

# Top Ten Most Costly Workers' Compensation Claims

In the Winter 2015 newsletter, the top five most costly workers' compensation claims were included. In this issue, we have claims six through ten to share with you to round out a 'top ten' list of the most costly workers' compensation claims filed with The Hartford, one of the primary insurance carriers for the AAHA Business Insurance Program. (You can access prior publications at [aahainsurance.org/newsletters](http://aahainsurance.org/newsletters).)

We're also pleased to announce that The Hartford received a claims loyalty index (CLI) score of 87 in 2014 and has a score of 100 through the first quarter of 2015 from business insurance policyholders in the AAHA Business Insurance Program. The Hartford surveys clients throughout the claims process to ensure that The Hartford is listening and responding to customers' needs in real time and creating loyal customers. The Hartford utilizes the Net Promoter® calculation methodology, the worldwide standard for organizations to measure, understand, and improve their customer experience.

## #6 Employee Fractures Both Wrists and One Knee

While walking inside the practice, the office manager stumbled and landed on both hands and a knee. The manager's head also struck a wall. The employee sustained bilateral fractures on both wrists and a knee fracture. One wrist required extensive surgery, and the fractured knee required a pin. The flooring mixture included sand for traction to avoid slips and falls, and

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# BUSINESS INSURANCE



## news for you

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## AAHA Austin 2016:

### Crisis 911—What's Threatening Your Practice Today?

Don't miss our educational event on Friday, April 1 from 8:00 am – 9:40 am in Austin, Texas at the AAHA conference. From cyber threats and data exposures to floods and fire, learn about the risks that can close your doors (temporarily or permanently) and how to prepare as much as possible for potential crisis situations to limit damage and get back to normal as quickly as possible. Attendees can take part in a data breach drill to increase cyber readiness, improve breach response, and be informed of new threats at your practice.

# Seven Key Elements of Business Continuity Planning

A fire or burst water pipe can force you to shut down in an instant. Restoration can take weeks and months. How prepared would you be? Anticipating potential interruptions, planning your response, and establishing strategies for business continuity will greatly minimize the negative impact to your practice. Even a brief service interruption can mean lost business and chaos. Use these basic elements of emergency planning to prioritize key business processes, identify significant threats to normal operations, and plan mitigation strategies. A business continuity plan is an essential element for every veterinary practice.

## Establish a Planning Committee



Depending on the size of your practice, the emergency planning team may include veterinarians, practice managers, and supervisors. The committee at smaller practices may include all employees.

## Conduct a Business Impact Analysis



A business impact analysis (BIA) supports the entire business continuity process. It is a process used to identify, quantify, and qualify the impact of a loss, interruption, or disruption. A BIA identifies mission-critical activities and the time frame within which they must be recovered. Explore all the risks that your practice is exposed to and the possible major disruptions that could occur.

And don't forget about your suppliers. Could you still operate if your top vendors closed due to a disaster? Consider the actions needed for your practice to remain operational. Plan alternatives for your critical dependencies.

## Mitigate Risk



After the BIA, the practice should mitigate risks that threaten the health and safety of people, operations, patients, company assets, or the environment by reducing the risk to an acceptable level. Strategies may include:

- Building construction
- Security and fire protection systems
- Minimizing or eliminating single points of dependency
- Vendor readiness and qualification of secondary suppliers
- IT backup strategies and direct response sites
- Pre-purchasing of critical equipment or components for repair
- Splitting critical functions and resources between multiple sites
- Substitution of less hazardous components
- Preventative maintenance and testing programs
- Cross-training of personnel

## Establish Business Continuity Strategies



Establish strategies for:

- Alternate practices to work at temporarily
- Mutual aid agreements with animal shelters or other veterinary practices to take patients
- Cross-training
- Outsourcing
- Use of secondary suppliers
- Prioritization of customers who need care for their pets
- Referring customers to a pre-identified alternate practice
- Work-at-home strategies
- Mobile offices
- Manual and alternate procedures if computer systems are down

## Develop Your Plan



Record everything in the BIA process and develop a plan for disasters and emergencies. At a minimum, the plan should include:

