



From family pet to fur baby.

Pet Health Monitor 2013-2018

PetSure 
For a life with pets

What is pet insurance?

Pet insurance helps pet parents afford the best treatment for their pet when things don't go according to plan. While it's easy to budget for the ongoing day to day expenses of keeping your pet healthy (such as vaccinations, flea and worm treatments and regular check-ups), an unforeseen health emergency can quickly mount up to thousands of dollars in vet bills that are more difficult to cover, and that's where pet insurance can help.

Many pet insurance policies pay up to 80% of the eligible vet bills to a value of \$10,000 or more, so you'll never have to compromise between money and the health of your pet. Pet insurance can cover dogs and cats from the age of eight weeks. The earlier a pet is insured, the less likely there will be any pre-existing conditions (a sign or symptoms that a condition

occurred or existed before the purchase of the pet insurance policy), which won't be covered by insurance. For conditions that are covered under a policy, pet owners will be able to seek veterinary care from any registered veterinarian in Australia when their pet is sick or injured.

Pet insurance doesn't just help pets and their owners, but also the vets involved as our Chief Vet will explain (See p7).

The following report looks at the trends in pet ownership in Australia, the breeds we're favouring, common health conditions and some of our more unusual and heart-warming pet health claims.

For more information on pet insurance, visit petsure.com.au



Front cover image:
Seb and Sarah from the PetSure Product team.

Seb is a nine-year-old Jack Russell cross, who Sarah found while working at a rescue shelter (he was six at the time). Although Seb was quite timid and scared, Sarah knew that all he needed was a bit of love and patience, so she adopted him.

When Sarah first bought Seb home, he was scared of everything; buses, the street, new people - even the fridge!

Through doing what he loves (namely playing with other dogs and eating food), they now have a beautiful relationship and Sarah couldn't imagine life without him.

Seb visits the PetSure office regularly and can easily be spotted sporting his bow-tie or on-trend jackets.

"I absolutely adore Seb and would do anything for him, and I love working for a company that lets me bring my best bud to work with me." – Sarah

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Alex and her dogs - Ripper and Teddy.

A word from our CEO, Alex Thomas

Welcome to the first PetSure Pet Health Monitor – a state-of-the-nation report that investigates Australians’ love of pets, trends in pet ownership, common health conditions and the costs associated with keeping pets healthy.

The PetSure Pet Health Monitor draws on insights from almost three million insurance claims across a five-year period (2013-2018), providing one of the largest data reports for animal health in Australia.

Pets have long been a part of Australian households, but their position in our lives has shifted in recent years. What we’re seeing is a growing global trend in the humanisation of pets, where the dog or cat is considered a member of the family. This is known as the rise of the ‘fur baby’.

There are in fact striking similarities when comparing human health and pet health, particularly in terms of age. Pets, similar to humans, are living longer due to advances in medicines and health care, but they too can be affected by age-related diseases and health conditions.

Diabetes Mellitus is an example of a disease affecting middle age to older dogs, with incidences increasing with age. In dogs, it’s most akin to the Type 1 Diabetes seen in children where there is a lack of insulin produced in the body. Fortunately, it’s mostly a treatable, manageable disease, with many dogs going on to live healthy, happy lives.

In older cats, we’re seeing a growing number of cases of hyperthyroidism, with most cats being diagnosed with the condition at 13 years of age or over. This disease is the result of a benign growth on the thyroid glands that produces an excessive amount of thyroid hormone.

The report highlights the growing popularity of designer breeds, in particular French Bulldogs and Pugs. While the faces of these brachycephalic breeds are endearing, their short noses can cause breathing problems and they may suffer from snoring and snorting. This is known as Brachycephalic Obstructive Airway Syndrome, and can become worse over time if left untreated.

Fortunately, the level of veterinary care available to pets has improved exponentially in recent years, and while there isn’t Medicare for pets, there is pet insurance, and increasingly pet parents are recognising its value.

