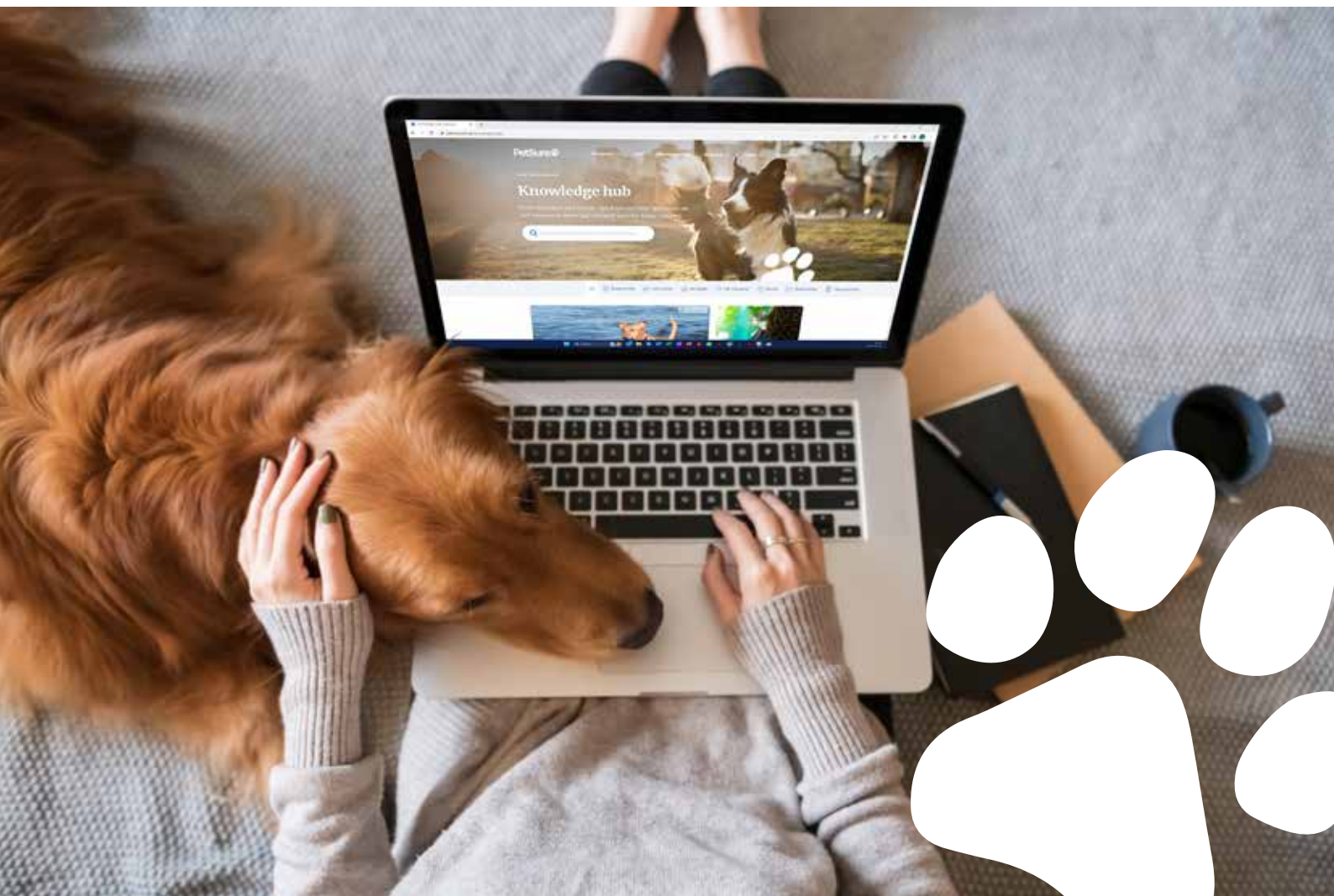


Australian Pet Health Monitor 2023

Drawing on PetSure's data from 2022, our flagship report features useful insights, tips and expert commentary to provide Australian pet parents with an understanding of the common ailments pets may experience so they know how to help their furry friends.



Sniff out a better way to pay

Claim while you're at the vet and pay the

go[®]
GAP ONLY



Available at more than 900 vet clinics around Australia, claim with GapOnly[®] and only pay the gap between the vet's invoice and your eligible pet insurance benefit.



gaponly.com.au

Any advice provided is general only and does not take into account your individual objectives, financial situation or needs - you will need to consider whether this is appropriate for you by considering your own individual objectives, financial situation or needs.

TABLE OF CONTENTS

Introduction	4
A word from our CEO, Alex Thomas	4
Meet our Advisory Board - our boots on the ground	6
01. Top Tens	7
Charismatic Canines 2022	8
Fabulous Felines 2022	12
What's in a Name?	15
02. Pet Health Issues	16
Pet Health Introduction	17
Top 5 Dog Diseases 2022	18
Health Trends in Dogs	19
Top 5 Cat Diseases 2022	20
Health Trends in Cats	21
Healthy Pets, Happy Vets	22
Understanding Human and Pet Health Costs	26
The Rise of Veterinary Telehealth	28
How to Get the Most Out of Your Vet Visits – A Guide	30
How GapOnly® is Innovating and Improving the Claims Experience for Pet Parents	32
Pet Insurance & Pet Wellness Plans - What's the Difference?	33
03. Improving Sustainability in the Vet Community	34
Top Insights from Vets in the Field	35
Challenges Facing the Australian Veterinary Industry	36
Helping to Grow the Veterinary Industry	38
Spotlight on Vets	40
04. For a Life with Pets	42
Impact of the Pandemic on Pets	43
The Animal Human Bond	44
Separation Anxiety in Dogs	46
Summary	48
About PetSure	49
References	50

A word from our CEO, Alex Thomas

In 2022, pet ownership soared across the nation so it's never been more important to educate Australians about pet health and the associated costs of veterinary care.

With pet ownership at a record high across Australia, companion animals continue to play a central role in our lives, but there is still a knowledge gap when it comes to pet health and the role pet insurance can play in helping you prepare for the unexpected.

2022 was a year of resilience as many households and communities around the country started to bounce back from the fallout of the COVID-19 pandemic. However, inflationary pressures have continued to impact the livelihood of many Australians.

Over the past 12 months, in light of cost-of-living pressures, PetSure reduced the cost of many new policies to help customers insure their pets. PetSure also offered relief to customers experiencing financial hardship.

As you'll read from Dr Claire Jenkins from VetChat, telehealth for pets was another trend for 2022 – telehealth was quickly adopted and normalised in human health during the lockdown periods of the COVID-19 pandemic.

PetSure is Australia's leading pet insurance administrator that designs and underwrites next-generation insurance and digital health services for pets and their people.

In 2022, we reimbursed over \$300 million in financial benefit to insured customers and approved 90% of claims. Skin conditions were the top health condition for dogs. We processed 80,000 skin condition claims and paid out \$23 million in financial benefit to customers.

PetSure continued to show up for customers in 2022, with an average wait call time of under 50 seconds.

Recently in March 2023, PetSure obtained its own APRA general insurance licence to support our long-term strategic growth objectives. This marks a huge milestone in PetSure's journey as we become the first fully dedicated provider of pet insurance in Australia.

Having our own licence will allow us to operate more efficiently so we can better represent the category and deliver better customer outcomes.

As the category leader, and in collaboration with the veterinary community, we continually seek to update our policies to reflect dynamic customer needs, modern veterinary practices, and to satisfy regulatory and governance requirements.

We continue to strengthen our strategic relationships with PetCulture, an online retail store for pet products and our joint venture with Woolworths, in addition to VetChat which is a telehealth veterinary service providing 24/7 telephone and video consultations to pet parents.

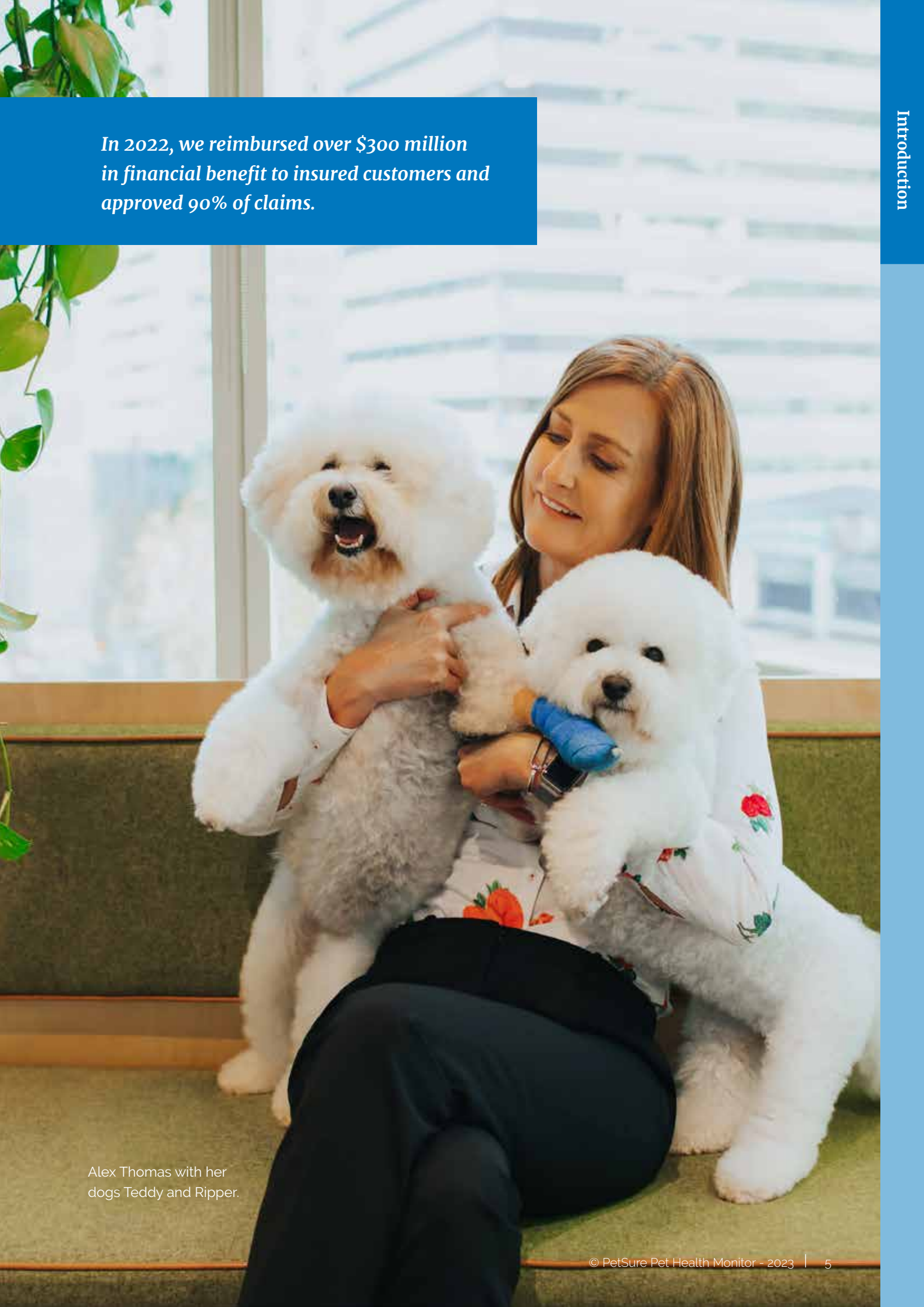
PetSure also strives to be a voice for good and this extends to our work in the community. We're proud to support animal welfare charities through our PetCause initiative. You'll read about the incredible work that Smart Pups is doing to drive real impact through their assistance dog training to improve the quality of life for children with special needs. Smart Pups gave PetSure the privilege of naming the assistance dog they purchased with the PetCause™ donation funds, and we look forward to watching Elliot's journey as he embarks on his training. Keep an eye on our website and social channels as we share his training journey.

PetSure also helps educate and nurture the next generation of vets via our scholarship program for Future Vets Kids Camp (FVKC) while we also advocate for the wellbeing of veterinarians through GapOnly®'s GoWell™ initiative.

I hope the 2022 PetSure Pet Health Monitor report reveals unique data and insights to help you navigate your pet ownership journey. I wish you and your fur baby all the best for a happy and healthy year ahead.

Alex Thomas
Chief Executive Officer
PetSure

In 2022, we reimbursed over \$300 million in financial benefit to insured customers and approved 90% of claims.



Alex Thomas with her dogs Teddy and Ripper.

Meet our Advisory Board - our boots on the ground

PetSure's advisory board includes several veterinary professionals who are highly respected in their fields - they are our boots on the ground. PetSure regularly consults the advisory board for expertise and insights on a range of veterinary topics to inform decision-making for key projects and charitable work.

Working in close collaboration with the advisory board allows PetSure to represent the interests of our different stakeholder groups so we can help make the world a better place for pets and their people.



Dr Simone Maher
BVSc (hons1)
GradCertEdStud
(HigherEd), FHEA



Dr Adrian Simon
BVSc (Hons) MANZCVS
(ECC) GCM



April Hodges
Cert IV Veterinary
Nursing



Cathy McAdie
Diploma Veterinary
Nursing (ECC), Diploma
VET, Diploma TDD.



Dr Mark Booth
BVSc.



Dr Michael Archinal
BVSc. IVAS (Cert). PTC
(Hons). MAICD.



Dr Oliver Conradi
BVSc (Hons) MBA



Dr Betty Chan
BVSc. IVAS (cert)



Dr Maria Neale
BSc BVMS
GradCertHumResMgt



Dr Kylie Mitchell
BVSc (hons) BAppSc
GradCertMan

Top Tens

We've crunched the numbers to reveal the most popular breeds and names.

According to 2022 PetSure data, the most popular dog breed was a Cavoodle and the most popular name for both dogs and cats was Luna.

Whether it's size, temperament or required exercise needs, we've created breed profiles to help you understand the different characteristics of popular breeds. We've thrown in some fun facts, too!



Charismatic Canines 2022

Here are the top 10 most popular dog breeds born in 2022, according to PetSure policy data.

