## **Cat Friendly Practice Program reduces the risk of injury**

#### Introduction

The Cat Friendly Practice (CFP) Program, launched by AAFP alongside the Cat Friendly Clinic programme by ISFM in 2012, provides veterinary professionals and practices with a checklist of criteria and foundational resources to ensure the best care and treatment for cats. Over the past 10 years, implementing these strategies and integrating Cat Friendly processes have allowed veterinary practices to create a positive veterinary experience not only for cats and their caregivers, but also for the entire veterinary team.

The AAFP partnered with the American Veterinary Medical Association Professional Liability Insurance Trust (AVMA PLIT) to conduct a quantitative analysis of workers' compensation data from 2015 to 2018 to determine if having a reduced risk of injury is also part of the positive experience that comes with being a CFP. As employee safety is central to a healthy and productive veterinary practice, it was posited that practices that had obtained their CFP status, where principles from the AAFP and ISFM Feline-Friendly Handling Guidelines<sup>1</sup> (see box<sup>\*</sup>) were implemented, would see a reduction in workers' compensation claims.

# Why analyze workers' compensation claims?

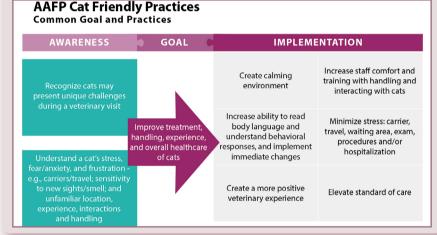
Workers' compensation claims can be a major cost in a veterinary practice. High frequencies and severities of workers' compensation claims can have a negative impact on a practice's experience modification factor, which is a multiplier used to calculate a workers' compensation premium when compared with other policies of similar size within that industry. In most states within the USA, a workers' compensation modification factor is determined by the National Council on Compensation Insurance (NCCI) by analyzing the cost of losses from a practice and establishing a comparison with the rest of the industry. This modification factor directly affects how much a practice pays for workers' compensation insurance, and practices with a high modification factor may have to pay 10-50% increased premiums compared with their

#### Minimizing stress and practicing Cat Friendly techniques

The way in which veterinary professionals approach and interact with cats can affect the success of the visit itself. Because cats can remember a single event, such as a negative veterinary experience, this may impact future visits.<sup>1,2</sup> Reducing the stress associated with the veterinary visit is a vital requirement of being a CFP and there are numerous ways this can be accomplished. These include introducing changes to the delivery of care that incorporate a better understanding of the individual cat's distinct needs and behaviors, considering every aspect of the experience for the cat and caregiver, and making adjustments with every cat during every visit.

One of the most critical aspects of reducing stress at a CFP (and a requirement of all CFPs) is integrating principles from the AAFP and ISFM Feline-Friendly Handling Guidelines;<sup>3</sup> minimizing stress during handling, examinations, procedures and hospitalization; and practicing Cat Friendly techniques to ensure all staff are familiar with, and consistently use, them.

New Cat Friendly Guidelines\* The '2022 AAFP/ISFM Cat Friendly Veterinary Interaction Guidelines' and '2022 ISFM/AAFP Cat Friendly Veterinary Environment Guidelines' will be published in the November 2022 issue of *JFMS* and will be incorporated into CFP requirements.



industry peers with lower modification rates.<sup>4</sup> It is therefore crucial for veterinary practices to explore methods with which they can directly lower their claim costs.

#### Methods

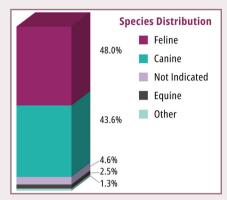
The AVMA PLIT, as well as HUB International, in partnership with veterinary industry-specific insurance carriers, analyzed workers' compensation data claims from 2015 to 2018. The industry average workers' compensation claims data within this report were a snapshot of roughly 10,000 workers' compensation claims in this 4-year time frame and the benchmark resource for the analysis. Of the ~10,000 total workers' compensation claims, 641 were from veterinary practices that had an active CFP designation. These workers' compensation claims filed by AAFP CFPs were compared with the ~10,000 claims filed by all practices covered under the AVMA PLIT Program from 2015 to 2018.

#### **Results and analysis**

Workers' compensation claims The AVMA PLIT/HUB International found that 48% of overall claims coded to an 'animal attack' (the code used in insurance systems) were due to contact with a feline patient.