Pet insurance helps cover the cost of unexpected accidents and illnesses that may affect a pet during their lifetime. This is particularly the case as we see technological and medical advances in veterinary care, providing those pet parents with insurance the ability to seek specialist treatment and the best possible care.

Insurance not only provides financial peace of mind, but emotional peace of mind as well – not just for the owners, but also for the vets involved as our Chief Vet will explain.

PetSure is a dedicated pet insurance provider; our team is knowledgeable, helpful and caring, and every day we strive to make a difference to the health of pets. Most of us here at PetSure have our own fur babies – my dogs, Ripper and Teddy, regularly visit the office, reminding me how much joy our pets bring to our lives.

We hope this report provides you with some valuable insights but also some clarity around the role of pet insurance and how it can help you and your fur baby.

Alex Thomas
Chief Executive Officer
PetSure



A word from our Chief Vet, Dr Magdoline Awad

As vets, we want pets to remain as healthy and happy as possible for the benefit of both people and their animal companions. When a family takes on a pet they know that routine vet visits for check-ups, vaccinations and some preventative treatments will be necessary so they will budget accordingly.

Some pets may be lucky and experience few accidents or illnesses, while others may require regular veterinary visits for various conditions throughout their lives. Pet insurance helps cover some of these costs and provides peace of mind.

When families are worried about the health of their pets, the last thing they want to think about is the cost of treatment. I know this from personal experience, which you can read more about on the next page. It is especially traumatic for families, and for vets, to have to put down a beloved pet because of the cost of treatment.

There is now so much we can do to keep pets healthy. There's newer, safer and easier to dose medications and preventatives, increased availability of specialist veterinarians and referral/emergency hospitals, as well as the growing accessibility of diagnostic imaging modalities such as CT, MRI and ultrasound.

While we can't always prevent pets from being inquisitive and eating things they shouldn't, the great news is that pet owners are becoming more aware of some toxicities including chocolate and lily poisoning. However, more education and awareness is still required, with grape and raisin toxicity along with onion toxicity, on the increase.

Pet insurance helps cover some of the costs of keeping pets healthy. As with other forms of insurance, it has premiums, excesses and waiting periods. However, pet insurance does not cover pre-existing conditions. That means conditions (related and bilateral) that a pet was suffering or showing symptoms of before taking out a policy, or within the specified waiting period/s. Bilateral conditions are conditions that affect parts of the body where the pet has at least two – for example, cataracts and cruciate ligaments. So if your pet has cataracts removed in one eye and then you take out insurance, it will not cover cataracts in the other eye.

For more information on pet insurance, you can visit our website at petsure.com.au, speak to your pet insurance provider, or chat to your local vet about an option that best suits you.

Dr Magdoline Awad
Chief Veterinarian
PetSure

A life-threatening grass seed. Dr Magdoline's story

Rex, my male Kelpie, is a very fit, healthy dog who had only ever had surgery for a ruptured cruciate ligament when he was four-years-old. He can easily run 50kms a day!

When he was eight and a half, Rex began coughing after spending a few days at the farm. He went to the vet at the time, had some diagnostics performed including chest X-rays, and was put on medication for an inflamed throat. A few weeks later, my husband asked me to examine Rex as he wasn't himself. He was lethargic, had a fever and his heart rate was high.

He was rushed to the Animal Referral Hospital (ARH) at Homebush in Sydney. A CT was performed and he was diagnosed with a grass seed in his lung, which had perforated and caused a serious, life threatening infection in his chest.

Rex needed to have major surgery with a specialist, and spent a week in intensive care recovering before he went home. He was recovering well until two months later when he started to have difficulty walking and opening his mouth to eat.

Again he was taken to the ARH where after another CT, he was diagnosed with a ruptured disc in his neck. He had spinal surgery performed by a specialist. He recovered well and went back to running again a couple of months later.

Rex has always been part of our family. We adopted him from a pound when he was four-months-old, just after my partner and I got married. Our two daughters grew up with him and were devastated when he wasn't well.