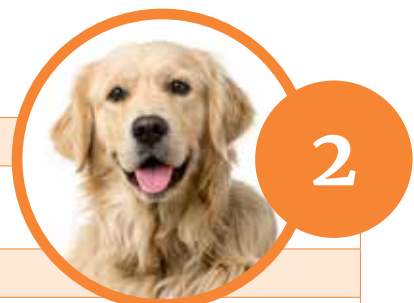
CAVOODLE

Size	Small 5-12kg and 20-38cm depending on the parent breeds
Coat	Long, wavy, curly, low shedding, clipping required
Temperament	Affectionate, active, intelligent
Required exercise	High, enjoys playing
Best suited for	Active households with time to give them attention
Apartment friendly	Yes
Most common conditions 2022	Ear infection, skin allergies, diarrhoea, gastritis, anal sac disorder, dental, vomiting
Fun fact	Several celebrities share their lives with Cavoodles. One of the most famous Cavoodle parents is also a Wolverine! Hugh Jackman's Cavoodle Allegra features prominently on his social media accounts

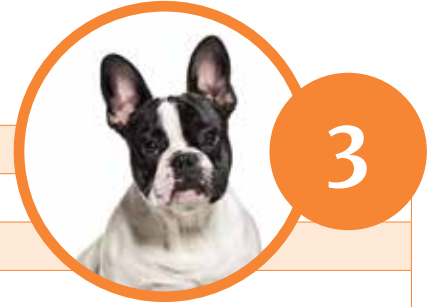


GOLDEN RETRIEVER

Size	Large 51-56cms, 27-35 kgs
Coat	Dense, wavy, medium coat, sheds, regular grooming required
Temperament	Affectionate, active, intelligent
Required exercise	High
Best suited for	Active households, including families
Apartment friendly	Better suited to larger properties
Most common conditions 2022	Ear infection, skin allergies, dermatitis, diarrhoea, arthritis, gastritis, conjunctivitis
Fun fact	Two Golden Retrievers, Bretagne and Riley, were among the incredible emergency rescue workers deployed to help search for survivors when the World Trade Centre collapsed on September 11, 2001. Bretagne passed away when she was almost 17 years old in 2016



FRENCH BULLDOG



3

Size	Small 30cm, 10-15kg
Coat	Short, skin folds require ongoing maintenance
Temperament	Energetic, easy going, playful
Required exercise	Medium
Best suited for	Households with someone who is home to keep them company
Apartment friendly	Yes
Most common conditions 2022	Skin allergies, ear infection, brachycephalic airway disease, vomiting, gastritis
Fun fact	Often, French Bulldog mothers require caesarean sections due to the inability to give birth naturally. The puppies can't get through the birth canal as they have large heads and their mums have narrow pelvises

BORDER COLLIE



4

Size	Med-large, 46-56cm, 17-20kg
Coat	Medium to long, sheds
Temperament	Obedient, intelligent, energetic
Required exercise	Very high
Best suited for	Active singles or families
Apartment friendly	Better suited to large properties
Most common conditions 2022	Arthritis, gait abnormality - lameness, skin allergies, ear infection, diarrhoea
Fun fact	Chaser, a Border Collie from South Carolina, could identify and retrieve 1,022 toys by name!

MINIATURE DACHSHUND



5

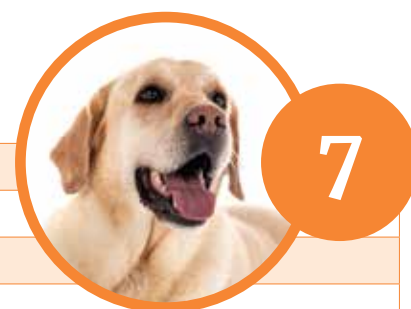
Size	Small under 5 kgs, up to 15cm tall
Coat	Smooth – short and shiny Longhair – wavy, requires daily brushing Wirehair - short wiry coat
Temperament	Independent, intelligent, stubborn, playful
Required exercise	Medium
Best suited for	Active singles, families, elderly
Apartment friendly	Yes
Most common conditions 2022	Skin allergies, ear infection, intervertebral disc disease, diarrhoea, gastritis
Fun fact	Dachshund means "badger hound" in German

GOLDEN DOODLE (GROODLE)



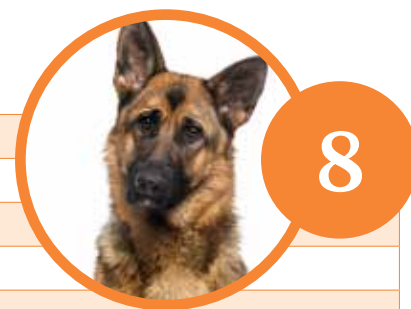
Size	Medium – Large up to 61cm high and 37kg
Coat	Long, can be low shedding, regular grooming required
Temperament	Affectionate, active, intelligent
Required exercise	High
Best suited for	Active families
Apartment friendly	Better suited to larger properties
Most common conditions 2022	Ear infection, skin allergies, diarrhoea, conjunctivitis
Fun fact	Celebrities who've fallen in love with Golden Doodles include Perez Hilton, Tiger Woods and Hillary Scott

LABRADOR

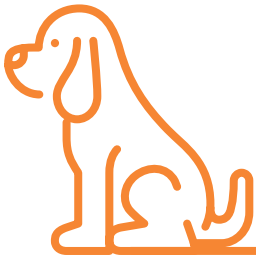


Size	Medium-large, 55-62cm (height) and 25-36kg
Coat	Short and thick, heavy shedding
Temperament	Friendly, outgoing, intelligent, energetic
Exercise requirements	High
Best suited for	Active families
Apartment friendly	Better suited to larger properties
Most common conditions 2022	Ear infection, skin allergies, arthritis, dietary indiscretion - foreign body ingestion, mass lesion - skin
Fun fact	"Marley & Me" is a memoir by American author John Grogan about the years he and his family spent with their yellow Lab, Marley. It was also made into a film starring Jennifer Aniston and Owen Wilson, in which 22 Labradors played the role of Marley

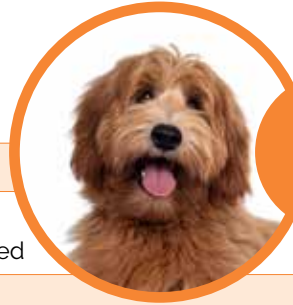
GERMAN SHEPHERD



Size	Large: 55-65cm, 22-40kg
Coat	Thick double coat, sheds year-round
Temperament	Active, alert, intelligent
Exercise requirements	High
Best suited for	Active people who are experienced with dogs
Apartment friendly	Better suited to larger properties
Most common conditions 2022	Skin allergies, ear infection, arthritis, gait abnormality - lameness
Fun fact	A German Shepherd has a star on the Hollywood Walk of Fame. Rin Tin Tin became an international movie star after being rescued from a World War 1 battlefield. He appeared in some 27 Hollywood films. After he passed away in 1932 at the age of 14, his sons and grandsons continued to work in the entertainment industry



LABRADOODLE



9

Size	Variable but typically medium – large
Coat	Variable; medium to long, wavy, straight, or curly. Some may be low shedding. Regular brushing required
Temperament	Intelligent, active, friendly
Exercise requirements	High
Best suited for	Active families
Apartment friendly	Better suited to larger properties
Most common conditions 2022	Ear infection, skin allergies, diarrhoea, gastritis, conjunctivitis
Fun fact	From the first official litters of Labradoodles, only one, Sultan was deemed suitable to be a guide dog. He lived in Hawaii where he worked as a guide dog up until his retirement when he returned to Australia to live with John Gosling, who was the manager of the Guide Dog Services program at Guide Dogs Victoria and the owner of Sultan's standard poodle father, Harley

STAFFORDSHIRE BULL TERRIER



10

Size	Medium 36-41cm (to the shoulder), 11-17kgs
Coat	Short and flat, sheds hair
Temperament	Energetic, playful, tenacious, loyal, friendly Needs a lot of socialisation from an early age
Exercise requirements	High
Best suited for	Experienced dog people with active lifestyles and time to spend with their dog
Apartment friendly	May be better suited to larger properties, but with plenty of exercise and company may be able to live in an apartment
Most common conditions 2022	Skin allergies, ear infection, mass lesion - skin, arthritis, gait abnormality - lameness
Fun fact	The late Steve Irwin described his brindle Staffordshire Bull Terrier, Sui, as a "loyal friend, protector" and the love of his life. Sui was The Crocodile Hunter's faithful sidekick from 1988 to 2004

Fabulous Felines 2022

Here are the top 10 most popular cat breeds born in 2022, according to PetSure policy data.

DOMESTIC SHORTHAIR

Coat	Soft and short, minimal grooming required
Temperament	Individual personalities
Best suited for	Singles, couples, families, elderly
Apartment friendly	Yes
Most common conditions 2022	Gastrointestinal conditions including vomiting, gastritis, diarrhoea
Fun fact	A ginger tabby domestic shorthair cat called Orangey is the only cat to have won two Patsy awards. A Patsy award is the animal equivalent of an Oscar award. He won his first Patsy for his role in the 1951 film "Rhubarb". His second Patsy was for the famous role of "Cat" in "Breakfast at Tiffany's"



1

RAGDOLL

Coat	Medium to long coat, frequent brushing required
Temperament	Relaxed and friendly
Best suited for	Singles, couples, families, elderly
Apartment friendly	Yes
Most common conditions 2022	Gastrointestinal conditions, including diarrhoea, gastritis, vomiting
Fun fact	According to Guinness World Records, the longest living Janus cat was a Ragdoll. Frankenlouie (Frank and Louie) was born with a rare congenital condition called diprosopia (meaning "two face"). Despite his unusual appearance, Frankenlouie survived the odds and passed away when he was 15 years old from cancer



2

BRITISH SHORTHAIR

Coat	Short and dense with no undercoat, sheds, frequent brushing recommended
Temperament	Easy going, friendly, doesn't like being picked up
Best suited for	Better suited to houses without small children
Apartment friendly	Yes
Most common conditions 2022	Gastrointestinal conditions including Feline Infectious Peritonitis (FIP), gastritis, diarrhoea
Fun fact	The original illustrations of the Cheshire Cat in Lewis Carroll's famous <i>Alice in Wonderland</i> book are thought to have been inspired by a British Shorthair cat when drawn by illustrator John Tenniel



3

MAINE COON

4



Coat	Long, daily brushing required.
Temperament	Active, playful, affectionate
Best suited for	Cat loving households who don't mind long hair
Apartment friendly	Yes
Most common conditions 2022	Gastrointestinal conditions including diarrhoea, gastritis, vomiting and gastroenteritis
Fun fact	A Maine Coon cat called Barivel from Italy currently holds the title of Guinness World Records' "Longest Cat in the World". Barivel is 120cm long. Maine Coons have held this title for around a decade

BURMESE

5



Coat	Soft and short, minimal grooming required
Temperament	Affectionate, friendly
Best suited for	Cat loving households with time to give them company
Apartment friendly	Yes
Most common conditions 2022	Urinary tract disease, including kidney failure, and Feline Lower Urinary Tract Disease (FLUTD)
Fun fact	If a lapcat is what you seek, the Burmese cat will be glad to oblige. They've got killer cuddling skills, and they prefer to be in the company of their owners

BENGAL

6



Coat	Soft and short, minimal grooming required
Temperament	Outgoing, playful, affectionate
Best suited for	Cat loving households with time to play
Apartment friendly	Yes
Most common conditions 2022	Gastrointestinal conditions including diarrhoea, gastritis, vomiting
Fun fact	The ancestor of the Bengal, the Asian Leopard cat, is noted on the US Endangered Species list. In China, Myanmar and Thailand they are hunted for fur as well as for sale as pets

RUSSIAN BLUE

7

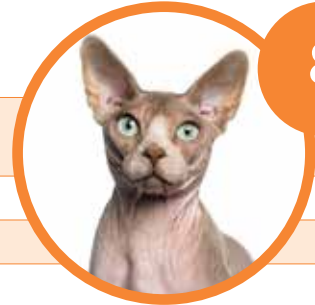


Coat	Soft and short, minimal grooming required
Temperament	Intelligent, sensitive, reserved
Best suited for	Quiet cat loving households
Apartment friendly	Yes
Most common conditions 2022	Gastrointestinal conditions such as gastritis, vomiting, diarrhoea
Fun fact	Russian Blue kittens have yellow eyes which change to green as they mature



SPHYNX

Coat	Hairless or very fine hair. Skin and skin folds require regular maintenance
Temperament	Sociable, playful, loving
Best suited for	Cat loving households with time to keep them company
Apartment friendly	Yes
Most common conditions 2022	Heart disease, including cardiomyopathy and heart failure
Fun fact	The genetic mutation that results in the Sphynx cats' hairless appearance occurs in the same gene that results in the Devon Rex's curly coat



8

SIBERIAN

Coat	Dense, medium to long coat that sheds, regular brushing required
Temperament	Easy going, friendly, enjoys company
Best suited for	Cat loving households with time to give them company and brush their coat
Apartment friendly	Yes
Most common conditions 2022	Gastrointestinal conditions including gastritis, diarrhoea, vomiting
Fun fact	Siberian cats are said to be water loving cats, so they may enjoy playing in their water bowls, with running taps or even the shower



9

DEVON REX

Coat	Curly and short, minimal grooming required
Temperament	People orientated, active
Best suited for	Cat loving households with time to give them company
Apartment friendly	Yes
Most common conditions 2022	Skin allergies
Fun fact	The word "Rex" refers to unusually curly hair



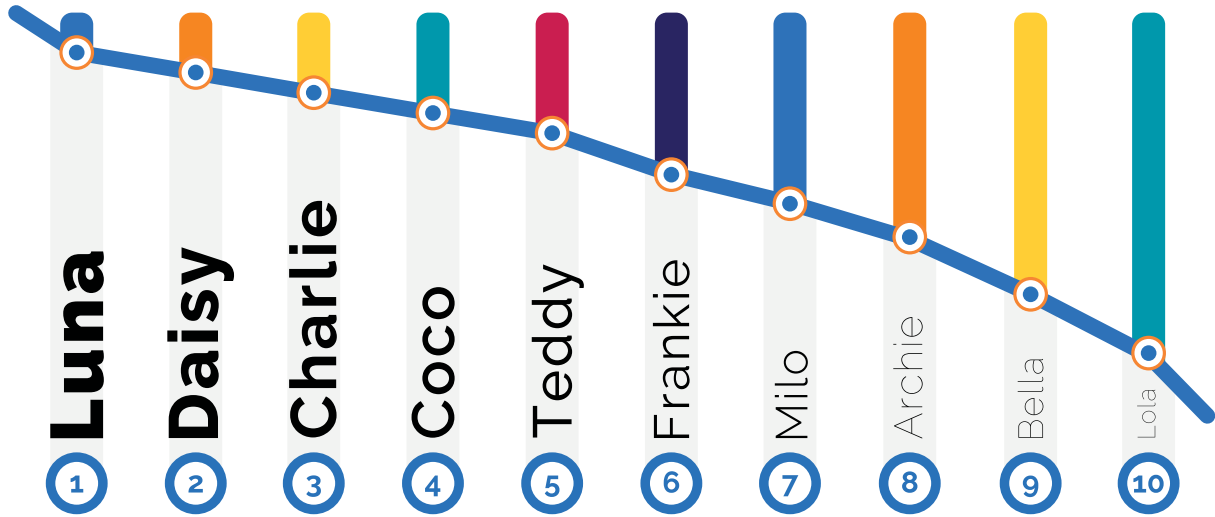
10



What's in a Name?

