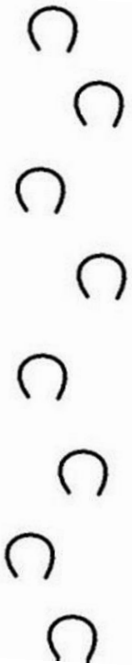




AEIG is Simply the Best!

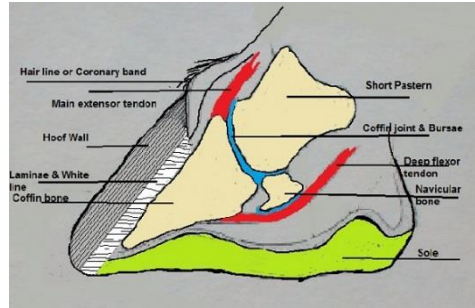


At AEIG, you get coverage written by horse people, for horse people. We believe that we offer the most comprehensive and complete coverage for your horse's unexpected medical needs.

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.

Front Foot Lameness



Front foot lameness is the most common cause of lameness in horses.

Read your policy for possible restrictions on:
Radiographs, Ultrasounds, Bone Scan, MRI
Shockwave Therapy
Regenerative Therapy (IRAP, PRP, Stem Cell)
Tildren® and Osphos®
Navicular Syndrome or DJD/Arthritis
Time frame for the claim to remain open
Limits or copay on overall diagnostics or treatments

No Hoof, No Horse!

Front Foot Lameness Claim #1			
Case Description: 15-yr-old warmblood dressage horse presented with bilateral front lameness. The lameness blocked to the foot and was not improved with coffin joint injections. Radiographs and an MRI were used to diagnose sidebone, navicular syndrome, and digital flexor tendinopathy in both front with coffin joint arthritis in the left front. Treatment consisted of coffin joint injections, PRP, Osphos® and rest.		Total Covered Charges	\$5,343.04
		Diagnostic Charges	\$3,771.21
		Treatment Charges	\$1,571.83
AEIG	Company A	Company B	
\$2,500 diagnostic sublimit \$2,500 lameness treatment sublimit \$400 Deductible	50% coverage for MRI No coverage for Tildren® and Osphos® \$1,000 limit for IRAP/PRP/Stem cells \$300 Deductible	30% diagnostic copay \$1,500 sublimit for IRAP/PRP/Stem cells No coverage for Navicular Conditions \$500 Deductible	
Covered Diagnostics \$2,500.00 Covered Treatments \$1,571.83	Covered Diagnostics \$1,949.43 Covered Treatments \$1,421.83	Covered Diagnostics \$2,394.85 Covered Treatments \$40.00	
Total Paid	Total Paid	Total Paid	Total Paid
\$4,071.83	\$3,371.26	\$2,434.85	

Common Diagnoses:

- 🐾 Navicular Syndrome
- 🐾 Pedal Osteitis
- 🐾 Sidebone
- 🐾 Coffin Joint Arthritis
- 🐾 Cartilage damage
- 🐾 White Line Disease
- 🐾 Keratoma
- 🐾 Foot bruising
- 🐾 Coffin bone cyst
- 🐾 Laminitis
- 🐾 Tendon or Ligament Injuries

Lameness is defined as an abnormal stance or gait caused by either a structural or functional disorder of the locomotor system. Lameness is not a disease but a symptom caused by pain or mechanical restriction.

Think Before You Treat

Year after year, veterinary medicine progresses to provide more options for treating and maintaining your horse's soundness. However, not every treatment is right for every horse. Do your research and choose the plan that best suits your unique situation.

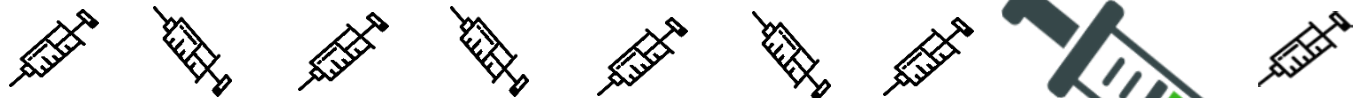
- Consider the effectiveness of the treatment.
- Are you comfortable with the possible short-term and long-term side effects?
- How much does it cost and is it covered by your insurance?
- Do the possible benefits outweigh the risks and cost?

Front Foot Lameness Claim #2

Case Description: 8-yr-old Quarter Horse used for show presented with lameness in the right front. Diagnostics included lameness exams, nerve blocks, radiographs, and an MRI. The diagnosis was a stress fracture of the right front coffin bone. Treatment consisted of Tildren®, shockwave, IRAP, and Isoxuprine. Followup radiographs were performed. Submitted invoices occurred within 120 days.