As a vet, I know the cost of veterinary care, and both of these illnesses incurred a considerable fee. I was grateful I had pet insurance to assist in covering the veterinary costs. My experience reinforced the value of having pet insurance. It certainly removed any financial concerns I had about treating Rex. The vets and nurses were able to treat Rex for his illnesses resulting in a great outcome for my family.



Mags and her dog Rex

Pet Breeds

A breed apart – most popular breeds

The most popular dog breed of all PetSure insured dogs in 2018 was the Maltese Cross (6.2% of all insured dogs).

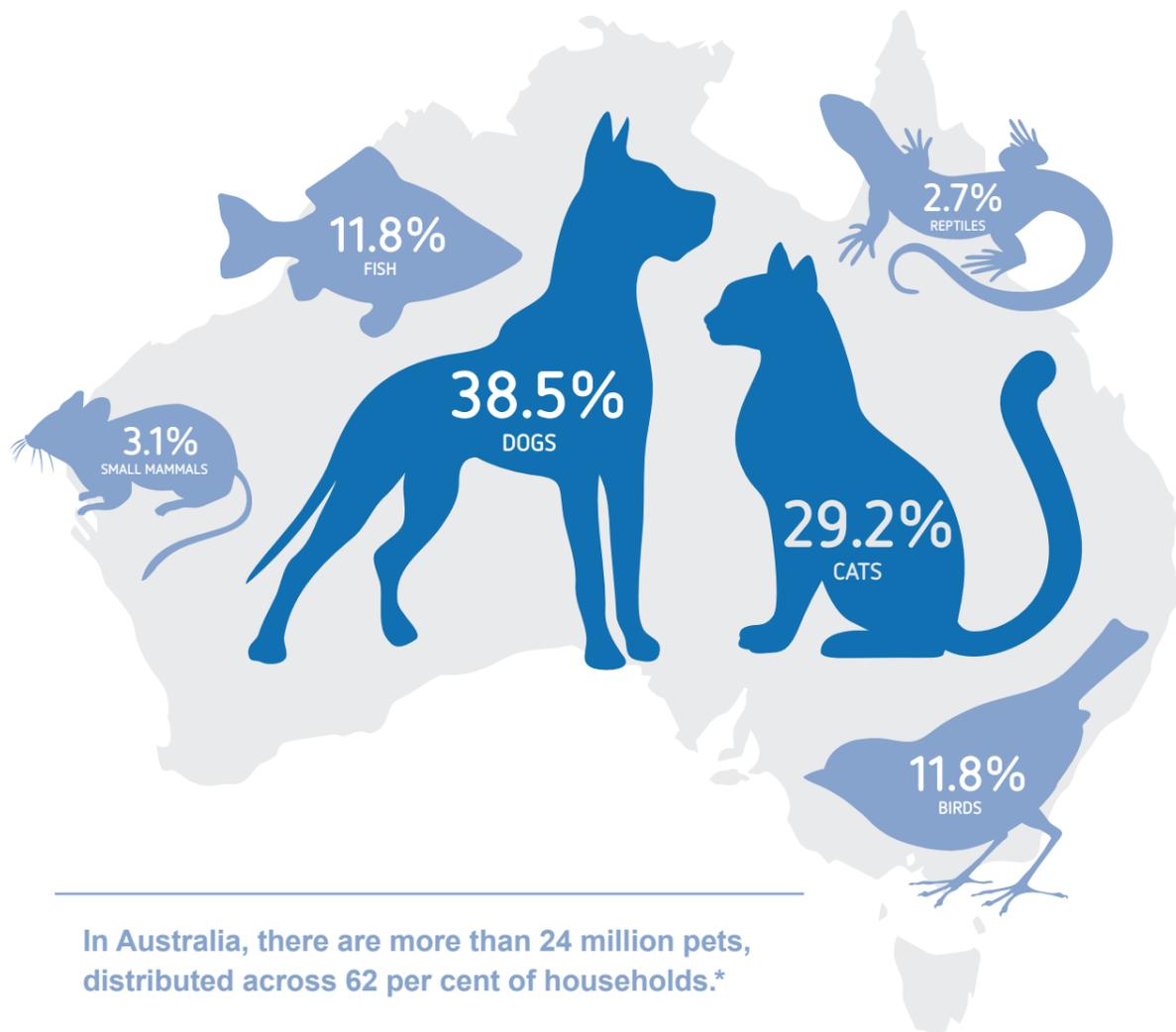
Maltese dogs are playful and easy going, but they need to be trained, given independence and regular walks. They are eager to please, respond well to training and are best suited for a household where someone is always home.