Top ten dog

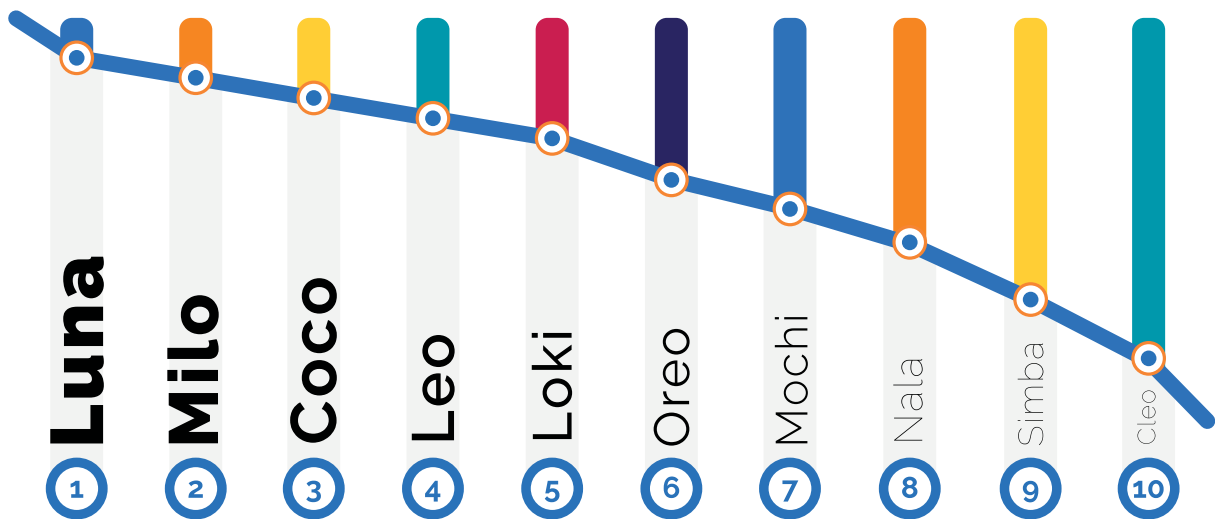
names for 2022



Top ten cat



names for 2022



02

Pet Health Issues

We've analysed our data to reveal the top 5 health conditions in 2022 for dogs and cats.

From skin conditions to urinary system disorders, we reveal the top 5 health conditions for dogs and cats and the associated costs of veterinary care. Check out this section for our tips about how you can keep your furry friend happy and safe. Remember your MEOWS (Mishaps, Ears, Oral health, Weight and Skin) for proactive pet healthcare.



Pet Health Introduction

Veterinary care is becoming more advanced with more innovative equipment and better care for pets. Whilst most owners try their best to keep their pets healthy and happy, health-related issues affect all breeds and ages.

Research shows the high cost of veterinary care is the leading factor in people surrendering their companion animals and deciding between treatment and euthanasia¹.

Industry data shows veterinary services are now the second largest costs for pet owners². When considering the costs of veterinary care, it is important to remember that there is no Medicare for pets to help make animal care more affordable.

Pet insurance is one way for pet parents to manage the cost of treatment for unexpected veterinary medical costs and avoid economic euthanasia. It is important to consider the right insurance coverage to look after your pet.

It's also essential for pet owners to be educated about the diseases and other medical conditions that are most likely to impact their companion animals, including how to spot the signs of common illnesses, what they can do about them and how they can help prevent them (eg: tick prevention, vaccinations, healthy diet, exercise).

Veterinary telehealth, providing veterinary medical advice through the Internet, is becoming a vital tool in monitoring the health of family pets. It can also be useful to assess whether a pet needs to be seen in person, particularly with chronic conditions such as obesity.

Keeping your pet healthy and catching any illnesses early can not only save them discomfort and in some cases their life, but also reduce your veterinary bill!

Dr Betty Chan and Dr Kylie Mitchell provide tips and tricks to help you keep your four-legged friends safe and healthy. The MEOWS* tips include things such as feeding a high-quality, vet-recommended diet, regular grooming, daily exercise and keeping bins secure and out of reach of sneaky paws!



Top Dog Diseases

According to PetSure claims data, the top diseases for dogs across all ages in 2022 are 1-Skin conditions (allergy related), 2-Otitis externa (ear infections), 3-Osteoarthritis (degenerative joint disease), 4-Gastrointestinal tract infections (GTI) and 5-Diarrhoea.

Other common conditions include lameness, mass skin lesions, vomiting, anal sac disorders and dental problems.



Top Cat Diseases

PetSure claims data shows the top conditions for cats across all ages in 2022 are 1-Vomiting, 2-Gastrointestinal tract infections (GTI), 3-Dental, 4-Diarrhoea and 5-Feline lower urinary tract disease (FLUTD).

Other common conditions include osteoarthritis, skin allergies, bite injuries and severe constipation - which can be troubling for your kitty and your bank account!

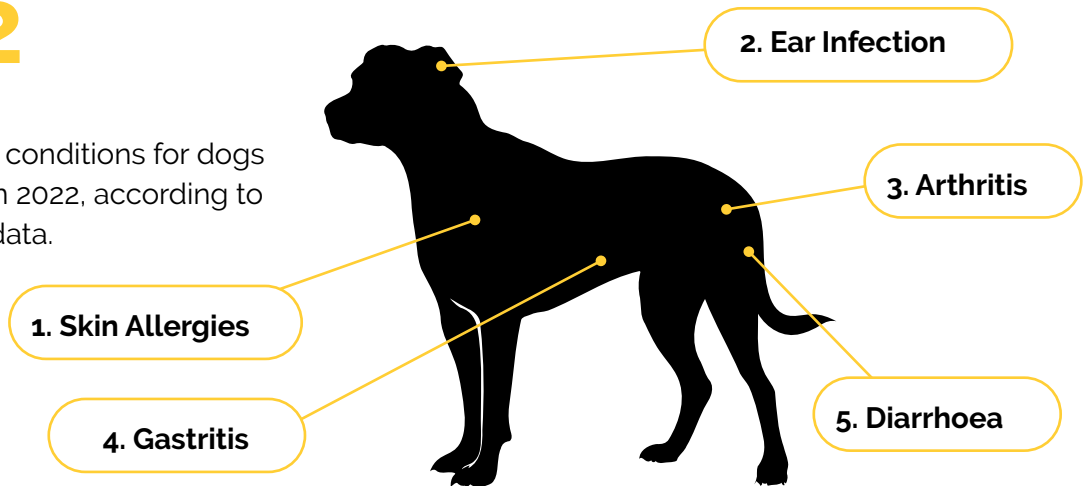
You can help keep your cat safe and healthy by increasing your cat's water intake, accident-proofing your cat's environment and making regular visits to your vet.

Studies also show keeping your cat indoors can significantly reduce the risks of injury, poisoning, transmitting diseases, getting lost and killing native wildlife³.

When it comes to pet health, prevention is certainly better than a cure. Early diagnosis and treatment can increase the likelihood of better health outcomes.

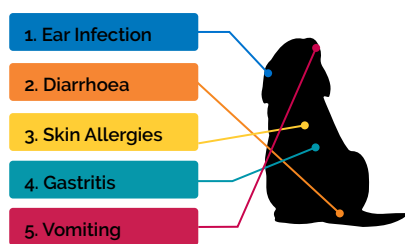
Top 5 Dog Diseases 2022

Here are the top conditions for dogs across all ages in 2022, according to PetSure claims data.

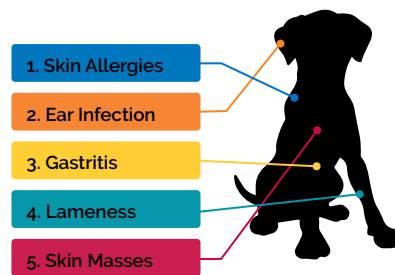


Top 5 conditions in dogs by age, January - December 2022

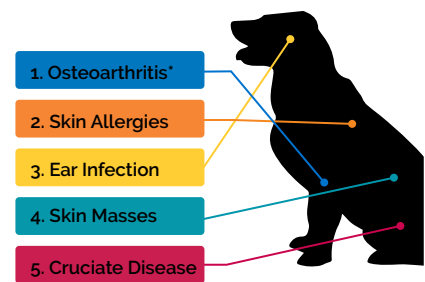
Under 1 year



1-8 years old



8+ years old



*Osteoarthritis (Degenerative Joint Disease)

Cost of top 10 conditions in dogs (all ages), 2022

Rank	Condition	Average cost for treatment*	Highest cost for treatment*
1	Skin Allergies	\$ 520	\$ 17,460
2	Ear Infection	\$ 315	\$ 16,670
3	Osteoarthritis	\$ 423	\$ 12,255
4	Gastritis	\$ 523	\$ 28,232
5	Diarrhoea	\$ 416	\$ 20,663
6	Lameness	\$ 441	\$ 13,634
7	Mass Lesion - Skin (Cutaneous)	\$ 698	\$ 12,012
8	Vomiting	\$ 565	\$ 26,661
9	Anal Sac Disorder	\$ 260	\$ 11,021
10	Dental Disease	\$ 706	\$ 11,923

Reimbursement for these claims under a pet insurance policy, would be subject to limits, such as annual benefit limits or sub-limits, benefit percentage, applicable waiting periods and any applicable excess. Cover is subject to the policy terms and conditions. You should consider the relevant Product Disclosure Statement or policy wording available from the relevant provider. * Please note that values calculated are based on all claims for that condition and medically related conditions in each calendar year.

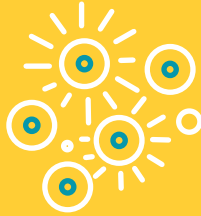
Health Trends in Dogs

Dr Betty Chan and Dr Kylie Mitchell provide tips and tricks to keep your dogs safe and healthy.



Skin Allergies

- Skin allergies often have a genetic component. Monitor closely and have regular check-ups if your pet has skin allergies.
- Always stay up-to-date with flea treatment to avoid triggering allergies and itchy skin.
- Feed them a high-quality, vet-recommended diet.
- Keep skin and coat clean, brush the coat regularly and examine the skin to pick up problems early.
- Avoid known allergens or environments that may be higher in allergens, including long grass with seeds and pollens.



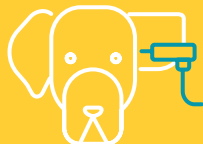
Gastrointestinal Tract Condition (GTI)

- Feed a high-quality, vet-recommended diet.
- Avoid sudden changes in diet, always change food gradually.
- Avoid feeding rich, fatty scraps and treats.
- Keep bins secure so dogs cannot access scraps.
- Always be vigilant when out on walks and stop dogs from eating things they find when out and about.



Ear Infections

- Treat underlying allergies.
- Clean the ears every week or two.
- Dry ears thoroughly after getting wet.
- Act quickly if you notice your dog shaking their head or scratching their ears, or if you notice any bad smells or discharge coming from the ear(s).



Osteoarthritis

- Don't allow dogs to become overweight.
- Exercise daily, avoid stop/start activities such as ball chasing.
- Provide breed-appropriate nutrition.
- Consider joint supplements as part of their diet.
- Have regular vet checks to catch arthritis early.



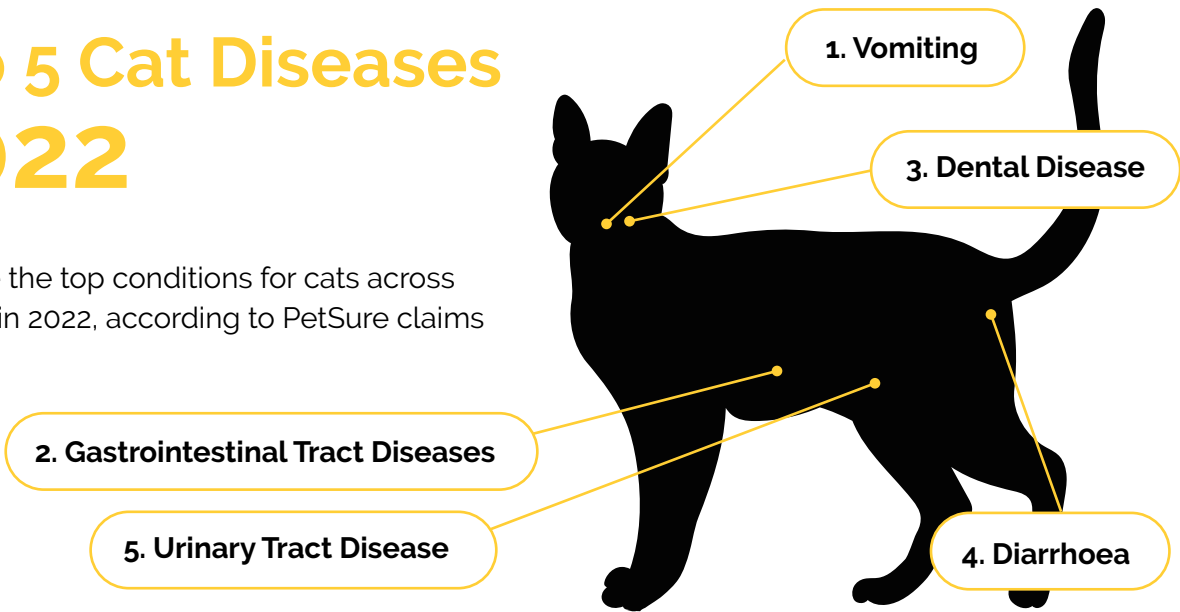
Traumatic Accidents

- Keep claws trimmed so that they don't become overgrown and catch on things.
- Ensure socialisation from an early age to help prevent fights and bite injuries.
- Check the yard regularly for any hazards that could result in wounds or other injuries.
- Make sure the property is secure to avoid escapees.
- Warm up into exercise gradually to avoid injuries such as ligament tears.



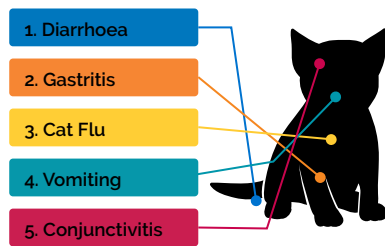
Top 5 Cat Diseases 2022

Here are the top conditions for cats across all ages in 2022, according to PetSure claims data.