A further finding was that of the overall workers' compensation claims, 42% were from those employed at the practice for less than 1 year at the time of filing, suggesting that a newer workforce with less experience is more likely to sustain a workplace-related injury.

With proper training in understanding feline behavioral responses and the implementation of Cat Friendly interactions and handling methods, CFPs have a significant financial reduction in the cost of their workers' compensation claims.



Of the overall workers' compensation claims, 48% coded to an 'animal attack' were due to contact with a feline patient

CFP overall claims compared with industry average When comparing all claims submitted by CFPs with other

veterinary practices, the overall average by a CFP was US\$1906 per claim. The overall industry average was US\$2741 per claim.

#### Animal contact claims

Species

Feline

Canine

Other

Total

Out of all the claim types, an animal contact claim was the most prevalent, with 7 out of 10 claims related to an incident with an animal bite or scratch. Analysis by AVMA PLIT/HUB International showed

**CFP** Total

Incurred

\$210,163

\$130,887

\$53,732

\$394.782

Animal contact claim costs by species compared between Cat Friendly

Cat Friendly Practice Program – start your journey to

and Advocate. Visit: catvets.com/certificate.

Cat Friendly Certificate Program – not quite ready to start

become a CFP. Visit: catvets.com/cfp.

**CFP** Total

Claims

253

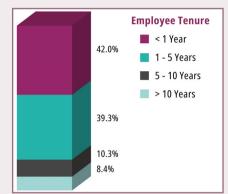
160

41

454

Practices and industry averages

Additional resources



Of the overall workers' compensation claims. 42% were from those employed at the practice for <1 year

the industry average of a workers' compensation claim, which is the result of contact or exposure to a pet, cost US\$1585 per claim. The same type cost a CFP US\$870 per claim.

In addition to experiencing reduced costs per claim across all species, CFPs averaged US\$831, compared with the industry average of US\$1089, per feline exposure claim.

#### **Body part affected**

Industry

Average

\$1,089

\$1,407

\$2,573

\$1.585

CFP Average

/ Claim

\$831

\$818

\$1,311

\$870

your CFP journey or want to brush up on your feline expertise? The award-winning

Cat Friendly Certificate Program will help you build your feline knowledge and skills,

and is your first step to becoming Cat Friendly (and is great training for your newer

team members). There are three Certificates - Veterinarian, Veterinary Professional

The largest number of workers' compensation claims in relation to the body part affected for all veterinary practices was attributed to hand and

> Similarly, out of the 641 total claims filed by CFPs, 397 (62%) were for the hands and wrist. The average cost incurred for these claims was US\$1015, compared with the industry average of



US\$1288.

wrist injuries.

Data collection and analysis were

#### References

- 1 Takagi S, Tsuzuki M, Chijiiwa H, et al. Use of incidentally encoded memory from a single experience in cats. Behav Processes 2017; 141.267-272
- 2 Lloyd JKF. Minimising stress for patients in the veterinary hospital: why it is important and what can be done about it. Vet Sci 2017; 4.
- 3 Rodan I, Sundhal El, Carney H, et al. AAFP and ISFM feline-friendly handling guidelines. J Feline Med Surg 2011; 13: 364-375.
- 4 Simpson S. Does Cat Friendly Practice impact your team's risk of injury. Proceedings of the 2019 Annual Conference of the American Association of Feline Practitioners, San Fransisco, CA, 2019, pp 145-148.

Cat Friendly Practice is a registered trademark symbol by the American Association of Feline Practitioners.

### Conclusions and summary

This analysis shows that, with proper training in understanding feline behavioral responses and the implementation of Cat Friendly interactions and handling methods, CFPs have a significant financial reduction in the cost of their workers' compensation claims. In particular, the CFP Program emphasizes reducing stress, fear/anxiety and frustration during the veterinary experience and creating a calmer environment that directly correlates with overall employee safety and satisfaction. Moreover, in the instances in which an incident does occur, the cost per claim is significantly lower than in veterinary practices that do not employ the same techniques. This will directly affect a practice's modification factor, which will in turn decrease the cost of the workers' compensation policy insurance premium.

It was also indicated that, in general, younger veterinary professionals incur more injuries and file more workers' compensation claims. This supports the recommendation that working at a CFP and receiving additional training, especially in understanding feline behavioral responses, Cat Friendly interactions and Cat Friendly handling techniques, will help reduce injuries.

#### Acknowledaments

performed and provided courtesy of the AVMA PLIT Program and conducted by Scott Simpson, Risk Consultant through HUB International, with the AVMA PLIT.