



American Equine Insurance Group


AEIG is Simply the Best!

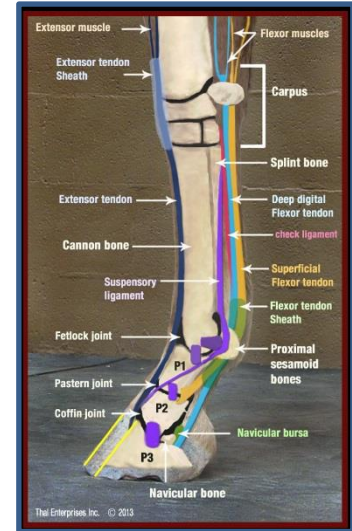
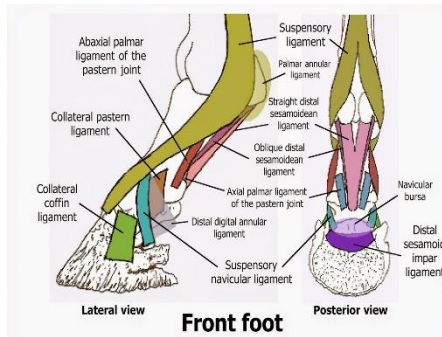
Tendon and Ligament Conditions

At AEIG, you get coverage written by horse people, for horse people. We believe that we offer the most comprehensive and complete coverage for your horse's unexpected medical needs.

But don't take our word for it. Follow along with our monthly comparison series to see how AEIG stacks up to our competitors. Our case studies use actual paid claims and a \$10,000 limit of medical/surgical coverage to compare how different companies cover the same health condition.

We hope to spotlight some of the important details in the fine print of insurance policies that owners should consider. We want you to feel comfortable in the decision you make when choosing an insurance policy for your equine partners.

 **Tendons and ligaments are found throughout the entire body, but injuries are most often seen in the legs and feet.**



Read your policy for possible restrictions on:

Radiographs, Ultrasounds, Bone Scan, MRI

Shockwave Therapy

Regenerative Therapy (IRAP, PRP, Pro-Stride, Stem Cell)

Tildren® and Osphos®

Time frame for the claim to remain open

Limits or copay on overall diagnostics or treatments

Tendonitis Claim

Case Description: A 14-year-old Thoroughbred used for fox hunting was found to have a bowed tendon. The diagnosis of SDF Tendonitis was confirmed via ultrasound. Anti-inflammatories, icing, shockwave, and Pro-Stride™ were used as treatments. All treatment occurred within the policy period, with the last ultrasound nearly five months after diagnosis.

Total Covered Charges	\$2,703.00
Diagnostic Charges	\$536.50
Treatment Charges	\$2,166.50

AEIG		Company A		Company B	
\$2,500 diagnostic sublimit \$2,500 lameness treatment sublimit \$400 deductible		20% copay \$3,000 sublimit for IRAP/PRP/Stem cells \$1,200 shockwave sublimit \$500 Deductible		\$500 deductible	
Covered Diagnostics	\$136.50	Covered Diagnostics	\$29.20	Covered Diagnostics	\$36.50
Covered Treatments	\$2,166.50	Covered Treatments	\$1,733.20	Covered Treatments	\$2,166.50
Total Paid	\$2,303.00	Total Paid	\$1,762.40	Total Paid	\$2,203.00

A **tendon** is a fibrous connective tissue that connects muscle to bone. As muscles contract, the tendons (located at each end of the muscle) pull the bones into movement. Tendons also help absorb impact.

A **ligament** is a fibrous connective tissue that connects bone to bone. Ligaments help stabilize joints, not allowing them to move beyond their capacity.

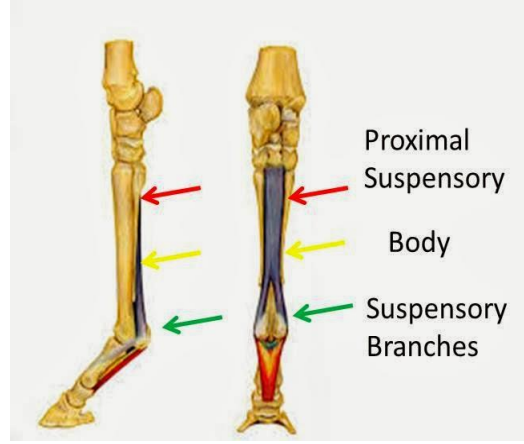
Tendons vs Ligaments

Suspensory Ligament Claim

Case Description: A 15-year-old Thoroughbred was diagnosed with right hind proximal suspensory desmitis. Diagnostics included a nerve block, radiographs, and ultrasound. The injury was treated with rest and shockwave.		Total Covered Charges	\$2,981.00
		Diagnostic Charges	\$1,541.00
		Treatment Charges	\$1,440.00
AEIG	Company A	Company B	
\$2,500 diagnostic sublimit \$2,500 lameness treatment sublimit \$400 deductible	Shockwave covered at 50% \$300 deductible	30% diagnostic copay \$1,200 shockwave limit \$500 deductible	
Covered Diagnostics \$1,141.00 Covered Treatments \$1,440.00	Covered Diagnostics \$1,241.00 Covered Treatments \$720.00	Covered Diagnostics \$728.70 Covered Treatments \$1,200.00	
Total Paid \$2,581.00	Total Paid \$1,961.00	Total Paid \$1,928.70	