- Policy, purpose, and scope
  - Goals and objectives
  - Assumptions
  - Key roles and responsibilities
  - Business impact analysis (BIA) results
  - Risk mitigation plans
  - Off-site data and storage requirements
  - Business recovery and continuity strategies
  - Alternate operating strategies
  - Supplier vendor readiness
  - Plan activation and universal response
  - Communication and notification plan
  - Training, drills, and exercises
  - Plan maintenance
- Add materials to the plan appendix including:
- Important contacts (internal and external)
  - Initial notification form
  - Action logs and issues tracking forms
  - Damage assessment form
  - Status forms (personnel, facility, operations)
  - Site emergency procedures
  - Site plans and asset lists
  - Supplier and vendor response plan
  - Client response plan
  - Critical business functions
  - Detailed alternate operating and recovery strategies
  - Equipment recovery priority

## Implement and Train



Conduct training for employees with key roles and assignments in the business continuity, disaster recovery, and incident response processes.

## Test the Plan



Testing is the generic term used to describe the critical process of exercising strategies and plans, rehearsing with coworkers, and testing systems (technology infrastructure and administrative) to demonstrate business continuity.

it was believed that this may have caused the office manager's feet to catch while walking. The employee retained legal representation. The insurance carrier assigned a nurse case manager to coordinate the medical treatment for this complex case. Home health care was also provided to assist the employee with daily home activities and personal care during recovery. The insurance carrier paid nearly \$90,500 in medical expenses, legal fees, and indemnity.

### #7 Dog Bite Injures Employee's Tendon

While attempting to weigh a dog, an employee was bitten on the wrist, and the dog bite punctured through the skin. Initially, the injury appeared to be minor; however, the employee experienced chronic pain. The insurance carrier assigned a nurse case manager to coordinate the medical treatment. After extensive diagnostic testing, it was determined that a tendon was damaged, and the employee had surgery to repair the tendon. The insurance carrier paid nearly \$86,000 in medical expenses, legal fees, and indemnity.

### #8 Lifting Leads to Lumbar Spondylosis

Two employees were moving a 100-pound expired dog out of a freezer and transporting it to be cremated. During the lift, one employee experienced lower back pain, followed by a radiating pain that traveled down the employee's leg. The employee sought medical attention. X-rays revealed mild lumbar spondylosis, and the employee retained legal representation. Treatment included physical therapy and pain management. The insurance carrier paid \$80,000 in medical expenses, legal fees, and indemnity.

### #9 Trip and Fall Causes Permanent Injury

While obtaining a dog's urine sample outside, an employee tripped and fell, fracturing a wrist. The employee sought treatment at an urgent care center, and the wrist was placed in a splint. The injury intensified, and the employee retained legal

representation. A nurse case manager from the insurance carrier helped the employee secure treatment with a specialist and obtain appropriate diagnostics including a CT scan and a bone scan. Treatment also included physical therapy. After a final medical evaluation, the employee returned to work with permanent work restrictions for medium duty. The insurance carrier paid \$77,000 in medical expenses, legal fees, and indemnity.

### #10 Dog Attacks Employee in Kennel Area

An employee unleashed a dog to place it into a run. The dog looked at the employee strangely, and then attacked. The employee was knocked to the ground and sustained multiple bite wounds and injuries from the dog pulling on extremities. The employee escaped the kennel area and struggled to stay conscious. A co-worker called 911. The employee was hospitalized, and the bite wounds were irrigated and debrided. Surgery was performed to repair several tendons. A nurse case manager partnered with the claim adjuster to provide the appropriate specialists to facilitate a prompt recovery. Post-surgery, the employee's treatment included physical therapy and pain management. After a final medical evaluation, the employee was certified at maximum medical improvement and returned to work. The insurance carrier paid \$75,000 in medical expenses and indemnity.

In addition to workers' compensation, check out the AAHA Business Insurance Program for business property/liability, employment practices liability, flood coverage, data breach/cyber liability, and more. Call 866-380-2242, option 4 to add these key coverages to your portfolio.

## 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.*