The second most popular breed is the Cavoodle (5% of insured dogs). A 'designer breed', it is a cross between a miniature size Poodle and a Cavalier King Charles Spaniel. They are easy going and enjoy playing with children.

The traditional family dog, the Labrador, is the third most popular (4%), while the most popular of the giant breeds is the Great Dane (0.6% of all dogs).

The most common cat is the Domestic Short Hair (31%), followed by the Domestic House cat. With breed-specific cats, Ragdolls (8%) are relatively popular, as are Burmese cats (5%). According to PetSure's data, the Sphynx cat, known for its lack of coat, is the fastest growing breed in terms of popularity, up 150% between 2013 and 2018.

Pet ownership in Australia



*Animal Medicines Australia: Pet Ownership in Australia 2016.

Top dog and cat breeds



- 1 Maltese Cross
- 2 Cavoodle
- 3 Labrador
- 4 Staffordshire Bull Terrier
- 5 Border Collie
- 6 Golden Retriever
- 7 German Shepherd
- 8 Kelpie Cross
- 9 Staffordshire Bull Terrier Cross
- 10 Jack Russell Terrier Cross



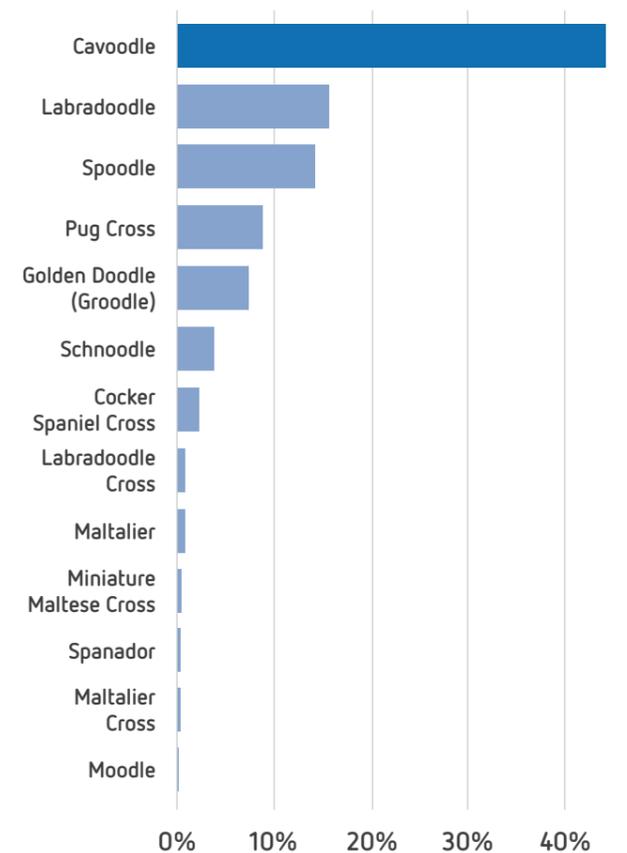
- 1 Domestic Short Hair
- 2 Domestic House
- 3 Ragdoll
- 4 Domestic Medium Hair
- 5 Burmese
- 6 Domestic Long Hair
- 7 Moggie
- 8 Domestic Short Hair Cross

Bred by design

The popularity of designer breeds (a cross between two purebred dogs) has increased in recent years, particularly in cities and urban areas. Between 2013 and 2018, the proportion of designer breeds among PetSure's customer base increased by 63%, up from 5.5% in 2013 to 9% in 2018.