Suspensory Ligament Injuries

- ☛ Suspensory ligament injuries can occur in either the front or hind legs.
- ☛ Symptoms, treatment, and prognosis depend on the location and severity of the injury.
- ☛ Extended periods of rest (multiple months or sometimes a year or more) are common.
- ☛ Shockwave, PRP, IRAP, and stem cells are often used to enhance the healing process.
- ☛ Potentially career-ending and have a high probability of reoccurrence.



Degenerative Suspensory Ligament Disease (DSL D)

DSL D is a disease of the connective tissue. Although it can affect all over the body, it is most commonly recognized in the hind fetlocks. Due to the breakdown of the suspensory ligaments, the hind fetlocks drop closer and closer to the ground as the disease progresses. The cause of DSL D is still unknown but it is believed that both genetic and environmental factors play a role. Because of progressive, incurable lameness, horses with DSL D are eventually euthanized.



Tendonitis Claim

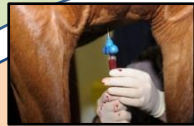
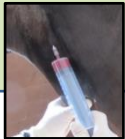
Case Description: An 8-year-old Quarter Horse mare with right front lameness was diagnosed with a tear of the deep digital flexor tendon associated with navicular bursitis. An MRI was done to confirm the ultrasound findings. Treatment consisted of tenoscopy surgery, rest, corrective shoeing, and a rehab program.

Total Covered Charges	\$5,118.50
Diagnostic Charges	\$3,083.00
Treatment Charges	\$2,035.50

AEIG		Company A		Company B	
\$2,500 diagnostic sublimit \$2,500 lameness treatment sublimit \$400 deductible		MRI covered at 50% \$300 deductible		30% diagnostic copay \$3,000 diagnostic sublimit \$400 deductible	
Covered Diagnostics	\$2,500.00	Covered Diagnostics	\$2,033.00	Covered Diagnostics	\$1,878.10
Covered Treatments	\$2,035.50	Covered Treatments	\$2,035.50	Covered Treatments	\$2,035.50
Total Paid	\$4,535.50	Total Paid	\$4,068.50	Total Paid	\$3,913.60

Platelet Rich Plasma (PRP)

Increases the amount of growth factors by delivering a high concentration of platelets into the lesion. Believed to stimulate healing.



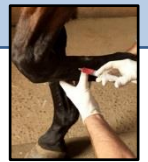
Stem Cells

Stem cells are found in bone marrow and in fat. In horses, they are typically collected from the sternum or hip. Once processed, they are injected directly into the lesion or through an IV catheter. The benefits arise from their ability to transform into any type of cell. They aid in inflammation reduction and help fill lesions with proper fiber alignment.



Interleukin-1 Receptor Antagonist Protein (IRAP)

The IRAP protein is naturally occurring and has anti-inflammatory properties. Injecting high concentrations of it into the joint increases the effects.



Pro-Stride™ is a form of IRAP processed in a dual device system to produce a concentrated solution of cells, platelets, growth factors, and anti-inflammatory proteins.

Collateral Ligament Claim

Case Description: A 10-year-old warmblood gelding used for dressage presented with right front lameness. Coffin joint injections did not improve the lameness and further diagnostics were pursued. Testing included radiographs, ultrasound, nerve blocks, and bloodwork for EPM and Lyme Disease. The diagnosis was medial collateral ligament desmitis of the coffin joint. Treatment was rest, shoeing changes, shockwave, and PRP. Diagnosis, treatment, and recheck exams lasted 5 1/2 months.

Total Covered Charges	\$5,111.70
Diagnostic Charges	\$2,200.70
Treatment Charges	\$2,911.00

AEIG		Company A		Company B	
\$2,500 diagnostic sublimit \$2,500 lameness treatment sublimit \$400 deductible		20% copay \$500 deductible		Shockwave covered at 50% \$1,000 sublimit for IRAP/PRP/Stem cells 120 day treatment limit \$300 deductible	
Covered Diagnostics	\$1,800.70	Covered Diagnostics	\$1,360.56	Covered Diagnostics	\$1,500.70
Covered Treatments	\$2,500.00	Covered Treatments	\$2,328.80	Covered Treatments	\$1,716.00
Total Paid	\$4,300.70	Total Paid	\$3,689.36	Total Paid	\$3,216.70

Watch your in-box the 2nd Tuesday of each month: Our next topic will be eye conditions. If there is a topic you would like us to cover, please let us know.

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- Prices and coverage descriptions in the illustrations and comparisons are based on the respective carrier's filed rating and filings with various state insurance departments as of March 1, 2018.
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