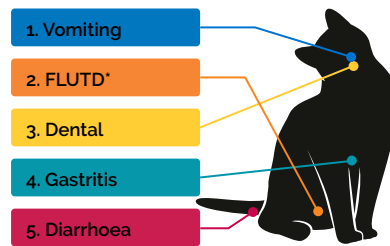


Top 5 conditions in cats by age, January -December 2022

Under 1 year

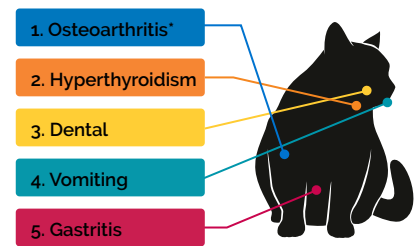


1-8 years old



*Feline Lower Urinary Tract Disease

8+years old



*Osteoarthritis (Degenerative Joint Disease)

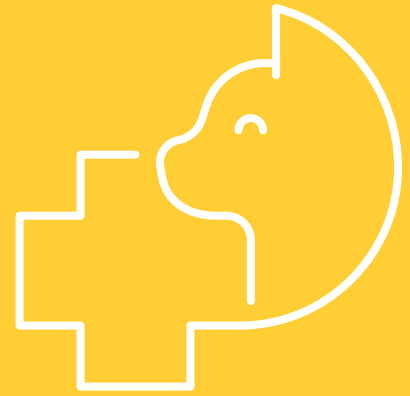
Cost of top 10 conditions in cats (all ages), 2022

Rank	Condition	Average cost for treatment*	Highest cost for treatment*
1	Vomiting	\$ 636	\$ 9,464
2	Gastritis	\$ 627	\$ 13,862
3	Dental	\$ 815	\$ 4,928
4	Diarrhoea	\$ 376	\$ 8,836
5	Feline Lower Urinary Tract Disease (FLUTD)	\$ 1,330	\$ 19,414
6	Ear Infection	\$ 347	\$ 7,771
7	Osteoarthritis	\$ 357	\$ 5,387
8	Skin Allergies	\$ 451	\$ 4,990
9	Bite Injury	\$ 562	\$ 37,435
10	Constipation/Obstipation	\$ 695	\$ 11,350

Reimbursement for these claims under a pet insurance policy, would be subject to limits, such as annual benefit limits or sub-limits, benefit percentage, applicable waiting periods and any applicable excess. Cover is subject to the policy terms and conditions. You should consider the relevant Product Disclosure Statement or policy wording available from the relevant provider. * Please note that values calculated are based on all claims for that condition and medically related conditions in each calendar year.

Health Trends in Cats

Dr Betty Chan and Dr Kylie Mitchell provide tips and tricks to keep your pets safe and healthy.



Gastrointestinal Tract Diseases



- Feed a high-quality, vet-recommended diet.
- Avoid sudden changes in diet, always change food gradually.
- In cases of constipation, increase your cat's water intake, encourage weight loss, and increase exercise.
- Ensure there are plenty of clean litter trays available.
- Seek vet advice early to investigate digestive issues before they worsen.

Urinary Tract



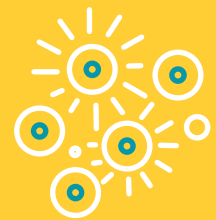
- Feed a high-quality diet as recommended by your vet.
- Remove toxins within your cat's environment.
- Don't allow your cat to become overweight.
- Increase your cat's water intake.
- Have regular check ups at the vet to catch changes early.

Traumatic Accidents



- Keep cats indoors in a cat friendly enclosure.
- Introduce new cats very slowly.
- Secure balconies and windows to avoid falls.
- Make sure that collars are quick release to avoid collar injuries.
- Be cautious around your cat when opening and closing doors, and educate children to never pull a cat's tail to avoid injuries to the tail.

Skin Allergies



- Always stay up-to-date with flea treatment even when you don't see fleas on your cat.
- Feed a high-quality diet, as recommended by your vet.
- Keep skin and coat clean, brush the coat regularly and examine the skin to pick up problems early.
- Review sources of stress, as overgrooming can be confused with skin disease or cause skin disease.
- Have your vet review your cat regularly as well as check for underlying diseases that could be affecting the skin and coat.
- Ask your vet to check for underlying viral diseases including herpesvirus.

Eye Problems



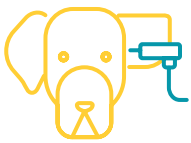
- Ensure that environmental irritants like cleaners or other products are not in your cat's environment.
- Always seek vet attention early for eye problems that may escalate quickly.
- Have your vet check for underlying diseases that could be causing eye problems.
- Keep your cat indoors to avoid fights that may result in eye injuries.



Healthy Pets, Happy Vets

Every time your pet is unwell, there is heartache associated. While some illnesses and injuries are unavoidable, there are others that may be preventable with a bit of planning and knowledge of what to watch out for.

Our vets have analysed PetSure claims data to identify some common problems that could be avoided or reduced, leading to happier and healthier pets, vets and pet parents!



Hear, hear – check those ears

Shaking the head, scratching the ears and smelly ears are some of the signs that your pup could be suffering from an ear problem. Irritated ears can quickly become infected, and complications can arise including narrowing of the ear canals and ruptured ear drums, not to mention a lot of pain and discomfort for your best friend.

Ear problems were featured in the top five most common conditions in dogs in 2022⁴.

While ear problems are less common in cats, they do occur. Sometimes ear problems are associated with underlying allergies, foreign bodies, polyps or even structural issues with the ears.

Weekly checks of your pet's ears can help prevent big problems later. Look for signs of redness, discharge, moisture, or bad smells. Clean your dog's ears with dog ear cleaner every fortnight and every time your dog has been for a bath or a swim. You may need to clean the ears more frequently if your dog has existing ear problems already, or if your vet has recommended it.

Table: Top 5 dog breeds with ear infections in 2022^{^^}

1 Poodle - Standard
2 English Springer Spaniel
3 Cocker Spaniel
4 Labradoodle
5 Golden Doodle (Groodle)

^{^^} Prevalence per breed. 2022, all purebred canines, diagnosis – "Otitis externa". Prevalence = Total Number of Unique Claiming Pets / Total Number of Insured Pets (Trailing 12-month period). Excludes breeds with less than 1000 policies in the period.



Teeth: you only look after the ones you want to keep

A common issue affecting our dogs and cats is dental disease (periodontal disease). It involves the build-up of plaque on the teeth, which fosters the ideal conditions for bacterial growth below the gum line. This leads to gum infection and inflammation, which can cause pain for the animal and increase their risk of other diseases of the heart, liver and kidneys that are particularly sensitive to spreading oral bacteria.

If untreated, dental disease in pets can result in foul smell, tooth loss, gum bleeding and difficulty chewing. Luckily, dental illness can be avoided with at-home care and regular veterinary check-ups. The best way to avoid dental disease is by brushing your pet's teeth.

As pets get older, the costs of dental treatments increase due to worsening dental health.

Table: Dental illness treatment by age.

Age	Cats	Dogs
0	\$432	\$264
1	\$680	\$463
2	\$680	\$553
3	\$833	\$611
4	\$833	\$674
5+	\$833	\$778
Total	\$771	\$652

Data source: PetSure claims data 2022 calendar year. Pet age Average claimed amount per case.

By incorporating dental care into your pet's usual routine, you can help reduce dental illness, pain and infection in your pet, and potentially reduce the cost of dental treatment over your pet's lifetime.

To understand if pet insurance provides benefits towards dental illness, please refer to the Product Disclosure Statement including any applicable policy terms and conditions.



Preserve all nine lives – accidents in cats

Did you know that in 2022, accidental injuries were in the top five reasons cats went to the vet?⁵

These accidents include bite injuries, cat bite abscesses, wounds and fractures caused by things like road accidents and snake bites.

Many of these incidents occur in free-roaming cats, so they could be avoided by keeping our feline friends indoors or in secure cat enclosures. This way they can still enjoy the great outdoors and a spot of bird-watching without encountering hazards like other cats, dogs, cars and snakes!

PetSure received 766 claims for cat fight abscess and 118 claims for snake bites in 2022.

The average cost of treatment for cats for a snake bite in 2022 was \$2,200 and the highest cost was a whopping \$10,168!⁶

The average cost for treating a cat fight/bite injury in 2022 was \$562, and the largest claimed amount for treating bite injuries was \$37,435.⁶

Mishaps outdoors include broken legs. In 2022, the average cost of a broken rear leg in a cat was \$3,805, and the highest claim was \$18,505.⁶



If you don't hide it, they'll find it – household toxins

There are many household items that can be dangerous to your pets. The key is to keep them out of paw's reach. Regular checks around the home can mean the difference between a happy pet or a trip to the emergency room.

In 2022, PetSure received 3,501 claims of toxicity in dogs, with an average claimed amount of \$741. The highest claimed amount for toxicity was \$16,246!

Cats may be more sensible when it comes to eating things they shouldn't, with 79 claims for ingested toxins received for cats, with an average claim amount of \$555 and the highest claimed amount of \$3,599.



Common toxins and tips to avoid them.

Cleaning products	Keep them safely stored away where dogs cannot access the bottles. Dogs have been known to chew up the bottles, so keep them in a cupboard or locked away. When in use, keep pets away from cleaning products to avoid inhalation, ingestion or unwanted contact. Ensure residue of cleaning products cannot come into contact with pets.
Plants	Keep indoor plants out of reach of pets, unless you are certain they are safe if consumed. If ingested, Lillies, for example, can be deadly to cats and aloe vera can cause vomiting and tremors in dogs.
Insect/rat baits and poisons	Hire professionals for pest control needs and ensure they know what type of pets you have. Avoid the use of baits as even when hidden they can be moved by other animals and consumed by pets.
Human medications	Keep all medications, including ointments or creams, safely stowed in a medicine cabinet or other cupboard well out of your pet's reach. Never give any human medications to your pets without first consulting your vet.



He's not fat, he's fluffy... or is he?

While we might have a giggle at those extra rolls or succumb to those big puppy dog eyes looking longingly at us for a snack, obesity in pets is no laughing matter. Being overweight can predispose our beloved pets to a variety of serious diseases including arthritis, cruciate disease, intervertebral disk disease, endocrine (hormonal) diseases, diabetes, heart and respiratory diseases, urinary tract diseases, cancers and more.

While ensuring our pets aren't overweight doesn't guarantee they won't get ill, it's something that you can control at home and can lead to a happier, healthier, and longer life for your pets.

Some key ways to ensure your pet maintains a healthy weight include:

- Follow the feeding guidelines on food packaging rather than free pouring food.
- Avoid giving pets snacks, especially high calorie ones like cheese.
- Remember that bones often contain a lot of fat, and this contributes to daily intake of calories.
- Keep up daily exercise, including walks, at-home play and other stimulating activities.
- Watch out for sudden weight gain which can be caused by hypothyroidism, diabetes, liver disease or other medical issues which requires immediate veterinary attention.

According to PetSure claims data 2022, some conditions with increased risk of occurring in overweight dogs and their costs:

Condition	Average claim cost	Highest claim cost	No. of dogs affected in 2022
Arthritis	\$423	\$12,255	19,384
Cruciate ligament disease	\$2,408	\$25,687	10,993
Intervertebral disk disease (IVDD)	\$3,480	\$31,221	2,849
Diabetes mellitus	\$1,504	\$19,936	1,717
Tracheal collapse	\$643	\$15,202	312
Hypothyroidism	\$388	\$4,747	1,799

Table: Some conditions with increased risk of occurring in overweight cats and their costs:

Condition	Average claim cost	Highest claim cost	No. of cases in 2022
Arthritis	\$357	\$5,387	850
Diabetes mellitus	\$1,208	\$41,947	322
Heart disorder	\$1,060	\$6,764	119
Urinary bladder stone	\$1,796	\$14,634	97



Those that crawl, wriggle, and jump - parasites and pets

We get it, life is busy, and you may have missed that dose of flea, tick or heartworm prevention. Check that your pet is up to date with parasite preventatives.

Check with your vet if you're not sure what preventative control your four legged friend should be on. After all, as they say, "prevention is better than cure".

Have you heard of Hookworm? *These nasty worms can be particularly devastating to puppies, but adult dogs can carry them and pass them along, so worming dogs of all ages is important. In 2022, hookworm had an average claimed amount of \$572 and a maximum claimed amount of \$4,071.*

Ticks

In 2022, PetSure saw 664 cases of tick paralysis in dogs, with an average claim cost of \$2,402 and a maximum claim cost of \$53,331.

Cats were also affected by tick paralysis, with 119 claimed cases and an average claim cost of \$1,859. The maximum claim cost in cats was \$20,348.

Tick infestation was also a problem in Aussie pets in 2022. PetSure saw 251 dogs and 25 cats treated for tick infestation, with a maximum cost of \$5,606.

Rare but deadly, Ehrlichiosis (a tick-borne disease) was claimed for just 17 times in 2022 but with an average claim cost of \$2,153 and a maximum claim cost of \$11,028. Ensuring that tick preventatives are up to date is a far better option than a sick pet!

Itchy ears in puppies and kittens are frequently caused by ear mites Otodectes Cynotis. In pups, the average claimed amount to treat these pests was \$185 with a maximum claimed amount of \$726. In kittens, \$147 was the average claimed amount and the maximum was \$296.

The good news is that many topical flea products also treat ear mites, so chat to your vet about the best option for your pet.

A friendly reminder about vaccinations

We can't talk about preventable diseases without discussing vaccinations. For your dogs, the core diseases that vaccines target are canine parvovirus, canine distemper, canine infectious hepatitis, canine parainfluenza and canine (kennel) cough. In at-risk areas, the vet may also recommend a leptospirosis vaccination to protect against the potentially deadly infectious disease which can be carried by rodents.



For our feline friends, core vaccines target feline herpesvirus, calicivirus (often referred to together as "cat flu"), feline parvovirus, feline immunodeficiency virus and feline leukaemia virus, which is second to only trauma as the leading cause of death in cats, killing 85% of persistently infected cats within three years of diagnosis.

Remember your *MEOWS* for proactive pet health:

Whether it's brushing your pet's teeth or regularly checking their skin or ears, there are many ways to stay on top of your pet's health.

Dr Betty Chan and Dr Kylie Mitchell encourage pet parents to remember *MEOWS*, a term coined by PetSure for common pet health issues, including - **mishaps, ears, oral hygiene, weight and skin.**



Understanding Human Health Costs

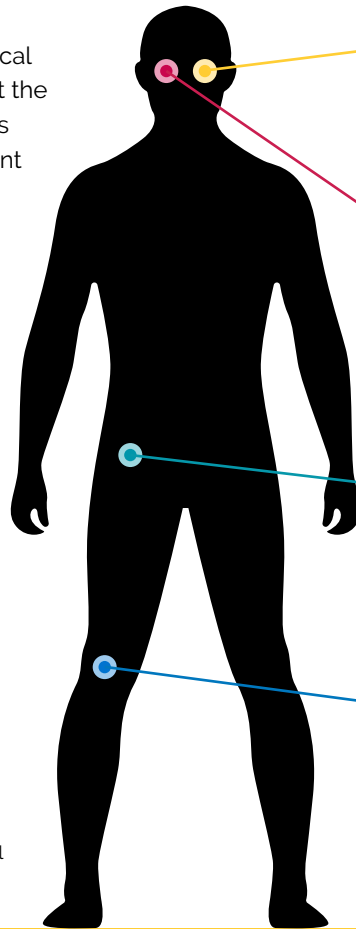
There's a common misconception that veterinary costs exceed that of human medical expenses. The examples provided show that the cost of the procedure for humans and pets is very similar however there are no government subsidies for pet healthcare.