The 'oodles' (Poodle crosses) make up the vast majority (86%) of the designer breeds. A designer bred dog is likely to visit the vet 1.7 times per year and the Labradoodle is typically the most frequent visitor. Ear infections and skin conditions are the most likely reasons for vet visits. Lumps and bumps (otherwise known as mass lesions) occur relatively often and are associated with higher costs as well, ranging from \$80 to \$600 in a single visit.

POPULARITY OF DESIGNER BREEDS



NB. Cavoodle (Cavalier King Charles Spaniel/Poodle Cross). Labradoodle (Labrador/Poodle Cross). Spoodle (English Cocker Spaniel/Poodle Cross) Groodle (Golden Retriever/Poodle Cross). Schnoodle (Schnauzer/Poodle Cross). Maltalier (Maltese/Cavalier King Charles Spaniel Cross). Spanador (Labrador Retriever/American Cocker Spaniel Cross). Moodle (Maltese/Poodle Cross).

Saying *oui* to the French Bulldog

Ownership of a French Bulldog has surged in recent years, and they're now the fastest rising breed insured by PetSure, followed by the Kelpie, Pug and German Shepherd.

This love for the French Bulldog has been reflected worldwide, with registrations for the breed in the UK increasing by 3,000% in the past 10 years. They're also set to overtake the Labrador as the most popular dog in the UK – the first time Labradors have not been at the top of the popularity charts in 27 years.

Popular with younger owners, the French Bulldog is typically found in households of one or two people. They're an energetic and loyal companion, small to medium in stature, and don't require a lot of space to keep them occupied. They do however need consistent human contact, can be challenging to train, and require a great deal of patience and stability.

A French Bulldog's life expectancy can range anywhere from nine to 11 years, and they can weigh between 10 and 13kg. While their short nose and flat face make them appealing, it also means they are more prone to diseases affecting their breathing, skin, eyes and teeth, as well as many other conditions. Consideration of pet insurance is important, as vet visits relating to these health conditions are common.

See *Brachycephalic dogs* on page 17 of this report for more on health problems of the French Bulldog.

What's in a name?

Interestingly, the top names for both dogs and cats is Bella for females and Charlie for males. However, while pet parents are likely to give their dogs human names, the convention for cats is much less restrictive.

More unusual cat names include sweet foods such as Cookie and Biscuit, or famous or historical people such as George Michael, Prince Harry and Don Pablo Escobar. Others seem to prefer 'big cat' grandeur, with their pets named Simba (6th most popular male name), Tiger (9th), Bear or Panda.



TOP 10 DOG NAMES

	MALE	FEMALE
1	Charlie	Bella
2	Max	Ruby
3	Buddy	Molly
4	Archie	Coco
5	Oscar	Lucy
6	Toby	Daisy
7	Ollie	Rosie
8	Milo	Lola
9	Cooper	Millie
10	Bailey	Roxy



TOP 10 CAT NAMES

	MALE	FEMALE
1	Charlie	Bella
2	Oscar	Luna
3	Max	Coco
4	Leo	Molly
5	George	Mia
6	Simba	Lily
7	Jasper	Cleo
8	Milo	Missy
9	Tiger	Misty
10	Archie	Lucy



Charlie and Bella are the number one chosen names for both cats and dogs.

Health Trends

Ageing costs

There are striking similarities when comparing human health and pet health, particularly in terms of age. Pets, similar to humans, are living longer due to advances in medicines and health care. PetSure data indicates health-related expenses gradually increase with age and peak at 13-15 years of age.

For pets, problems with the musculoskeletal system are the biggest contributors to total costs. Issues with the alimentary or gastrointestinal tract/digestive system and hair/skin conditions are the next two major health expenditures.

As treatment options for tumours and cancer have increased, consequently so have treatment costs. Cardiovascular disease is on the increase, particularly among cats.

