



AAHA BUSINESS INSURANCE PROGRAM
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Top Five Claim Drivers of the AAHA Business Insurance Program

The Hartford (one of our primary business insurance carriers) recently completed an analysis of 2,613 workers' compensation, property, and general liability claims submitted by participants in the AAHA Business Insurance Program between January 1, 2001 and June 30, 2011. Consider the top claim drivers noted in the analysis and then review your practice's safety program. *Are you susceptible to these risks?*

#1 Most Frequent Claim: Injury from Animals

Injuries from animal contact caused 85% of the workers' compensation claims and accounted for a total incurred loss of \$2,480,829. To protect your employees and your practice from these types of injuries, provide animal restraint and bite prevention training to all employees. Formal training should be documented and should be provided regularly: upon employment, annually, and following any accidents. Fundamental training elements include written program requirements, restraint techniques, restraint device storage, restraint device inspections, processes to communicate patients with aggressive history, and sedation procedures.

#1 Most Costly Workers' Compensation Claim: Injury from Lifting

While ergonomic injuries only account for 4% of the workers' compensation claims, they account for more than 50% of incident severity and approximately \$1,000,000 in total incurred loss. As a comparison, the average workers' compensation claim caused by a patient bite or scratch is \$1,123, and the average claim caused by lifting objects or patients is \$81,704. Your practice should provide ergonomics training to employees upon hiring and annually thereafter. *Does your practice use lift tables?* Lift tables in exam rooms reduce the need for lifting and allow workstation adjustability for employees of different heights, which will help reduce awkward postures and bending, lessening the risk of injury.

#1 Most Frequent and Costly General Liability Claim: Slips, trips and falls

More than half of the general liability claims analyzed were from slip and fall injuries to veterinary clients, vendors, and visitors. To prevent injuries, implement these precautions:

- Post signs to move carefully on stairs, in hallways, aisles, and work areas
- Sustain proper housekeeping
- Clean up spills immediately



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- Maintain proper lighting

#1 Most Frequent Property Claim: Burglary and Theft

Burglary was the top cause of the program’s property claims. *Does your practice have a burglary alarm system?* This should include contacts for all exterior doors, detection systems for windows, skylights, and any other potential entry points. Have the installer test the system periodically. Also, fit exit doors with dead bolt locks. To reduce the risk of theft, consider garnering employee drug testing, pre-employment history, and references prior to employment. Lock drugs and medical equipment inside cabinets and limit accessibility of keys—including premise keys—to permitted individuals.

#1 Most Costly Property Claim: Fire

The most expensive property claims were due to fire. To protect your practice from risk of fire damage, consider installing fire sprinkler protection or heat and smoke detection. Store flammable or combustible liquids in safety cabinets, along with other combustible items like cloth and paper. To reduce the risk of an electrical fire, confirm that all electrical installations are installed in accordance with the National Electric Code. For clinics in older buildings, Thermoscan or Infrared testing of switchgear, circuit breaker panels, and transformers is recommended to ensure equipment is properly working. Also, prohibit using multiple plug devices in a single outlet to prevent a circuit overload from occurring.

Would your business survive if you experienced one of the most costly claims? The AAHA Business Insurance Program offers comprehensive coverage for all of your business insurance needs. Visit www.aahainsurance.org/quote or call 866-380-AAHA (2242) to get a quote today.

Tip: Take action to lower the frequency and severity of accidents and injuries at your practice—visit www.aahainsurance.org/safety to access more information including educational tools and complimentary safety posters. Download the “Working with Dogs and Cats Safely” poster for your practice, as well as a copy of “The Hartford’s Return to Work Program Guide” to help you effectively manage employee injuries when they do occur.



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