Pets also age much faster than humans, meaning that they experience a lifetime of health concerns from paediatric to geriatric in a condensed time-frame.

Lastly, pets also can't tell us what is wrong, meaning that our veterinarians may have to do significant investigative tests to diagnose a problem.

Human costs in these examples have not included hospital fees.

The costs provided in these case studies are examples only and may be higher or lower depending on individual circumstances.



Entropion (Eye Surgery)

Typical specialist fees: \$ 1,500

Medicare rebate: \$ 550

Patients out of pocket: \$ 950

Cataract Surgery

Typical specialist fees: \$ 2,000

Medicare rebate: \$ 770

Patients out of pocket: \$ 1,230

Hip Replacement

Typical specialist fees: \$ 5,000

Medicare rebate: \$ 1,900

Patients out of pocket: \$ 3,100

Cruciate Ligament Repair

Typical specialist fees: \$ 3,800

Medicare rebate: \$ 1,500

Patients out of pocket: \$ 2,300

The above human health cost examples are based on Medical Costs Finder | Australian Government Department of Health as at April 2023. The pet health costs are based on PetSure claims data January - December 2022. Note that the human health costs have accounted for Medicare rebates.



HIP REPLACEMENT:

In the hip replacement scenario, it is for unilateral hip replacement not bilateral. Hip replacement surgery involves replacing a diseased or damaged hip joint with an artificial joint implant. Dogs under two year of age are more likely to require hip replacements.



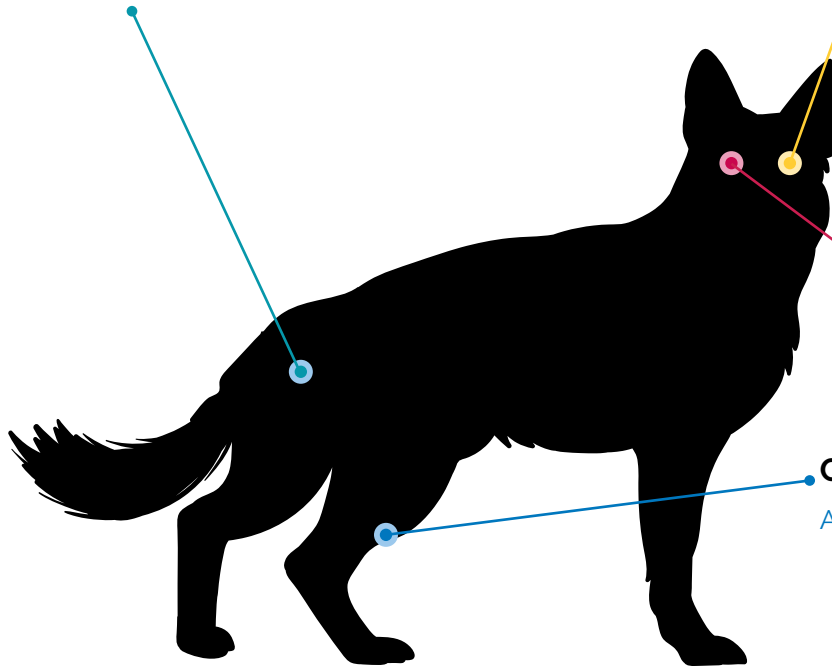
CRUCIATE LIGAMENT REPAIR:

Cruciate ligament disease is common in dogs, and is most likely to occur in pets under 7 years old. This surgery helps to stabilise the knee joint after a cranial cruciate ligament (CCL) rupture or tear. It is known as anterior cruciate ligament (ACL) in humans. When the CCL is torn or damaged it can cause instability and pain, leading to limping, lameness and arthritis over time.

Understanding Pet Health Costs

Hip Replacement

Average cost is: \$ 5,000 - \$ 6,000



Entropion (Eye Surgery)

Average cost is: \$ 1,236

Cataract Surgery

Average cost is: \$ 1,805

Cruciate Ligament Repair

Average cost is \$ 3,000 - \$ 4,000

Veterinary costs can include the cost of overnight hospitalisation. However, many veterinary procedures are day surgeries.



ENTROPION SURGERY

Entropion is a condition where the eyelid rolls in and causes subsequent irritation to the eyeball. This condition can affect any breed of dog but breeds with lots of facial rolls can be particularly at risk. Entropion surgery is more common on pets less than one year old.



CATARACT SURGERY

Cataract surgery in pets needs to be performed under a general anaesthetic, whereas in humans the procedure is typically performed under sedation with local anaesthetic. Pets that require cataracts are more likely to be over the age of 8 years old.



Dr Claire Jenkins and her dog Rex

The Rise of Veterinary Telehealth

The global pandemic normalised the usage of telemedicine in both human and veterinary health management.

Veterinary telehealth services like VetChat complement in-clinic veterinary services by servicing pet health needs out of office hours and as a first point of call to triage health concerns. We interviewed Dr Claire Jenkins, the founder and CEO of VetChat, to understand the impact of telehealth.

1. Dr Claire, can you please tell me a bit about VetChat's journey? Why did you start it?

I've been a veterinarian for over 18 years and I have seen first hand countless cases, where the delay in getting veterinary advice has resulted in poorer pet health outcomes.

For most pet carers, the knowledge gap is huge - and when they cannot immediately see their local vet, combing the internet for answers often results in delayed or improper care for pets.

We believe that instant access to experienced veterinarians leads to healthier and happier pets; and positively supports the sustainability of the veterinary industry to reduce after-hour stress and unnecessary call outs.

In 2015, I founded VetChat which is an online veterinary service, offering immediate video and live message consultations to pet carers and their pets, 24/7. Our team of trusted online vets are on standby to provide

advice and triage for pets. We are a supplement to physical clinics rather than a substitute to them.

Pet carers can describe and show their pet's issue, and learn what needs to be done. Whether it can be fully managed at home, or until your vet opens, our vets can also help you to find your nearest open veterinary clinic.

We've now completed over 50,000 consultations on the platform, and are available in both Australia and New Zealand. VetChat saw 127% YoY growth in 2022⁷, which is likely due to increased adoption and the normalisation of the telehealth category.

Over the past six months, we've had a customer satisfaction score of 94%⁸ which reflects the reassurance and support we've provided to pet parents, which has in some cases saved pets lives. And we're fast too; 90%⁹ of our customers are connected to a vet within a minute.

2. What were the top five enquiries you received in 2022?

In 2022, the common queries that prompted pet carers to go online included gastrointestinal issues, irritated skin and concerns about something the pet ate or was exposed to. Gastrointestinal concerns typically top the list.

Common VetChat enquiries in 2022:

Gastrointestinal - vomit, diarrhoea	20%
Skin	11%
Toxins	10%
Eye concerns	4%
Wound check	4%

Source: VetChatSM

3. Do you have a case study from 2022 that really stands out?

On New Years Eve morning, Fred, a two-year old Dalmatian had vomited several times in a 30 minute period. His family were very concerned and wanted to know how serious it was and what to do.

The pet carer Dunja was relieved to access VetChat to seek veterinary advice while she was travelling.

"Our dog started vomiting a number of times in a short period. We were an hour away from home and started heading back to our vet when I remembered this service. After the very prompt and wonderful advice that we followed to the letter, we felt in control and knew what symptoms to look for that would require immediate vet assistance. This is an invaluable service especially when we start travelling this year. Wouldn't be without it." - VetChat customer, Dunja

4. Is there a particular condition where you think the knowledge gap is the biggest?

Nutrition. Around 20% of our queries are due to vomiting or diarrhoea (or both), and a large proportion of these are preventable. Arming pet carers with the knowledge of what is and isn't okay to feed our pets as appropriate to their life stage and individual requirements is so important. In addition, awareness of things that pose a danger when scavenged and how to avoid it happening is key.

Pet carers should avoid feeding their pet meats from the barbeque including sausages or bacon because food with high fat or salt content can cause

pancreatitis. Also, it's important to not overfeed pets with treats. As a rule of thumb, treats shouldn't be more than 10% of a pet's diet and if you do give them treats ensure they are good quality and locally made.

5. What's one thing you want people to know about pet health?

A focus on happiness, wellness and prevention of issues comes first. In the case of something not being quite right - early intervention is needed, always. Remember to check with a vet when making health decisions for your pet. No question is too small.

6. Have you seen any digital or technological changes in telehealth?

In addition to the increased adoption of telehealth, we're seeing the arrival of remote monitoring solutions, like tracking devices. These will enable pet carers and vets to better manage conditions at home, or be able to detect changes sooner where veterinary advice or intervention may be needed. If these wearables bring an earlier awareness of a health issue, they will lead to better pet health outcomes, compared to later detection.

7. What's coming up for 2023?

Some PetSure administered pet insurance brands are starting to include complimentary access to VetChat. You can check with your pet insurance brand to find out more.

Australian veterinary care needs to continue to always have the pet at the centre of what we do. The veterinary system is overloaded with the current pets to vets ratio, and we'll continue to see growth of Telehealth for pets, giving access to vet support when location, situation, urgency of issue, or the time of concern mean that in-person access is not immediately available. Telehealth cannot replace the crucial importance of in-person care, but it is becoming a standard first port-of-call for non-emergency advice.



Fred, two year old Dalmatian



How to Get the Most Out of Your Vet Visits – A Guide

It goes without saying that we love and cherish our pets, but we are also their caregivers and must provide them with everything they need to maintain a healthy happy life.

Veterinarians, as experts in animal medicine, surgery, behaviour, and care, are the other member of your team when it comes to caring for your pet. Fostering and maintaining a great relationship with your vet is therefore an important part of having a pet. But how can we as pet parents ensure that we get the most out of our time at the vet?



1. Visit Regularly

Like all great relationships, the one between you and your vet doesn't happen overnight. If you only wait to see your vet when your pet is sick or in an emergency, this is a high intensity situation that doesn't give you the opportunity to get to know your vet, nor does it give them the chance to get to know you or your pet.

Regular check-ups mean that you have time to get to know each other, make sure you are all the right "fit" for each other, and that problems with your pet can be detected and treated earlier. Six-monthly check-ups are usually recommended as our pets age much faster than we do.



2. Book ahead and arrive early

Vets are under a lot of time pressure, so for situations that are not emergencies, always phone ahead and make an appointment so your vet knows to expect you. If you have a few things to discuss with your vet, let them know at the time of booking so a longer appointment can be scheduled if needed and prevent delays to other clients. If you have more than one pet, make sure you book a separate consultation for each pet so that the appropriate amount of time is allocated for each pet. Arriving a few minutes early for the consultation is always a good idea so that you can weigh your pet and update any details at reception before going into your appointment. If you happen to be running late, always give your vet a call to let them know.



3. Keep your pets restrained

The vet clinic can be a busy place.

Make sure your dogs are always on leads and if they are overly excited and noisy, or don't like other pets, consider waiting outside. Make sure your cats are safe inside proper cat carriers. If you forget your lead or don't have a cat carrier, ask your vet if you can borrow one before you bring your unrestrained pets inside the clinic. If your pet makes a mess in the clinic, make sure you let a staff member know straight away so that it can be cleaned up and doesn't pose a risk to other patients or clients.



4. Be patient

Despite their best efforts, your vet may run behind schedule at times. Unexpected emergencies, timid pets that need extra special attention, walk-ins (see point 2), complicated medical cases and staff emergencies are all factors that may result in your vet running late. Being a vet can be very stressful so if your vet is running behind, be patient and kind. If your visit is not for an emergency, it may be possible to reschedule to a less busy day or time to help relieve your vet of some pressure.



5. Introduce yourself and your pet and be nice!

Introduce yourself and your pet to the vet, and make sure you use the vet's name when addressing them. Let your vet know of any idiosyncrasies about your pet before the vet starts examining them. For instance, if your pet doesn't like being up on the examination table, doesn't like certain areas of their body being touched, is nervous at the vet, or even if they love the vet – let them know. Your vet is there to help you and your pet, so don't forget the little things, good manners, and a good attitude help create a positive experience for all. It is important to remember that your pet picks up on negative energy so keeping calm also helps your pet.



6. Ask questions, listen to the responses

Often our vets are trying to convey a lot of important information to us in a short amount of time. It's okay if you don't understand everything. It's okay to ask questions and in fact, it is better to ask a question for clarification than leave your vet visit feeling confused. You may wish to take a note pad and pen and write things down or ask your vet for information sheets or for printed notes, especially if there are a lot of medications or terms you aren't familiar with.



7. Be honest with your vet

Your vet will ask you questions about your pet's diet, medications, lifestyle, timeframes, and other factors to help understand the overall health of your pet as well as to investigate diseases. Don't omit details because you are embarrassed or think that they may judge you. Remember, you are both there to do the best for your pet. Understanding the details can be the thing that gives your vet a breakthrough in understanding your pet's health concerns. It's also a good idea to be upfront and honest about other matters, including financial limitations or difficulties in administering medication to your pet(s), so that your vet can work with you to get the best outcome.



8. Trust is the foundation of any good relationship

Just as it's always best to be honest with your vet, you need to trust your vet. It is important to follow their advice on your pet(s) and let them know straight away if you can't. You may find conflicting advice online or through friends, but remember your vet is the expert who has examined your pet. If you really feel unsure about your vet's advice, stay calm and polite. There is nothing wrong with seeking out another veterinarian's opinion or changing to a vet who you connect with better. In complicated cases, more brains on the case can be a good thing. Remember, diseases can change and progress, so it is possible that when one vet saw your pet, an important detail that is now apparent, wasn't there before. Remember that vets are human too, working under exceptional pressure, with patients who cannot tell them what's wrong!



9. Let's talk about money, honey

This can be a difficult subject, especially when you have a sick pet. Planning goes a long way in ensuring the best care for your pet when it comes to finances. By taking out pet insurance when your pet is young, you help to prepare for mishaps your pet may have in the future. Whatever you decide to do, make sure you have a plan for things that can go wrong with your pet. Vets work hard to deliver exceptional services that range from paediatric care, diagnostics, medicine, surgery and beyond on a variety of species. They're animal lovers, just like you, and want the best for your pet. While hearing that treatment could be costly may be stressful, try to remain calm and discuss your options and budget with your vet.

How GapOnly® is Innovating and Improving the Claims Experience for Pet Parents

The level of veterinary care available to pets has improved exponentially in recent years, and whilst there isn't Medicare for pets, there is pet insurance and increasingly Australians are recognising its value.

Covering a portion of the cost of eligible vet bills for unexpected accidents and illnesses, pet insurance can help remove the financial barriers to treatment. With significant technological and medical advances in the veterinary industry, insurance can assist pet parents to seek specialist treatment and the best possible care for their fur baby.

Having a pet insurance policy can help minimise out of pocket costs for unexpected health issues, but having the right kind of insurance and understanding what is covered is important. PetSure research found that there is confusion among policyholders about what type of policy they have. There's a difference between wellness policies and pet insurance which covers unexpected illnesses and accidents. Our research indicates that \$3,000 is the financial tipping point at which pet parents find the investment unmanageable and at which point some might consider economic euthanasia, so insurance can play an important role in helping pet parents manage unexpected pet healthcare costs.