Between 2013 and 2018 the availability and usage of MRI grew significantly, with the use of MRI up by 192%, CT-scan up 163% and ultrasound up 91%.

The rise of specialist services

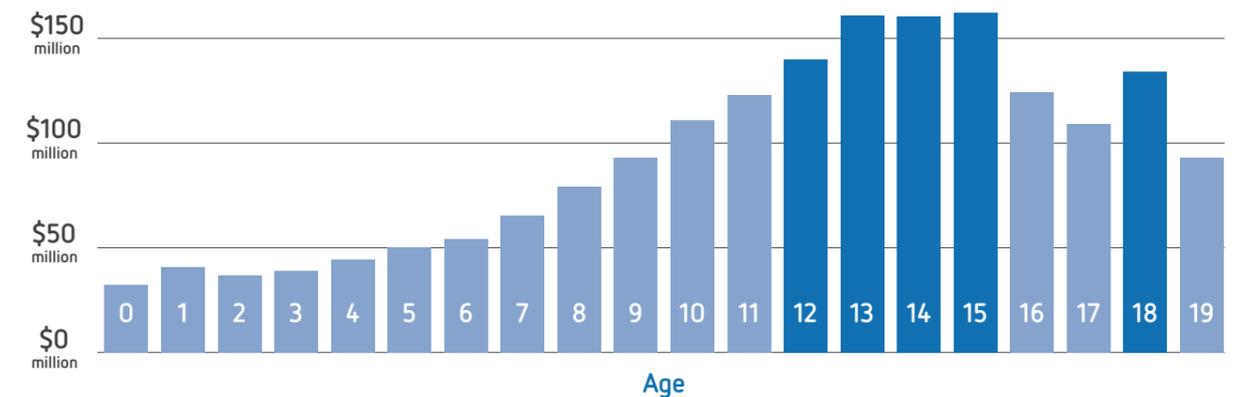
The level of veterinary care available to pets has improved exponentially in recent years, driven by an increase in specialist veterinarians and referral/emergency hospitals, as well as the availability of new diagnostic tools such as CT, MRI, ECG and ultrasound.

Between 2013 and 2018, the availability and usage of MRI grew significantly (with the use of MRI up by 192%, CT-scan up 163% and ultrasound up 91%).

Over the same time, the proportion of specialist visits increased by 18% (from 4.1% to 4.9%) and the specialist referral rate (within 60 days of first general practice (GP) visit), increased by 28% (1.8% to 2.3%). As diseases are identified earlier, there is better prognosis for pets' recovery and continued health.

With age, diseases such as cancer become more likely, so oncology treatment options are increasingly used. Human cancer treatments such as surgery, chemotherapy, radiation therapy and vaccinations, are all being utilised in treating pets.

AGE WEIGHTED TOTAL PET EXPENDITURE



Pet Health Conditions

Dog Diabetes

Just like in humans, Diabetes Mellitus (or Diabetes) is relatively common in dogs. The disease in dogs is most similar to the Type 1 Diabetes seen in children, where there is a lack of insulin produced in the body.

In the absence of insulin, the body's fat and protein are broken down instead, resulting in muscle wasting and weight loss, despite the animal being ravenously hungry.

PetSure data shows the prevalence of Diabetes in Australian insured dogs in 2018 is 0.18%, which is slightly less than other international studies. Male dogs are slightly overrepresented for Diabetes in the PetSure data.

POSSIBLE CAUSES

Implicating factors in Diabetes include chronic pancreatitis – a condition that results in the progressive destruction of the pancreas. Pancreatitis is usually associated with a high-fat diet and obesity. Close to 25% of PetSure insured dogs with Diabetes also have had a diagnosis of pancreatitis which is comparable with other studies.

Genetics also plays a role with some breeds reported to have a higher incidence of Diabetes, but this can also vary depending on geographic location. Some of the breeds more prone to Diabetes in Australia, according to PetSure, include the Poodle, Keeshond, Alaskan Malamute, Finnish Spitz, Miniature Schnauzer, Samoyed, Cairn Terrier, Bichon Frise, Tibetan Terrier, Pug, Yorkshire Terrier, Labrador Retriever and Australian Terrier. PetSure data is specific to Australian dogs.

