

You're Invited!

Business Insights Reception

AAHA Annual Yearly Conference

Thursday, March 12, 2015

Tampa Marriott Waterside Hotel

Rooms 8 & 9

6:00 p.m. to 7:30 p.m.

RSVP to aaha@hubinternational.com or 312-279-4743

As a participant of the AAHA Business Insurance Program, you're invited as a VIP guest to the Business Insights Reception during the AAHA Yearly Conference in Tampa. This includes early entrance to the reception at 6:00 p.m. and an AAHA Business Insurance Program VIP gift bag featuring an eco-friendly 20-ounce glass water bottle.

You'll enjoy drinks and hors d'oeuvres and have the opportunity to chat informally with leading industry experts in business insurance and risk management. Door prizes including an iPad Mini, a Kindle Fire, a \$100 VISA gift card, and more will be awarded every 15-20 minutes (must be present to win). An RSVP is required for the early VIP entry and gift bag. Please email aaha@hubinternational.com or call 312-279-4743.

BUSINESS INSURANCE



news for you

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FOR THE AAHA BUSINESS INSURANCE PROGRAM

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Top Five Most Costly Workers' Compensation Claims

Check out the five most costly workers' compensation claims filed with The Hartford, one of the primary insurance carriers for the AAHA Insurance Program. Collectively, these five claims exceed \$1M. Workers' compensation coverage provides medical payments, disability, survivor benefits, rehabilitation expenses, and wage replacement for employees who experience job-related injuries or diseases, regardless of fault.

Continued on page two



Top Five Most Costly Workers' Compensation Claims

#1 Employee Herniates Disc While Lifting Large Dog; Complications Follow

An employee was lifting and moving an 80-pound sedated dog on an exam table and experienced lower back pain. An MRI of the lumbar revealed a herniated disc. Treatment included pain medication; a side effect was constipation, which caused a perirectal abscess. The employee retained legal representation. The employee was referred to an orthopedic specialist for the herniation and to a colorectal specialist for the perirectal abscess. The insurance carrier approved the recommended treatment plan, which included an implanted InterStim therapy system to help the brain and the nerves communicate so the bladder and related muscles can function properly. After a final medical evaluation, the employee was given permanent work restrictions. The insurance carrier paid more the \$472,300 in medical expenses and indemnity.

#2 Employee Injures Back While Lifting Large Dog on a Gurney Over a Curb

An employee was transporting a large dog on a rolling gurney from the clinic to the parking lot. At the curb, the employee lifted the gurney to continue moving. The employee experienced pain, but proceeded to help move the dog from the gurney into the owner's vehicle. The employee sustained a lower back injury. Treatment included epidural steroid injections, pain management, and physical therapy. The employee retained legal representation. The insurance carrier paid more the \$181,900 in medical expenses and indemnity.

#3 Employee Tears Rotator Cuff During Dog Walk

During a walk, a leashed dog pulled away from the employee. The employee sustained a shoulder injury and was diagnosed with a torn rotator cuff and cervical radiculopathy. An independent medical examination also determined that the work-related injury had aggravated a pre-existing degenerative cervical condition. The torn rotator cuff was surgically repaired. The insurance carrier paid more the \$136,800 in medical expenses and indemnity.

#4 Employee's Knee Pops While Lifting Large Dog

While lifting a 90-pound dog, an employee sustained a knee injury. The employee was diagnosed with a medial meniscus tear and chondromalacia and required knee surgery. After the first surgery, the employee sustained a subsequent recurrent tear, which required a second surgery. The insurance carrier paid more the \$120,900 in medical expenses and indemnity.

#5 Employee Falls in Unsalted Icy Parking Lot

An employee was at an off-site parking lot (designated for practice employees) and slipped and fell while exiting a car. An ambulance transported the employee to the emergency room; the employee had sustained a severe left tibia fracture and required surgery. Post-surgery, an infection developed. The employee was readmitted for antibiotics, irrigation, and debridement. The insurance carrier provided a nurse case manager to ensure that the employee received appropriate medical treatment and equipment when transitioning from the hospital to back home. The insurance carrier paid more the \$110,000 in medical expenses and indemnity, and the carrier is pursuing recovery against the parking lot owner for failing to maintain a safe property. The practice owner had previously advised the parking lot owner that the lot conditions during the winter were unsafe. On the day of the injury, it was reported that the lot was unsalted and icy.

An experienced and highly trained team of claim adjusters oversees all workers' compensation claims activity.

The team helps control costs and get injured employees healthy and back into the workplace as soon as possible.

Claim Reporting Tips for Your Practice

Save this page for tips when you have claims such as injuries to employees or clients, property damage, employee dishonesty, power interruption, flooding, business interruption, data breach, allegations of harassment or discrimination.

1

Respond to the situation immediately.

- Minimize further injury or damage
- React to the incident with empathy
- Express compassion for the injured person(s)
- The incident will be investigated during the claims review process—do not try to speculate on the causes of the incident.

2

Prepare information for the claim report.

- Complete the practice's incident report
- Photograph the scene and contributing factors
- Preserve equipment involved in the incident—if a piece of equipment was faulty and caused human injury or property damage, the insurance carrier may pursue subrogation from the manufacturer of the faulty equipment

3

Report the incident—contact your insurance carrier directly to file a claim.

- Provide the details you have available
- Provide a copy of your incident report and photographs (save your originals)
- The insurance carrier will provide you with a claim number—keep this number on file

4

Do not delay reporting! Delays may adversely affect your claim. Reporting incidents in a timely manner will:

- Enhance the insurance carrier's ability to conduct an investigation and to quickly resolve the claim
- Decrease the likelihood that an injured employee or client will secure legal representation
- Mitigate claim expenses
- Help protect your practice's reputation (when claims are resolved quickly and fairly)

5

Participate in the investigation—an adjuster from the insurance carrier will contact you within 1-2 business days after you report an incident.

- Provide necessary information, such as written or recorded statements
- Provide copies of relevant documents and records
- Schedule time to discuss the incident over the phone
- Provide your email address and respond to inquiries from your claim adjuster

For a list of carriers and claim reporting information visit aahainsurance.org/claim or call 866-380-2242.

If you don't have all of your business insurance policies with the AAHA Business Insurance Program such as property, flood, and employment practices liability, please call 866-380-2242 for a quotation.

Convention Spotlight: Tampa 2015

Don't miss the **AAHA Business Insurance Program's** Educational Program:

Hazard Controls to Prevent Slip, Trip, and Fall Accidents

One of your largest safety exposures involves slips, trips, and falls. Injuries can be permanent, and the treatment and recovery can be lengthy. Individual claims reported in the AAHA Business Insurance Program have exceeded \$100,000 for a single slip and fall. Learn about controls that your practice can implement or enhance to eliminate the risk of injury to anyone stepping inside your practice.

Thursday, March 12, 2015, 2:00 p.m. to 3:40 p.m.

Learning facilitator: Tom Heebner, MBA, CSP, ARM, ABCP, Vice President, Risk Services Division, HUB International



NOTICE

Use Two Leashes
To Avoid Patient Escape During Walks



CAUTION

**Radiation Area
Keep Out**



NOTICE

Turn Off Cellular Phones and Electronic Equipment



Stop at booth 921 and Mike Lockwood from the AAHA Business Insurance Program will diagnose your insurance risks. Pick up free safety posters and enter our raffle for an iPad Air 2!

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.*