While pet insurance penetration amongst pet owners is relatively low in Australia, when comparing PetSure data to all types of general insurance, the average pet insurance policyholder is 27% more likely to claim on their pet insurance each year than they are on any other form of general insurance¹¹. In fact, 45% of our customers claim at least once a year with many claiming up to four times. This demonstrates the value that customers receive from their insurance product.

As the claims process is cited as a common pain point of using insurance, PetSure policies offer GapOnly®, an innovative, award-winning payment service that's transforming the pet insurance claims experience.

When using GapOnly®, pet parents simply pay the gap (the difference between the vet's invoice and the pet insurance claim benefit under their policy), reducing upfront vet expenses. It's creating a better experience for vets and pet parents alike, with less paperwork, on-the-spot processing and less upfront expense.

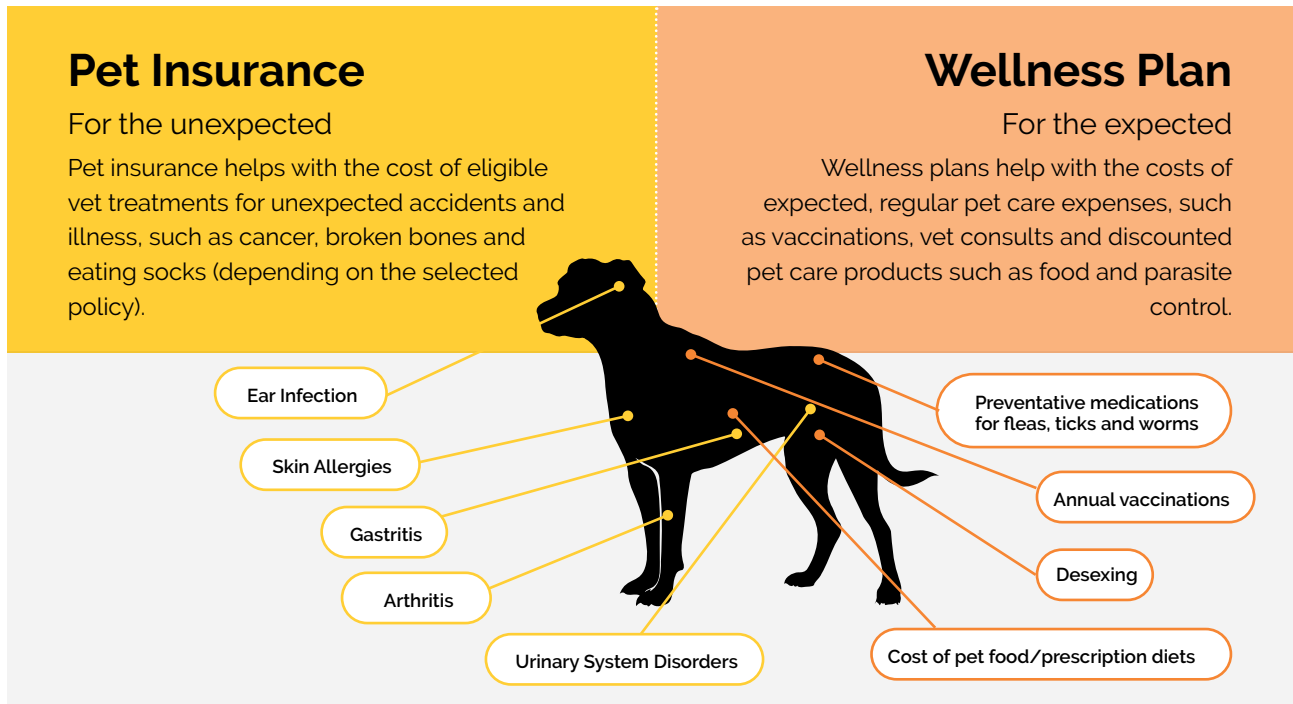
2022 was a year of significant growth for GapOnly®. We expanded our GapOnly® pet insurance partner network, so GapOnly® is now available to all pet insurance brands administered by PetSure. The number of GapOnly® claims processed grew by 99.5% over the year, and the average processing time for a GapOnly® claim has reduced from 10 minutes to just 6 minutes. Plus, we now have more than 900 GapOnly® enabled vet clinics around Australia. GapOnly® was also recognised by Canstar in 2022, receiving a Canstar Innovation Award. Canstar commented that GapOnly® was a unique and convenient payment service, having a significant impact on customers by helping to reduce the costs of eligible vet bills as they simply pay the gap and go.

PetSure developed GapOnly® to help reduce the stress and worry for customers when making healthcare decisions for their pets at the clinic. PetSure continues to invest in GapOnly®, building on its availability and functionality to help make pet insurance more accessible to Australians and to improve health outcomes for pets and their people.

Pet Insurance & Pet Wellness Plans - What's the Difference?

Many pet parents often ask, "Is a pet insurance policy better than a wellness plan?" It's important to understand that pet insurance and pet wellness plans are two different products that serve different purposes.

Pet insurance helps reduce costs by reimbursing a portion of eligible vet bills for the treatment of unexpected illnesses or an accident. On the other hand, a wellness plan can provide a small contribution towards expected and preventative costs associated with pet ownership.



This shows how pet insurance helps to cover the unexpected, and wellness plans help with the expected costs of pet ownership.

Lymphoma (a common cancer) case study

Veterinary costs: \$ 4,800

Puppy check-up case study

Veterinary costs: \$ 115



03

Improving Sustainability in the Vet Community

How PetSure is striving to be a voice for good.

We're dedicated to championing for positive change and sustainability in the veterinary industry. In 2022, we continued to support VetChat, an online veterinary service providing video consultations to pet parents. We also supported new animal welfare charities and offered scholarships to young aspiring students to attend the Future Vets Kids Camp (FVKC) in Sydney.

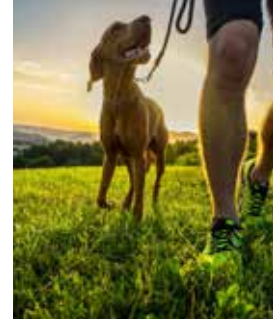


Top Insights from Vets in the Field

An uptick in grass seed foreign bodies

There was an increase in the number of grass seed foreign body cases over Summer and Autumn in 2022/2023. This is most likely due to wet and warm weather, which stimulated grass growth. Dogs were presented with grass seeds in or around their eyes, ears, mouth, paws, abdomen and their tails.

According to PetSure claims data, there was an 82% increase in claims related to grass seed conditions from November, December 2021 and January 2022 to November, December 2022 and January 2023.



Increase in brachycephalic airway repair surgeries

Vets in the field have anecdotally observed an increase in dogs requiring brachycephalic airway repair surgery. This may be due to increased numbers of brachycephalic, or flat-faced breeds such as French Bulldogs, being purchased during the pandemic. As these puppies are now 1-2 years old, many of them are now requiring airway corrective surgery. According to PetSure claims data, there was a 7.3% increase in the number of brachycephalic dogs insured in 2022 compared to 2021.



Will 'open vet' hospitals hit Australia?

In the US, there is an increasing number of veterinary hospitals that give the pet parent greater involvement during the treatment process of their pet. 'Open vet hospitals' take the pet parent out of the waiting room and into the treatment room, exploring new frontiers in pet care and to allow pet parents to come 'behind the scenes' to better understand what's involved with veterinary care and embrace the strong human-animal bond between pets and their people. Our experts predict this model will be embraced in Australia over the next few years, with at least one emergency hospital already taking this new approach to veterinary care.



A renewed focus on heartworm prevention

With increased rainfall affecting many parts of the country, our experts are reminding pet parents to stay up-to-date with heartworm prevention. Heartworm is transmitted via mosquito bites, while puddles and excess water provide ideal environments for mosquitoes to breed. According to PetSure claims data over the past two years, heartworm cases have been low, however there was a sharp spike in cases in January 2023. If your pet has missed their heartworm prevention, chat to your veterinarian about having a heartworm test before starting on heartworm prevention.



The importance of year-round tick preventatives

Spring 2022 saw an increase in paralysis tick cases compared to the same period in 2021. Veterinarians in the field speculated that this is due to a lapse in tick preventative treatment being used on pets. The highest prevalence of tick paralysis is in the coastal areas of Eastern Australia with New South Wales having the highest number of tick paralysis cases in 2022 at 55%, follow by Queensland 39%. Tick paralysis is preventable, so if your pet isn't currently protected speak to your local vet about getting a year-round tick preventative.





Challenges Facing the Australian Veterinary Industry

The decision to become a veterinarian typically stems from a love for animals and a strong desire to help people care for them, but the job comes with many challenges. Understanding these challenges and how you can help, leads to more positive experiences for vets, pets and pet parents alike.

Vets are a crucial part of the pet health ecosystem and yet this noble profession is suffering. Nationwide, there is a shortage of veterinarians, with a pet-to-vet ratio of 2,172 pets per practicing veterinarian. By way of comparison, there is approximately one human doctor for every 273 people. But why is the industry suffering? Let's dive into some of the causes and ways to assist.

New veterinarians – where are they?

In 2021, the number of students enrolled in Australian veterinary science programs had decreased by just over 22% from 2010¹². Studies have shown that veterinary students have higher psychological distress than many other professionals, including medicine students.¹³ The veterinary science course is difficult, with long hours and an enormous study load, as well as having various ethical and emotional considerations not faced in other courses.

Why are veterinarians leaving the profession?

Financial stressors

Poor remuneration is cited as a cause for dissatisfaction by veterinarians, and this can be aggravated by an often incorrect perception that veterinary costs are too high. With no Government subsidy for pet health, veterinary costs are sometimes perceived as high. It is important for pet parents to consider the complexities of the industry when considering the potential costs of keeping their pet healthy. Financial preparedness is an essential part of pet ownership, whether this is by taking advantage of products like pet insurance, savings plans, or other financial services to help manage health issues their pet may face.

Job stressors

Demands on after-hours vet care is significant. Veterinarians care deeply about their patients and clients, and are frequently called upon to add several hours onto an already long, physical and mentally draining work day. Add on an intense conversation about finances when a well-meaning pet parent is not prepared for the cost of treatment, and it is easy to understand why some veterinarians may seek out industry positions with stable work hours and the ability to “switch off” when the day is done.

Advances in telehealth for pets can help to alleviate some pressure on clinics by providing triage services as well as out-of-hours support for pet patients and clients. These services have been embraced during the COVID-19 pandemic and as more veterinarians and clients see the benefits of these services as an adjunct to the essential care provided in-clinic, they may alleviate some of the pressures on clinicians.

Mental health burdens

According to research by Royal Canin and Love Your Pet Love Your Vet charity⁴⁴, the incidence of suicide among veterinarians is twice as high than in other health disciplines and four times higher than the general population. The study revealed nearly 70% of Australian vets surveyed have lost a peer to suicide. Knowing this alarming statistic, what can you as a pet parent do to help your veterinarian (and in turn help your pets)?

Proactive care for pets may help to play a role in overall better welfare and health of pets and in turn more positive experiences at the veterinarian. Put another way, in practice, a particularly difficult scenario is one where a pet has been left too long with what

would have been a treatable or even preventable condition before seeking out care. By the time the veterinarian has been presented with the pet patient, the pet is very unwell and the condition more difficult and more costly to treat. Some other practical ways to help make veterinary visits more enjoyable for everyone involved can include being on time for your appointments, understanding when your veterinarian is running late, and being financially prepared.

There are many organisations and initiatives such as Flynn's Walk and Not One More Vet that are dedicating resources to build awareness and help with the mental health challenges facing the veterinary profession.

In 2022, GapOnly® launched GoWell™. Recognising the valuable contribution vets make to society, as well as the stressful and demanding nature of the profession, GoWell™ pledged that from 1 January 2022 for every GapOnly® claim submitted, PetSure will give \$1 to GoWell™ to provide funding to causes that support the wellness of vets. The first two organisations that GoWell™ partnered with are Flynn's Walk and Not One More Vet.

Being a veterinarian can be the most joyful, rewarding and interesting career, but there are currently a number of challenges facing this industry. While the issues are complex and varied, understanding these challenges and implementing ways in which we can all help to support our veterinary industry professionals together, may help create a more robust, happier and healthier veterinary industry for the future.

“We are so thrilled to receive funding and support from GoWell™ to expand our well-being offerings to people working in the veterinary field. We launched our very first ‘Cultivet Wellbeing Workshop’ to much success in 2022, with 40 industry attendees in the room, and will be running multiple workshops this year.” Jack Levitt, president and founder of Flynn’s Walk

“Not One More Vet (NOMV) is an international organisation that provides peer support, resources, and education specifically designed to support everyone working in animal health. Veterinary professionals in Australia can seek anonymous support through our Lifeboat program, request support grants to help with financial crises, and participate in stigma-reducing mental health educational initiatives.” Darlene Bos Executive Director, NOMV



Helping to Grow the Veterinary Industry

As the veterinary industry faces a critical staffing shortage, and with our pet ownership at an all-time high (69% of Australian households have a pet), it's never been more important to educate future vets and young people aspiring to join the veterinary profession.

PetSure actively participates in veterinary education programs, lecturing and presenting to veterinary students on all things pet insurance as well as running an in-house graduate program.

Since 2015, PetSure has been offering scholarships to aspiring young vets to attend Future Vet Kids Camp, a veterinary-inspired, face-to-face and virtual school holiday program for kids aged 9 to 16 years that teaches responsible pet ownership and veterinary medicine.

The 5-day program, run by vet twins Drs Audrey and Alison Shen from the *Bondi Vet* TV show, enables young aspiring vets to learn about animal health from experts, visit state-of-the-art veterinary hospitals and much more.

PetSure CEO Alex Thomas said, "PetSure is committed to pet health education, and we're

thrilled to be part of a program that inspires young animal lovers to join the veterinary industry and pursue their passions."

2020 PetSure Scholarship recipient Alahna Dimock is passionate about animal welfare. "The camp was an incredible experience that I will never forget and has affirmed my desire and made me more determined to become a vet," she said. "This job has so many opportunities and is very rewarding as you are able to help vulnerable animals that don't have a voice!"

Rebecca Halcomb, a 2021 recipient of PetSure's Scholarship, was accepted to study veterinary science at Charles Sturt University for 2023 and believes her camp experience was key to helping her secure her university placement.

"When I heard about Future Vet Kids Camp, I thought it would be a great next step to learn

about the vet industry but I couldn't afford to attend due to financial hardship in my family," she said. "The PetSure scholarship was a game changer for me, allowing me to attend the camp, learn more about aspects of my dream career and affirm my goals for the next couple of years."

Future Vet Kids Camp enabled Rebecca to learn to work through case studies and visit specialists, not to mention meet experts and new people who shared her passion for animals.