SYMPTOMS

Diabetes is more likely to be a disease of middle age to older dogs, and the incidence increases with age. Signs of Diabetes include weight loss, ravenous appetite, excessive drinking and urinating. Cataracts, lethargy and poor hair coat are also indicators of the disease.

Various diseases can co-exist with Diabetes in dogs, and the range of clinical signs reflect other concurrent conditions that are associated. Hyperadrenocorticism or Cushing's Disease is a disease of excess glucocorticoid secretion in the body and is also commonly diagnosed in dogs with Diabetes, with a prevalence of close to 15% according to PetSure data. The excess cortisol results in increased glucose in the blood and insulin resistance in the body.

TREATMENT

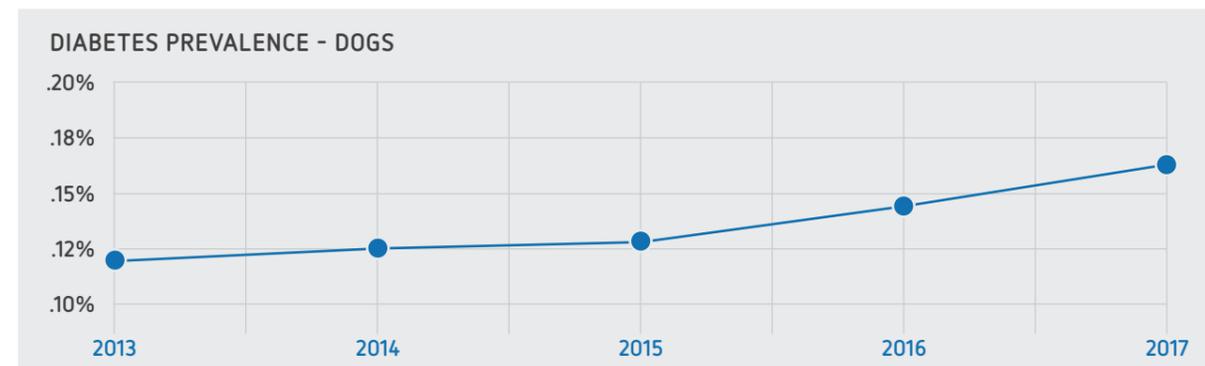
Diabetes is diagnosed by vets based on clinical signs, physical examination and blood and urine tests checking for glucose levels. Persistently high glucose levels are the hallmark of the condition.

Treatment relies on daily or twice-daily injections of insulin, consistent feeding times and amounts, as well as regular exercise. Lifetime glucose monitoring is required for all dogs diagnosed with Diabetes and regular blood and urine tests are needed for long-term management.

Other concurrent diseases also need to be diagnosed and treated so that there is effective glucose control. The importance placed on a regular 'routine' is critical as one of the most dangerous aspects of diabetic treatment is the risk of low blood sugar in the body. This could be the result of either too much insulin given, too little food eaten or too much exercise. If this occurs, dogs may just sleep a bit more, become lethargic or if severe hypoglycaemia occurs they may seizure or become unconscious, progressing to coma and death if left untreated.

Treatment for Diabetes is life-long as remission does not occur (which differs from cats).

Costs incurred for Diabetes in dogs are high at the time of diagnosis, where other diseases may also need to be diagnosed and treated. These costs accumulate yearly and while there is a variation in yearly costs per dog, it is mostly a treatable, manageable disease with many dogs going on to live healthy happy lives.



