



**American Equine Insurance Group | AEIG is Simply the Best!**

## Reproductive 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.

🐾 **Breeding is not for the faint of heart. We all hope for a picture perfect pregnancy and birth, but when there are complications, insurance is here to help give your mare the best chance of survival and recovery.**



### AEIG Coverage Highlights

**\$2,500 Diagnostic Sublimit**

→ **No Treatment Sublimit** ←

**No Copays**

**AEIG offers mortality coverage on foals beginning at 24 hours old and medical coverage beginning at 31 days. Contact your underwriter to find out more!**

### Placentitis Claim

Case Description: A 10-year-old Thoroughbred broodmare was diagnosed with placentitis. When she arrived at the clinic for treatment she was 5 weeks from her due date. She was examined, including a trans-rectal ultrasound, and treated with antibiotics, NSAIDs, and medication to help her maintain the pregnancy. While under care, she developed laminitis and was treated aggressively. She remained hospitalized until she foaled. The birth was normal and the mare and foal survived.

Total Covered Charges	\$5,264.66
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Diagnostic Charges	\$1,107.07
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Treatment Charges	\$4,157.59
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AEIG		Company A		Company B	
\$2,500 diagnostic sublimit \$400 deductible		20% copay \$500 deductible		30% diagnostic copay w/ \$3,000 sublimit \$400 deductible	
Covered Diagnostics	\$707.07	Covered Diagnostics	\$485.66	Covered Diagnostics	\$494.95
Covered Treatments	\$4,157.59	Covered Treatments	\$3,326.07	Covered Treatments	\$4,157.59
<b>Total Paid</b>	<b>\$4,864.66</b>	<b>Total Paid</b>	<b>\$3,811.73</b>	<b>Total Paid</b>	<b>\$4,652.54</b>

### Dystocia Claim

Case Description: A 14-year-old broodmare was unable to deliver her foal due to dystocia. The veterinarian found the fetus to have his head and neck flexed back and the mare was referred to a nearby clinic. Upon arrival and exam, she was placed under general anesthesia. When an assisted vaginal delivery failed, the foal was delivered by C-section. The foal was born dead with multiple angular limb deformities and significant scoliosis of the cervical vertebrae. The mare recovered uneventfully.

Total Covered Charges	\$6,889.30
Diagnostic Charges	\$432.00
Treatment Charges	\$6,457.30

AEIG		Company A		Company B	
\$2,500 diagnostic sublimit \$400 deductible		20% copay \$500 deductible		\$300 deductible	
Covered Diagnostics	\$32.00	Covered Diagnostics	\$0.00	Covered Diagnostics	\$132.00
Covered Treatments	\$6,457.30	Covered Treatments	\$5,111.44	Covered Treatments	\$6,457.30
<b>Total Paid</b>	<b>\$6,489.30</b>	<b>Total Paid</b>	<b>\$5,111.44</b>	<b>Total Paid</b>	<b>\$6,589.30</b>



#### Pregnancy Complications

- Placentitis
- Endometritis
- Uterine infection or torsion
- Fescue toxicosis
- Prepubic tendon rupture
- Equine herpesvirus-induced abortion
- Malnutrition or obesity
- Internal injury
- Uterine artery rupture
- Twins
- Laminitis
- Colic



#### Complications during and after birth

- Dystocia
- Retained placenta
- Red bag
- Cervical or uterine tear
- Ruptured or prolapsed uterus
- Uterine artery rupture
- Rectal tear
- Hydrocephalus of foal
- Laminitis
- Colic

**The gestation period for a horse is on average 340 days, about 11 months**

### Endometritis Claim

Case Description: A 10-year-old Andalusian broodmare developed a high fever, followed by abdominal edema 3 days after giving birth to a normal foal. She was diagnosed with endometritis and hospitalized for ten days, receiving uterine flushes, multiple antibiotics, and supportive care.


Total Covered Charges	\$3,412.41
Diagnostic Charges	\$1,283.90
Treatment Charges	\$2,128.51

AEIG		Company A		Company B	
\$2,500 diagnostic sublimit \$400 deductible		30% diagnostic copay w/ \$3,000 sublimit \$400 deductible		\$500 deductible	
Covered Diagnostics	\$883.90	Covered Diagnostics	\$618.73	Covered Diagnostics	\$783.90
Covered Treatments	\$2,128.51	Covered Treatments	\$2,128.51	Covered Treatments	\$2,128.51
<b>Total Paid</b>	<b>\$3,012.41</b>	<b>Total Paid</b>	<b>\$2,747.24</b>	<b>Total Paid</b>	<b>\$2,912.41</b>

## Granulosa Cell Tumor Claim

Case Description: An 11-year-old Warmblood mare exhibited severe behavior changes following a heat cycle. When she became unmanageable, a vet was contacted. Bloodwork and an ultrasound showing a large mass on her left ovary led to a presumptive diagnosis of a granulosa cell tumor. Surgery was scheduled and the mass removed laparoscopically. The histopathology report confirmed the diagnosis. She remained hospitalized for two weeks due to a surgery site infection.

Total Covered Charges	\$7,756.89
Diagnostic Charges	\$1,080.50
Treatment Charges	\$6,676.39

AEIG	Company A	Company B
\$2,500 diagnostic sublimit \$400 deductible	\$500 deductible	20% copay \$500 deductible
Covered Diagnostics \$680.50 Covered Treatments \$6,676.39	Covered Diagnostics \$580.50 Covered Treatments \$6,676.39	Covered Diagnostics \$464.40 Covered Treatments \$5,341.11
<b>Total Paid</b>  <b>\$7,356.89</b>	<b>Total Paid</b> <b>\$7,256.89</b>	<b>Total Paid</b> <b>\$5,805.51</b>

**Remember, medical coverage on your broodmare will not automatically extend to her foal. Prospective foal coverage should be purchased separately and is not offered by all companies. AEIG does not offer prospective foal coverage.**

### What is an IgG test and why is it so important?

- 🐾 An IgG test is done to look for evidence of failure of passive transfer (FPT).
- 🐾 Because foals are born without antibodies (Immunoglobulin G, aka IgG), they must get it from their mother's colostrum (first milk) to help ward off life-threatening infections.
- 🐾 Foals who do not get enough quantity or quality of colostrum will likely have low IgG levels.
- 🐾 Ideal IgG level are over 800 mg/dl. 400-800 mg/dl is considered partial failure of transfer. Under 400 mg/dl indicates a Failure of Passive Transfer.
- 🐾 Supplementation of IgG may be given by IV plasma to strengthen the foal's immune system.
- 🐾 AEIG's vet cert for foals 24 hour old through 30 days requires testing for IgG levels. The test must be done before 48 hours old.



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

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