"My overall favourite experience was the ultrasound workshop, where we were able to use the probe on a live animal and learn about the value of this diagnostic tool in a clinical setting," she said.

Dr Audrey loves to see the campers get excited about pursuing their dream to work with animals and "go out with the knowledge and experiences they've gained at the camp and start making a difference for pets and people around the world."

Future Vet Kids Camp graduates Isabella Baad, Katiya Knoester, Asha Mortel and Alec Campbell used their program experience to make a positive difference too! Isabella (VIC) volunteered at her local wildlife shelter and worked at a wildlife rehabilitation centre in Africa, taking action against poaching.

Katiya (NSW) spent two weeks saving endangered turtles in Sri Lanka, contributing to turtle conservation, whilst Asha (QLD) helped to build an orangutan rehabilitation centre in Borneo, Indonesia, as part of an international project to raise awareness about deforestation caused by palm oil production.

Alec (NSW) fostered countless cats and kittens for the Animal Welfare League NSW, giving them a chance to find their forever home.

Dr Alison said, "Whether or not the kids end up following the path to a career in veterinary medicine, simply being around lots of different animals (from kittens to snakes) and animal lovers from across the country, has such a positive impact on them."

Some of the 2023 scholarship recipients at the graduation ceremony





Dr Callum with his dog Dolly

Spotlight on Vets

One of the common challenges pets across Australia face is skin irritations and diseases. We sat down with leading veterinary dermatologist Dr Callum Bennie to understand the challenges faced in the profession, what drives them and what pet parents can do to assist their vet to get their pets the right treatment.

1. Dr Callum please tell us about yourself.

My name is Callum Bennie and I received my veterinary degree from the University of Sydney. I have a masters of clinical sciences from Colorado State University and specialty credentials with the American College of Veterinary Dermatology. I'm a Board Certified Veterinary Dermatologist and I've been practicing for 9 years.

2. What made you want to become a veterinarian?

A love of animals, of course! Like so many of my colleagues, veterinary medicine was a calling and I feel very privileged to be in the position to help pets. I owe my dreams of becoming a vet to my first dog, Sandy, who was an adorable scruffy Australian Silky Terrier we adopted from the shelter. My friendship with him is what inspired me to pursue a career which places an emphasis on tending to the amazing bond people share with their pets.

3. What does a typical day look like for a dermatologist specialist veterinarian?

No two days are the same – which is one of the many reasons I love my job! As a dermatologist I specialise in skin, ear, hair and nail disorders of pets.

I see new patients in the morning, I perform sedated or anaesthetised procedures in the middle of the day (for example, allergy testing, ear procedures including CT scans and ear scopes/flushes, biopsies, carbon dioxide laser surgery to remove skin masses) to better diagnose and manage dermatological conditions, and I see patients for re-checks in the afternoon.

4. What is your favourite thing about your job?

Meeting with and helping dedicated pet parents provide the best possible care for their beloved pets, and seeing those pets lead long, comfortable lives because of my expertise!

5. What is the most common case you're seeing in dermatology at the moment? And how do you go about diagnosing and managing it?

The most common condition I see in cats and dogs is environmental skin allergy (atopic dermatitis). This condition often causes an itch leading to pets excessively scratching themselves. Atopy is a clinical diagnosis made by elimination; we progress systematically through a sequence of tests to rule out conditions that mimic atopy to ultimately diagnose this condition. Management involves a combination of anti-itch medications, shampoos/conditioners, often ear medications, as well as allergy testing and desensitisation (allergy shots or drops).

6. What is most challenging about what you do?

I'm biased as a dermatologist. The skin is a miraculous organ, but it only has so many ways it can respond to disease and trauma. As such, many conditions can present in exactly the same way and getting to a definitive diagnosis can prove challenging.

7. What is the most preventable case you see in dermatology and what would your advice be to people to prevent this problem?

Flea and mite infestations! Every pet should be on an appropriate preventative that manages these parasites throughout the entire year. I encourage pet parents to discuss which product is appropriate for their pet with their local vet.

8. What is the most unusual thing you have seen in your veterinary career?

An extraterrestrial-looking Cuterebra (fly bot larva) that exploded from a skin lump on the chest of a dog I examined in Colorado, USA. It gave me the fright of my life! Thankfully, this is exotic to Australia so our pets (and vets) need have no fear of experiencing something similar.

9. We all know that pets sometimes get itchy, but how much is "too much" scratching and when should pet parents see a vet? (i.e. What is a "normal" amount of scratching?)

All pets will groom themselves, however if you notice licking, biting, chewing, scratching, shaking, gnawing, rubbing or scooting behaviours interrupting day-to-day activities like playing, snoozing or eating, then it's best to chat to your vet about it. Also, if you notice any scabs, discharge and hair loss then this could indicate an issue that you should seek veterinary advice for.

10. What type of skin conditions are recurring and how often, on average, do pet parents need to come to see you? Are skin conditions preventable?

Almost all, unfortunately. It's a rare occurrence that I can 'cure' something for good. The vast majority of skin and ear conditions are due to underlying, chronic conditions that require long-term management. Obtaining a diagnosis and gaining control of the condition initially often requires a few visits early on. Once the condition is in remission I often recommend a re-check every 6 months to monitor treatment.

11. What is one thing you wish all pet parents knew about their pets' skin?

Pets' skin is different to ours – please stop using human shampoo on your pets' skin!

12. What would you like pet parents to know about vets and specialist vets?

We're all here to help! Collaborative care between local vets and specialists is how we ensure the best clinical outcomes for your beloved pets when it comes to difficult and frustrating conditions, just like in human medicine. Thanks for allowing us to help you!



04

For a Life with Pets

What are some of the modern challenges and benefits that pets bring to our lives?

In this section, we explore the unique impact that pets have on us including the different ways pets can challenge and enrich our everyday lives. From the impact of the pandemic, to separation anxiety in dogs, to the wellness benefits of a human/animal bond, this section unpacks the many ways that companion animals impact our lives.





Impact of the Pandemic on Pets

The global COVID-19 pandemic changed the relationship between people and their companion animals, instigating the biggest boom Australia has seen in pet ownership.

When the pandemic lockdown led to significant uncertainty and reduced social interaction, Aussies turned to pets as a source of comfort and joy. Working from home arrangements also provided an opportunity to spend more time with their new young pets.

Research from around the world shows pet owners overwhelmingly believe their animals boosted their wellbeing during the pandemic, providing them structure, routine and a sense of purpose.

In Australia, 70% of owners felt pets have had a positive experience on their lives, with almost half (47%) feeling 'very positive'¹⁵. Despite being physically isolated from friends, family or colleagues, having a pet meant never truly being alone¹⁶.

The impact of the pandemic on pet ownership is a testament to the importance of the human/pet relationship. People are recognising that the human-animal bond has been important to their health and wellness during a most difficult time in their lives and in turn, want to take better care of their pets.

The pandemic lockdown brought pets and people closer, but it also led to a change in the dynamic of pet

ownership. Pet owners made changes to their daily routines, including spending more time than usual at home with their pets and not socialising their dog with other dogs and humans.

This led to many pets struggling when left at home alone as their owners returned to work and showing problem behaviours from lack of puppy training and socialisation¹⁷.

People were also travelling again, some lost their jobs or had financial concerns and were impacted by the housing crisis. Others realised they may have purchased a breed that was incompatible with their needs or lifestyle.

Many new pet parents found it difficult to cope with these unexpected challenges, leading to many animals ending up at the shelters. RSPCA NSW reported a 20-30% increase in surrenders post-lockdown in 2021.

The following section explores the importance of the human/animal bond and the value this brings to pet owners even in post-pandemic times, plus tips and tricks to help alleviate the separation anxiety that is more prevalent in our pets.



The Animal Human Bond

According to research conducted by the Animal Medicines Authority, Australia's pet population increased significantly during the COVID-19 pandemic. There is no denying the importance of animals in our lives. But what makes this relationship so special?

Humans have been living with domestic animals for thousands of years. Unsurprisingly, dogs are our most ancient companions, thought to have been by our sides for up to 100,000 years, and our feline overlords have been served by us for at least 9,000 years! During the COVID-19 pandemic, pet ownership in Australia increased from 61% in 2019 to 69% in 2021.

The rise of remote working or the social impact of the pandemic may have contributed to this trend, with studies showing that pets have a significant role in our lives during times of uncertainty.

Touching our hearts in more ways than one

The impact of animal companions on cardiovascular health was first recognised in the early 1980s. A recent meta-analysis showed that dog ownership appears to have the remarkable effect of reducing risk of cardiovascular death by 31%! Pets may help control and prevent high blood pressure (hypertension) as well as improve the prognosis of patients after strokes and myocardial infarction. Overall, dog ownership

has even been associated with a lower risk of death potentially due to improved cardiovascular health.

Mental health impacts

It's said that Sigmund Freud had a Chow Chow called Jofi who frequently sat in on therapy sessions. Jofi provided comfort for the infamous neurologist and psychoanalyst, as well as his patients. Animal Assisted Therapy (AAT) is used in a wide range of therapeutic and institutional settings today.

During the pandemic, the benefits of pets to mental health were even more apparent, with reports of pets helping people combat loneliness and provide them with a sense of purpose. Walking dogs also creates opportunities for new human-to-human social interactions which can be observed in any busy dog park. Although there is still more research to be done in the area, there are some studies that suggest that pet owners may be less depressed than people who don't have a pet, especially when they have suffered a loss, such as that of a significant other.

Children and pets

Pets are often viewed as a part of growing up in Australia and families with children make up a large portion of pet owners. More than being a simple playmate and confidante, children with pets can gain a sense of responsibility and confidence through caring for their pets. Children with pets earlier in life may even have better emotional expression later in life.

Research conducted during the COVID-19 pandemic found that children with very strong attachments to pets are often likely to have higher levels of empathy, the flip side of which can be that these children may have a higher risk of anxiety. In some cases, pets may even replace children as an outlet for human nurturing instincts. Increasingly, pets are considered to be valued members of the family.

Pets and older people

The role of pets in the lives of the elderly is particularly significant. Having a role in caring for a pet may even help those with dementia through increased activity through walks, better cognitive function, and being less depressed than those with no role in caring for a pet. During the pandemic lockdowns, social and emotional connections were limited, especially for the elderly, and the positive impacts of having a companion pet during that difficult time have been reported. Touch is another important benefit of pets for everyone, but especially for the elderly during the pandemic, when physical distancing was imposed. Cuddling and patting pets provides comfort and enhances wellbeing. What makes it even better, is if our pets demand a pat or cuddle.

Pets and the homeless

Homelessness is a serious issue that faces a growing number of Australians. Mental illness, domestic violence and housing affordability are just some of the reasons for the increased numbers of people without suitable homes. It is possible that up to 8% of Australians are homeless. Isolation and mental illness are impacted by homelessness, two factors that can be influenced positively in those who have pets. Pets may provide people with a sense of purpose as well as decrease loneliness and depression. Being homeless and having pets isn't without its challenges however, and pets can become a barrier to finding accommodation and accessing transport. A University of Melbourne report found that homeless Australians only have 14 meals a week. A pet is another mouth to feed which can cause additional stress to the homeless with pets. Access to veterinary care can also cause a challenge where there is limited income and access to transport.

We owe them everything

While insights and information about the complex and wonderful relationships we have with our pets continue to grow, one thing we can safely say is that pets enrich our lives in more ways than one. Our pets are completely vulnerable and dependent on us for everything from shelter, nutrition, entertainment, mental stimulation, veterinary care, safety and love. While they love us unconditionally and provide us boundless joy, we owe them the very best in care. We have a lot to learn from our pets and through better understanding, we can help create a better world for both pets and people.



We are so thankful for Smart Pups for providing us such a beautiful assistance dog!

Corey and Gordy – Albury NSW

Since having Gordy (our Smart Pup) in our home now for 3 years, he has changed Corey and our family's life all for the better. Over the years Gordy has helped Corey to sleep in his own room all night, he assists Corey in all his therapy sessions, helps him to concentrate and focus on things without getting bored. Corey's entire nature has changed, he is now caring and a dream to be around, I do not get physically or verbally abused anymore, he does not damage

the house or have meltdowns, that has all completely stopped! He actually cuddles me all the time and tells me he loves me – this never happened before Gordy was in our home.

Corey has also gotten himself a weekend job at the can recycling centre, he loves working there. Corey is a different kid, and we are so grateful for having Gordy come into our lives. He has changed the entire dynamics within our family.

Separation Anxiety in Dogs

Dogs are social animals, capable of forming friendships with many other species, including us! It's not unusual for dogs to form special and strong bonds with their human families and other animals. Generally, dogs prefer to have company all the time.

For some dogs, being left alone can be distressing, which can result in them suffering from anxiety known as 'separation anxiety' which can severely affect a dog's ability to enjoy life.

Pandemic lockdowns meant that some puppies missed out on vital socialisation experiences, which can contribute to behavioural problems including separation anxiety. This may even be contributing to the increased numbers of pets being surrendered to animal shelters recently. According to the RSPCA, in March 2022, around 50 dogs per month were surrendered, with this figure increasing after Christmas.

Separation anxiety in dogs

Before your vet diagnoses your dog with separation anxiety, they will seek to rule out any other medical or behavioural issues that may present with or cause symptoms similar to separation anxiety. The vet will often start by reviewing your dog's medical history and performing a physical examination. A blood sample is taken to assess the patient's general health and suitability for medication.

Treating separation anxiety can be complex, particularly when the anxiety is occurring when you're not home to observe and act on it. Sometimes a combination of training and medication is required.

What about medication?

- Medication is sometimes used to help dogs with extreme distress, as well as give dogs the opportunity to learn new behaviour.
- Pheromone diffusers can help some dogs feel calmer.
- Talk to your veterinary behaviourist about the best options for your dog.

How much does it cost to treat?

PetSure data from the 2022 calendar year shows the average specialist behavioural consultation is around \$250.00, with the highest specialist behavioural consultation fee of \$970.00. Medical management,

training and behavioural therapy will incur additional costs.

To understand if pet insurance provides benefits towards behavioural conditions, please refer to the Product Disclosure Statement including any applicable policy terms and conditions.

"Steps for training your puppy to be left alone"



1 Set up a safe area for your puppy. This may be a crate, play pen or room in the house. Feed them, keep their favourite toys and bed in there. The idea is to associate this area with positive things. When your puppy is happy in this area and willingly takes themselves into the area, move to the next step.



2 Give the puppy a toy or chew to occupy them and then close the safe area so that they cannot leave. Leave the room and come back straight away.



3 Repeat step 2, slowly increasing the amount of time the puppy is left in the safe area, graduating up to leaving the house, and then leaving the house for long periods of time.



4 Don't get too excited when you greet your puppy after being left. Keep your praise low key and calm.



5 If your puppy is crying in the safe space, return to step 1. Your puppy needs more time to feel good about being in their safe area.



