

Liability Insurance

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What I would like to tell you today is that after two or three years of work we now have a data bank situation in practice with the computer program. We are going to stockpile information about our practice claims, not only beginning in the year 1973 which will be the current year, but back to the year 1968. I do not think we will go back any further because of the nature of the files that were in existence at that time. I do not believe it is necessary either, but the fact that we will have five years within the program. Starting currently with 1973, we are going to have information available to the profession that we will be keeping in front of you from now on and as long as anybody can work with the program. This will be a means, of course, to gain a large degree of total experience based on the participation of the veterinarians that we have in the program and this is what we are looking forward to in many, many ways. I can only give you summarily the areas which this computer program is going to cover. Not only is it going to define the claim itself and all the information that is in it; we are interested in the animal owner, his livestock profession, we are interested in the animal involved, the cause of the claim. We have an area within the liability and malpractice insurance program which has to do with human injury. The computer program can define human injury and the person who is involved; the age of this person and the incident that caused it beyond the consideration that is given to the animal and to the human that might be involved. We have the veterinarian included in this, after all, he was the person the claim was placed against. We also have an area for comments. We have a complete area of surgical, medical and drug usage within this computer program so that we can pinpoint problems as they arise.

We are currently one year into this program so far as data are concerned. It is a most interesting project and I am not going to give you figures at this time but I will tell you that some of the studies that will come out of this are related to claims that are based upon causes. We have an anesthetic surgical medical situation; we have accidents; we have fire areas; we have theft, transportation and, of course, some other miscellaneous categories which will come up from time

to time. We expect to bring forth reports based on claims by species, based upon types of practices, geographical distribution and we have a very definite exclusive consideration for the profession where we have procedures, drugs involved, surgical and medical diagnosis. We will be able to pinpoint various problems as they appear. Never before has this been able to be accomplished. We have done some so-called hand operations and the figures that we have been giving you in the last six to eight years have been done by hand operations where there have been no benefits of machine computer time. At this time, and from this point on, we will be able to bring forth definite hard information that is occurring within this very specialized field. Our concern is to bring all of this material to the veterinarian as rapidly as possible.

One of my own special interests have been the opportunity in the last few years to travel to the veterinary colleges and talk to the graduating seniors. I do not know where to start basically within our profession to define problems than to start with this young man or lady before leaving school. There is nothing that one can learn except in the school of hard knocks and sometimes those knocks are rather expensive. In this instance, we would like to get some of this information to these young people before they leave school.

This has been a very gratifying experience for me and I know from the reactions of the schools it has been most helpful to them. If you have any questions regarding changes in program or coverage that you would like to have covered, we certainly will try to do so. We are also here representing both insurance programs. If you have problems in the hospital area, we certainly would be glad to give you a hand, although some of this material we do not always have at our finger tips as much as we do the other. I think basically the other axiom that goes with this liability program is that the cost of the defense is a lot more than the cost of the claim and this is the point that we have to try to get across to as many people as possible. When that claim is filed, you will have to defend it and if it is going to be done out of your pocket, then it will be an expensive procedure. Thank you very much for the time and we certainly hope to see you again next year.