Total Covered Charges	\$7,375.00
Diagnostic Charges	\$3,245.00
Treatment Charges	\$4,130.00

AEIG	Company A	Company B
\$2,500 diagnostic sublimit \$2,500 lameness treatment sublimit \$400 Deductible	50% coverage for MRI and Shockwave \$1,000 IRAP/PRP/Stem Cell Sublimit Tildren®/Osphos® not covered \$300 Deductible	20% Copay \$1,200 Shockwave Sublimit \$3,000 IRAP, PRP, Stem Cell Sublimit \$500 Deductible
Covered Diagnostics \$2,500.00 Covered Treatments \$2,500.00	Covered Diagnostics \$2,095.00 Covered Treatments \$3,015.00	Covered Diagnostics \$2,196.00 Covered Treatments \$3,304.00
Total Paid \$5,000.00	Total Paid \$5,110.00	Total Paid \$5,500.00



Tildren® and Osphos®

- Both are a class of drug called bisphosphonates
- Decreases bone resorption by inhibiting the function of osteoclasts
- FDA approved for treatment of navicular syndrome
- Not recommended to be used with NSAIDS, in horses with impaired renal function, or in young horses
- Side Effects: colic, renal system damage or failure, bone fragility
- The long-term effects on horses are not fully known

Front Foot Lameness Claim #3

Case Description: 11-yr-old warmblood mare used for dressage presented with lameness that blocked to the left front foot. Radiographs revealed mild pedal osteitis and hoof wall separation at the toe. An ultrasound found medial collateral ligament desmitis of the coffin joint. Treatment was shockwave therapy, supportive shoeing, and antibacterial/antifungal hoof wash.		Total Covered Charges	\$2,528.00
		Diagnostic Charges	\$989.00
		Treatment Charges	\$1,539.00
AEIG	Company A	Company B	
\$2,500 diagnostic sublimit \$2,500 lameness treatment sublimit \$400 Deductible	\$500 Deductible	20% copay \$500 Deductible	
Covered Diagnostics \$589.00 Covered Treatments \$1,539.00	Covered Diagnostics \$489.00 Covered Treatments \$1,539.00	Covered Diagnostics \$391.20 Covered Treatments \$1,231.20	
Total Paid	Total Paid	Total Paid	Total Paid
\$2,128.00	\$2,028.00	\$1,622.40	\$1,622.40

AEIG's Coverage Highlights:

- \$2,500 Diagnostic sublimit
- \$2,500 Lameness treatment sublimit
- No Copays
- No restrictions on specific diagnostics, treatments, or conditions
- No time limit for the claim to remain open within the policy period + 90 day extension period



Neurectomy surgery is a last-ditch effort to provide comfort to horses suffering from navicular syndrome. It involves cutting or removing part of the nerve supply to the horse's foot. **AEIG is among the many insurers that won't cover "nerved" horses.**

Front Foot Lameness Claim #4

Case Description: 15-yr-old Quarter Horse presented with left front foot lameness. A keratoma in the left front hoof was diagnosed using radiographs and a biopsy. Surgery was performed to remove the tumor. Follow-up care consisted of bandaging and stabilizing of the hoof through recovery.		Total Covered Charges	\$2,408.00
		Diagnostic Charges	\$798.00
		Treatment Charges	\$1,610.00
AEIG	Company A	Company B	
\$2,500 diagnostic sublimit \$2,500 lameness treatment sublimit \$400 Deductible	30% Diagnostic Copay \$3,000 diagnostic sublimit \$400 Deductible	20% copay \$500 Deductible	
Covered Diagnostics \$398.00 Covered Treatments \$1,610.00	Covered Diagnostics \$278.60 Covered Treatments \$1,610.00	Covered Diagnostics \$238.40 Covered Treatments \$1,288.00	
Total Paid	Total Paid	Total Paid	Total Paid
\$2,008.00	\$1,888.60	\$1,526.40	\$1,526.40

Watch your in-box the 2nd Tuesday of each month. The next topic we cover will be claims related to EPM, Lyme Disease, Metabolic Conditions and Laminitis. If there is a topic you would like us to cover, please let us know.

- All trademarks and tradenames used are acknowledged to be the copyright of their respective owners.
- 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.
- Claims comparisons assume all claims are adjusted in the same manner applying equine industry claims handling standards.
- Price, coverage and claims comparison information is for personal use and guidance only and does not constitute any contractual representation, warranty or obligation on our part.
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