6 Be patient! All puppies are different, and this process may take some time.

Signs { Know how to identify anxiety in your pet

These are some of the more common signs that your pet may be experiencing separation anxiety



Having accidents in the house



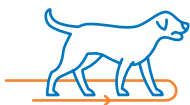
Destructive chewing



Excessive barking or howling



Clingy behaviour



Pacing near a door



Attempts to escape the house

Top breeds experiencing separation anxiety

According to PetSure data from the calendar year 2022, behavioural disorders, including separation anxiety were most prevalent in the following breeds (although any breed of dog can suffer from anxiety).

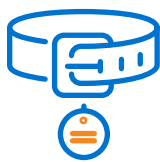
1.	Italian Lagotto Romagnolo
2.	Miniature Bull Terrier
3.	Dalmatian
4.	Hungarian Vizsla
5.	Bull Terrier
6.	Swiss Shepherd
7.	Weimaraner
8.	Airedale Terrier
9.	German Shepherd
10.	West Highland White Terrier

Prevalence = Total number of unique claiming pets / total number of insured pets across 12-month period. Excludes breeds with less than 500 active pet insurance policies.

Managing Separation Anxiety

Top tips to keep in mind

Prevention is better than cure when it comes to separation anxiety. Discuss training and behaviour with your vet to help develop techniques for your pup to become an independent and secure dog.



Wear them out

Exercise may benefit dogs with separation anxiety as it can help reduce stress and provide mental stimulation.



Be understanding

Never punish dogs for things they have done when left alone. This can increase anxiety and they won't understand why they are being punished.



Safe spaces

Make sure they have access to their bed, crate or whatever spaces in the house they claim when they want to curl up and rest.



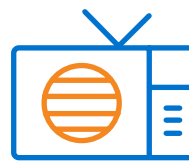
Their favourite toys

All dogs should have access to environmental enrichment which may include puzzle toys.



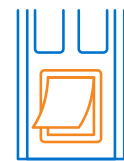
Feed them

Feeding them before you go will help induce sleep.



Add background noise

Music or television noise may help dogs with separation anxiety.



Appropriate access

Consider installing a doggy door so dogs can access indoors & outdoors.



Summary

At PetSure, our purpose is to improve pet healthcare moments so that pets and their people can live happier and healthier lives. A healthy pet ecosystem has a positive overarching impact on both animal and human wellbeing which is why we're committed to creating a world that's better for pets and their people.

While veterinary care is central to the pet health ecosystem, pet owners also play a vital role in taking care of companion animals. In the Pet Health section of the report, we outlined the role of preventative care in assisting to reduce the impact of some health conditions, the importance of veterinary telehealth in early intervention and triage, and why the way that pet parents show up at vet clinics matters - all of this has a fundamental impact on the relationship we build with veterinarians and the pet health outcomes we might expect.

In addition, this paper explored several trends on pet ownership and healthcare including the associated costs of different health conditions to help Australians understand and prepare for pet healthcare costs. The comparison of human and pet healthcare costs challenges misconceptions that veterinary costs are disproportionately high. It shows that regardless of whether you have skin or fur, the cost for similar treatments like cataract surgery or cruciate ligament repair is similar when you compare human and animal healthcare costs side-by-side.

The Pet Health Monitor also unpacks the key differences between pet insurance policies and wellness plans to help pet parents make an informed decision about the right options for their furry friend, and to prepare for both the expected and unexpected healthcare moments that will occur throughout a pet's life.

The veterinary industry faces several challenges today, which is why PetSure is championing for positive change and sustainability in the Australian veterinary sector. From financial stressors to resourcing issues and mental health hurdles, the report takes a deep dive into some of these challenges as we know that greater awareness will play a part in shaping more positive experiences for vets, pets and pet parents alike.

If you've enjoyed the insights and tips from the Pet Health Monitor and you'd like to learn more about pet healthcare, check out PetSure's knowledge hub which features hundreds of free articles that are written and verified by qualified vets - www.petsure.com.au/knowledge-hub



About PetSure

At PetSure, we're passionate about pets which is why we're committed to improving the pet healthcare outcomes for pets and their people - it's our North Star.

In 2022, pet ownership in Australia was at a record high which is why we're on a mission to educate people about pet ownership costs and the role of pet insurance, to help pet parents prepare for the unexpected.

PetSure is Australia's leading pet insurance underwriter, and with over two decades of experience we design, underwrite and administer pet insurance policies on behalf of The Hollard Insurance Company Pty Ltd. We power the pet insurance policies of over 28 partner brands, including household names like Woolworths and RSPCA.

In March 2023, PetSure obtained its own APRA general insurance licence which made PetSure the first fully dedicated provider of pet insurance in Australia. Moving to a single business line means we can be more fit-for-purpose by having a clear focus on pet insurance for our operational and risk management. Ultimately, this means we can better represent the interests of our stakeholders including brand partners and policyholders.

During the 2022 financial year, we processed over \$427 million in claims and reimbursed a total benefit back to customers of \$300 million. We are truly proud to support pet owners by helping them manage healthcare costs when their pet falls ill or are injured unexpectedly, because we know a trip to the vet can be unsettling for both pet owners and their pets.

With our headquarters in Sydney, we have a team of 403 passionate pet people globally across Australia and South Africa. We are the only insurance administrator in the country with a team of dedicated veterinarians and vet nurses employed full time to assess claims, answer customer calls and advise on veterinary matters that impact our stakeholders.

With innovation at the forefront of what we do, we continuously review, improve and update our policies to meet dynamic customer needs and to satisfy regulatory requirements so we can continue to deliver real value to our brand partners and their customers.

References

Charismatic Canines 2022

Dog Wiki, Cavapoo,
Advantage Petcare Breed profile: Cavoodle
The Cavoodle, Famous Cavoodle Owners
Dogs NSW, Golden Retriever
American Kennel Club: Golden Retriever, Staffordshire Bull Terrier, Border Collie, About the Dachshund
<https://www.dogingtonpost.com/remembering-the-hero-dogs-of-911/>
Dogtime.com: French Bulldog, Goldendoodle, "Labradoodle"
Bow Wow Meow, Border Collie Breed Profile
Purina Australia, Border Collie
Clark, M, 2020, The Paws, 14 Celebrities Who Own Goldendoodles
Wikipedia: John Grogan, Marley & Me (film), "Rin Tin Tin", Labradoodle, Border Collie, Miniature Dachshund, Dachshund, French Bulldog
Bow Wow Meow, Labrador Breed Profile
Pepper, F, The first ever labradoodle wasn't a designer dog, he was a guide dog
German Shepherd Rescue Elite "The History and Origins of the German Shepherd Dog":
Crocodile Hunter Blog, "Sui A Man's Best Friend"

Fabulous Felines 2022

The Cat Fanciers Association, The Ragdoll, The Russian Blue, The Bengal, British Shorthair
Wikipedia: Ragdoll, Russian Blue, Siberian Cat, Leopard Cat, Bengal cat
Thorn, D, 2014 Farewell Frank and Louie - world's longest surviving Janus cat passes away Guinness World Records, 8 Dec 2014
https://www.imdb.com/name/nm1248838/bio?ref_=nm_ov_bio_sm
Orangey Biography
Cattime.com, British Shorthair
Playful Kitty, Who was the Cheshire Cat? 2017
VetStreet: British Shorthair, Bengal
Benton, T, 2019 Sumerzby.com.au, Russian Blue Cat Breed
10 interesting and informative facts about the Devon Rex cat breed for prospective kitten buyers | Pets4Homes

Pet Health Intro

- <https://pursuit.unimelb.edu.au/articles/when-money-means-a-life-or-death-choice-for-our-dogs>
- <https://animalmedicinesaustralia.org.au/report/pets-in-australia-a-national-survey-of-pets-and-people/>
- <https://conbio.onlinelibrary.wiley.com/doi/10.1111/csp2.502>
"MEOWS"- A term coined by PetSure to help pet parents remember the potential health conditions they should monitor as part of their proactive pet healthcare routine, including Mishaps, Ears, Oral health, Weight and Skin.
Health conditions based on PetSure claims data for the 2022 calendar year.
Market NPS study wave 1 for AU. Conducted over 2 weeks in Sep and Oct 2022

Healthy Pets, Happy Vets

- PetSure claims data 2022 calendar year, all dogs, claim benefits vary based on circumstances and cover.
- PetSure claims data 2022 calendar year, all cats,
- Please note that the values calculated are based on all claims for that condition and medically related conditions in the 2022 calendar year.

The Rise of Veterinary Telehealth

- 127% growth in 2022 vs 2021, based on the total volume of consultations on VetChat. Supplied by VetChat.
- Survey data over the past 6 months (Aug 1-Jan 31) gave a customer satisfaction score of 94%
- Response data over the past 6 months consultations (Aug 1-Jan 31) 90% of our customers are connected to a Vet within a minute.
- Data for most common queries and % is based on all classification data for VetChat consultations in 2022.

How GapOnly® is Innovating and Improving the Claims Experience for Pet Parents

- General Insurance Code Governance Report, 2020-21. April 2022
Market NPS study wave 1 for AU. Conducted over 2 weeks in Sep and Oct 2022

Challenges Facing the Australian Vet Industry

- AVA's Veterinary Wellness Report - <https://www.ava.com.au/siteassets/resources/thrive/documents/ava-short-report-research-findings.pdf>
- <https://onlinelibrary.wiley.com/doi/abs/10.1111/avj.13070>, <https://onlinelibrary.wiley.com/doi/abs/10.1111/avj.12845>
- <https://www.royalcanin.com/au/about-us/news/love-your-pet-love-your-vet-survey>

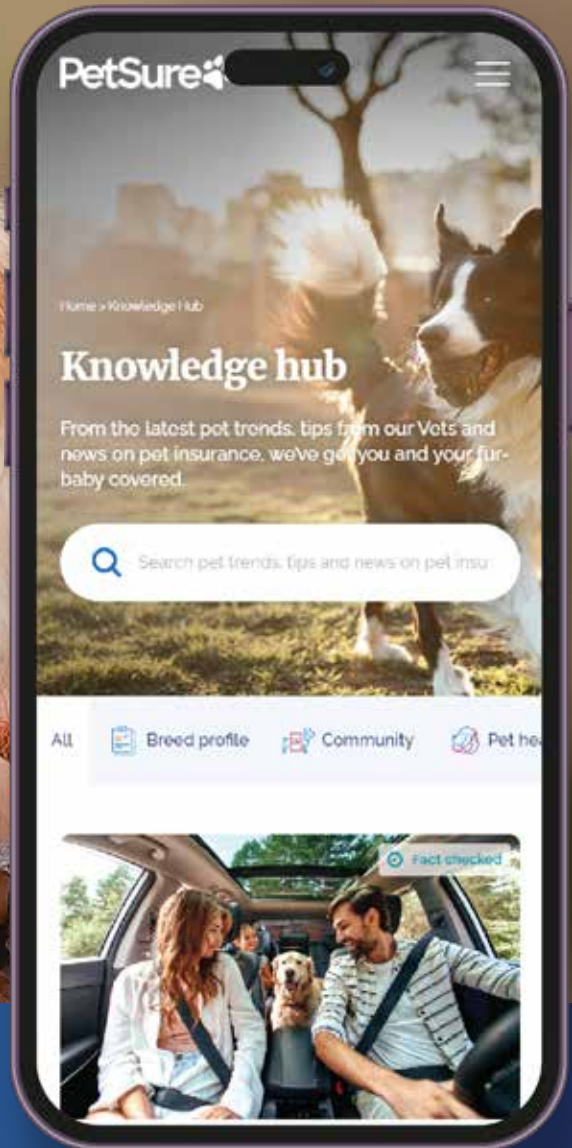
Impact of the Pandemic on Pets

- <https://animalmedicinesaustralia.org.au/report/pets-and-the-pandemic-a-social-research-snapshot-of-pets-and-people-in-the-covid-19-era-2/>
- <https://www.uws.ac.uk/news/new-study-explores-impact-of-pets-on-loneliness-during-pandemic/>
- <https://www.ncbi.nlm.nih.gov/pmc/articles/PMC7833365/>

The Animal Human Bond

Are Millennials really Picking Pets over People? Taking a Closer Look at Dog Ownership in Emerging Adulthood
Australian Homelessness Monitor 2022
Dog Ownership and Survival A Systematic Review and Meta-Analysis
Census of Population and Housing: Estimating Homelessness
Clutton-Brock, J, 1987, A Natural History of Domesticated Animals, Cambridge: Cambridge University Press and British Museum (Natural History).
Companion Animal Type and Level of Engagement Matter: A Mixed-Methods Study Examining Links between Companion Animal Guardianship, Loneliness and Well-Being during the COVID-19 Pandemic
Food insecurity and homelessness in the Journeys Home survey
How Therapy Dogs Almost Never Came to Exist
Services and Interventions for People who are Homeless with Companion Animals (Pets): A Systemic Review Protocol
Parent and child mental health during COVID-19 in Australia: The role of pet attachment
Pet Ownership and the Risk of Arterial Hypertension and Cardiovascular Disease
Pet Ownership and Cardiovascular Risk
Separation Anxiety in Dogs
Landsberg, G, Hunthausen, W, Ackerman, L., 2013, Behavior Problems of the Dog and Cat 3rd Edition, Elsevier, Great Britain.
Ostojic, L., Clayton, N.S. Behavioural coordination of dogs in a cooperative problem-solving task with a conspecific and a human partner. Anim Cogn 17, 445-459 (2014). <https://doi.org/10.1007/s10071-013-0676-1>
Haupt, K, 2018, Domestic Animal Behavior for Veterinarians and Animal Scientists, 6th Edition, Wiley, USA.
Sherman BL, Mills DS. Canine anxieties and phobias: an update on separation anxiety and noise aversions. Vet Clin North Am Small Anim Pract. 2008 Sep;38(5):1081-106. vii. doi: 10.1016/j.cvsm.2008.04.012. PMID: 18672155.
No puppy love: post-lockdown lifestyles and cost of living are driving Australians to surrender their pets
Companion animal adoption and relinquishment during the COVID-19 pandemic: Peri-pandemic pets at greatest risk of relinquishment

Need to teach an old dog new tricks?



From the latest pet trends, tips from our vets and news on pet insurance, we've got you and your fur baby covered.

Visit our knowledge hub



PetSure 

Insurance products are issued by The Hollard Insurance Company Pty Ltd ABN 78 090 584 473, AFSL 241436 (Hollard) and/or PetSure (Australia) Pty Ltd ABN 95 075 949 923, AFSL 420183 (PetSure) from 8 May 2023 only, administered by PetSure and promoted and distributed through their authorised representatives and distribution partners. Any advice provided is general only and does not take into account your individual objectives, financial situation or needs. Please consider the Product Disclosure Statement (PDS) to ensure this product meets your needs before purchasing, or choosing to continue with the product. PDS and Target Market Determination available from the relevant partner's website. Meet our partners at petsure.com.au/partners