



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.

Gastric Ulcers

🐾 Veterinary experts estimate that 60% of pleasure and show horses will experience gastric ulcers in their lifetime

🐾 To make a confirmed diagnosis, an endoscopic exam is used to look into the horse's empty stomach and diagnose the presence of ulcers.



Specific Gastric Ulcer limitations by company.	
AEIG	Covered
Great American	\$2,500 with a positive scope
The Hartford	Covered
Starnet	Covered
Markel	Covered
Praetorian	Covered
XL Catlin	\$2,000 with a positive scope

Gastric ulcer treatment is expensive. Gastrogard™ costs upwards of \$30 per tube and is usually administered for at least 28 days. That can exceed \$1,000 per month just in medication!

Gastric Ulcer Claim #1			
Case description: 7-yr-old warmblood gelding show jumper. Insured for \$215,000 with \$10,000 medical/surgical coverage. Gastric ulcers were diagnosed 11 months into the policy period. The last treatment was 1 month after policy expiration. The horse originally presented with colic symptoms and gastric ulcers were confirmed via gastroscopy. A follow up gastroscopy confirmed resolution.		Total Covered Charges	\$4,844.00
		Diagnostic Charges	\$1,902.00
		Treatment Charges	\$2,942.00
AEIG	Company A	Company B	
\$2,500 diagnostic sublimit \$400 Deductible	20% Copay, Positive scope required, \$2,500 treatment limit on gastric ulcers \$500 Deductible	30% diagnostic copay \$500 Deductible	
Covered Diagnostcs \$1,502.00 Covered Treatments \$2,942.00	Covered Diagnostcs \$1,121.60 Covered Treatments \$2,353.60	Covered Diagnostcs \$981.40 Covered Treatments \$2,942.00	
Total Paid	Total Paid	Total Paid	Total Paid
\$4,444.00	\$3,475.20	\$3,923.40	

Common Causes:

- 🐾 Busy show or training schedule
- 🐾 Hospitalization
- 🐾 Stall confinement
- 🐾 High grain/low fiber diets
- 🐾 Medication Side Effect


Company variations to consider:

- Is a positive endoscopic exam required?
- Is there a limit on diagnostics or treatment costs?
- Is a second scope to confirm healing covered?
- Is the insured responsible for a copay percentage?

Gastric Ulcer Claim #2

Case description: 5-yr-old warmblood gelding used for eventing. Treatment lasted 5 months within the policy period. A diagnostic gastroscope done with one follow up scope 6 weeks into treatment. Additional miscellaneous diagnostics were done towards the end of treatment due to unresolved symptoms. No new diagnosis was determined and the horse continued on ulcer medications.

Total Covered Charges	\$6,394.53
Diagnostic Charges	\$1,473.66
Treatment Charges	\$4,920.87

AEIG	Company A	Company B
\$2,500 diagnostic sublimit \$400 Deductible	120 days limit for treatment \$300 deductible	Positive scope required \$2,000 treatment limit on gastric ulcers, \$500 Deductible
Covered Diagnostics \$1,073.66 Covered Treatments \$4,920.87	Covered Diagnostics \$597.00 Covered Treatments \$3,977.91	Covered Diagnostics \$1,473.66 Covered Treatments \$2,000.00
Total Paid  \$5,994.53	Total Paid \$4,574.91	Total Paid \$3,473.66

AEIG's Coverage Highlights:

- No treatment limits
- No Copays
- No positive endoscope required
- Repeat endoscopic exams are covered
- \$2,500 diagnostic sublimit which we have never seen met or exceeded


Common Symptoms:

- 🐾 Weight Loss
- 🐾 Poor Performance
- 🐾 Loss of Appetite
- 🐾 Poor body condition
- 🐾 Behavioral changes
- 🐾 Colic

Gastric Ulcer Claim #3

Case Description: An 11-yr-old warmblood gelding presented with a stifle injury due to trauma. During treatment, Gastrogard™ and sucralfate was given prophylactically. AEIG routinely covers this type gastic ulcer medicatoin use as part of a non-ulcer claim. In this case, the medication was covered under the lameness treatment sublimit. Treatment charges specifically for ulcer medication totaled \$578.

Total Covered Charges	\$5,017.70
Diagnostic Charges	\$2,480.50
Treatment Charges	\$2,537.20

AEIG	Company A	Company B
\$2,500 diagnostic sublimit \$2,500 lameness treatment sublimit \$400 Deductible	20% Copay, Positive scope required, \$2,500 treatment limit on gastric ulcers \$500 Deductible	\$500 Deductible
Covered Diagnostics \$2,480.50 Covered Treatments \$2,137.20	Covered Diagnostics \$1,584.40 Covered Treatments \$1,959.20	Covered Diagnostics \$1,980.50 Covered Treatments \$2,537.20
Total Paid  \$4,617.70	Total Paid \$3,543.60	Total Paid \$4,517.70

Watch your in-box the 2nd Tuesday of each month: Our next topic will be to explore how various front foot lameness claims are covered. 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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