and to recommend the safest instructions and protective measures to complete the job.

Business Insurance Newsletter

Our client newsletter provides articles on business liability issues, coverage descriptions, and claim examples. Available articles include:

- Reducing workers' compensation costs
- Protecting your practice property and income
- Coverage for flood damage
- What you need to know about the EEOC



...and much more. See page two for sample program articles.

FEMA Resources



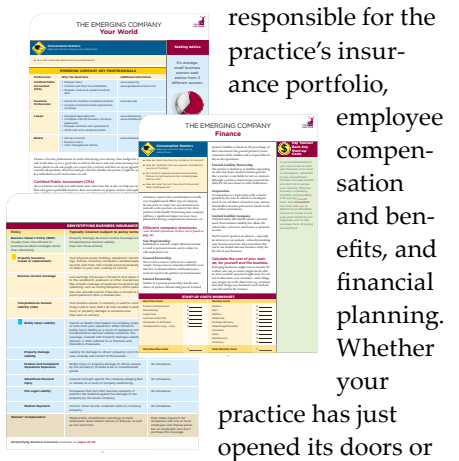
Find out what you need to know about FEMA's National Flood Insurance Program (NFIP). This FEMA document provides a summary of coverage provided by the NFIP.

Business Owner's Playbook



The Hartford recently published its second edition of the *Business Owner's Playbook*, a forty-four page guide that suggests

conversation starters for your practice's trusted advisors—attorneys, accountants, insurance agents, and financial professionals—who can provide specific guidance for specific circumstances. This publication is a must for practice managers who are



responsible for the practice's insurance portfolio, employee compensation and benefits, and financial planning. Whether your practice has just opened its doors or is established and growing, this guide will help with practical examples, advice, and solutions. Visit www.aahainsurance.org to download a PDF or to order a free printed copy that The Hartford will mail to you.

Analyzing Jobs to Reduce Employee Injuries

There are many types of work-related injuries that can occur in a veterinary practice. One risk management process that you can implement in your practice to help reduce the frequency and severity of employee injuries is to conduct an analysis of each job and task that your employees perform. A job safety analysis (JSA) is a procedure that helps integrate accepted safety practices into a particular task or procedure. The goal of a JSA is to identify potential hazards and to recommend the safest instructions and protective measures to complete the job.

The terms *job* and *task* are commonly interchanged to mean a specific work assignment. To begin a job safety analysis, start by observing an employee perform a task. Document each step performed during the task or procedure. Then, meet with an experienced group of employees to confirm or clarify the correct steps, using your observation notes as a starting point. Once each step of the task has been defined, regroup with your team to document safe work procedures and the personal protective equipment (PPE) needs (such as eye protection or radiographic PPE) for each task.

How Will I Benefit From a Job Safety Analysis?

Initial benefits from developing JSAs will materialize in the preparation stage. The analysis process may identify

previously undetected hazards and increase the job knowledge of those participating. JSA benefits include:

- ✓ Raised awareness of safety and personal health
- ✓ Improvement of communication between workers and supervisors
- ✓ Promotion and acceptance of safe work procedures

A feature of developing JSAs is the expanded functionality that these documents create. A JSA can serve as a:

- ✓ Vehicle for regular contact between supervisors and workers
- ✓ Teaching aid for initial job training
- ✓ Briefing guide for infrequent jobs
- ✓ Standard for health and safety inspections or observations
- ✓ Tool to complete comprehensive accident investigations when injuries occur

Four JSA Steps

To conduct a JSA, follow these stages:

1. Select the job to be analyzed
2. Divide the job into a sequence of steps
3. Identify potential hazards
4. Determine preventive measures to overcome these hazards

A JSA or work procedure is a great tool to help reduce the frequency and severity of employee injuries and control workers' compensation insurance costs.

Sample JSA Form

To download an editable electronic copy, please visit www.aahainsurance.org.

** This form is provided for reference purposes only. Provisions within your programs should be verified to ensure they comply with federal, state, and local regulations.*

The AAHA Business Insurance Program



The Standard of
Veterinary Excellence

The AAHA Business Insurance Program offers a comprehensive portfolio so that AAHA members can transfer the

risks of doing business and then focus on providing high-quality veterinary medicine. The AAHA Business Insurance Program also provides access to exclusive veterinary-specific coverage enhancements. **Contact the AAHA Business Insurance Program at 866-380-AAHA (2242) today for more information or a quotation.**

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

Should Employees Work During Pregnancy?

The AAHA Business Insurance Program often receives phone calls from practice managers and employers who are concerned about pregnant employees. What tasks can the employee perform? What tasks should be avoided? Those questions should be referred to the employee's physician. The employer and employee should outline for the physician the job responsibilities and safety risks including exposure to X-rays, anesthetic gases, bites, scratches, and kicks. The employer and physician should then determine which duties can be performed during the pregnancy. The employer should be updated as the employee's condition changes. The physician may request Material Safety Data Sheets for products that affect the pregnant employee.

If the pregnant employee chooses to continue certain duties after being made aware of the risks, she should be asked to sign a release stating she has been advised of the dangers and that she chooses to continue performing those duties.

* 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 document. For resolution of a specific legal issue or business concern, consult your attorney.