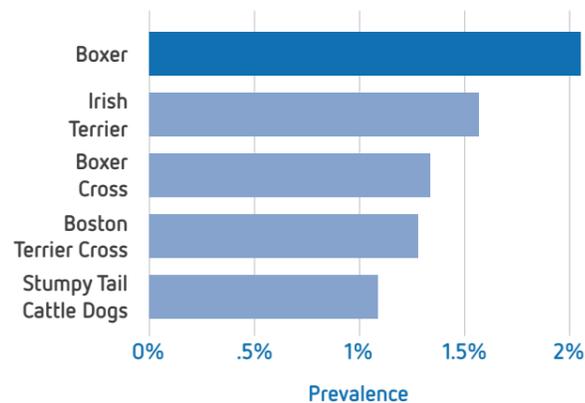
Mast Cell Tumours

AT A GLANCE

- Mast cell tumours (MCT) are found in or under the skin
- They affect more female than male dogs
- Biopsies are required to determine the severity
- Treatment requires surgery, sometimes combined with radiation therapy or chemotherapy
- Likelihood of other MCTs developing after first diagnosis are common
- Average treatment cost: around \$2,400

Mast cell tumours (MCTs) are common in dogs – accounting for about 20% of all skin tumours. Any dog of any age can develop a mast cell tumour, however, there are several breeds that are more likely to be overrepresented, and they seem to affect more female than male dogs.

MAST CELL TUMOUR PREVALENCE BY BREED



TREATMENT AND COSTS

Treatment for MCTs includes surgery or a combination of surgery and chemotherapy and/or radiation therapy. Radiation therapy is performed where surgery isn't possible, or the tumour wasn't completely excised during surgery and local control is needed. Once diagnosed with MCTs, there is an increased likelihood of others developing, so pet parents should routinely check dogs and visit their vet for diagnosis if new tumours are found.

TOP MCT CLAIM

The average cost for MCT treatment is \$2,400 and the highest claim seen by PetSure was for \$31,452. This claim involved an initial MCT on the forelimb of an eight-year-old Staffordshire Terrier. Surgery was performed but the tumour extended beyond the margins taken. The dog was referred to a specialist vet for further surgery and to remove another MCT on another limb. Multiple surgeries were performed as the tumours spread. The dog underwent radiation therapy as well as chemotherapy, and when the tumour spread to the spleen, that organ was removed.

Cruciate Disease

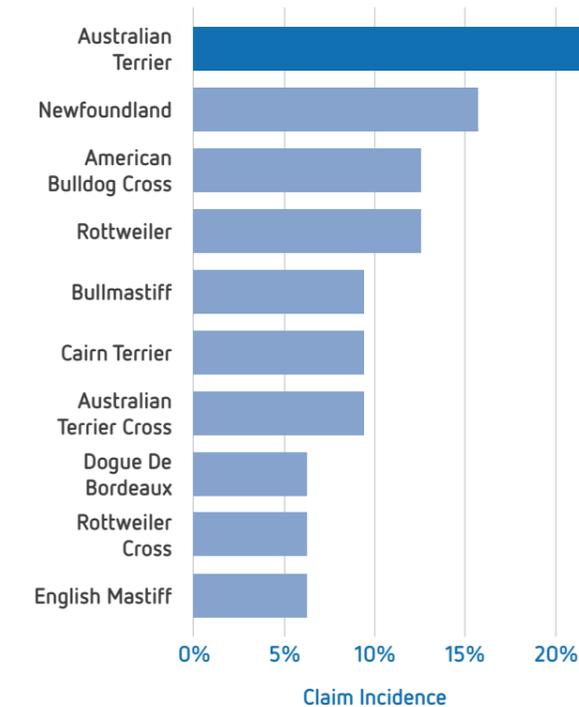
AT A GLANCE

- An orthopaedic condition in dogs that causes hind limb lameness
- Often the result of chronic, degenerative diseases, or trauma from an accident
- Affects more female than male dogs
- Predisposed breeds include Australian Terriers, Newfoundlands, American Bulldog Cross
- Treatment requires surgery, medication, weight management and physical therapy
- Average treatment cost: can range between \$2,000 to \$4,000 depending on treatment administered

As with football players and skiers, certain breeds put a lot of strain on the ligaments in the knee. However, while cranial (anterior) cruciate ligament (CCL, or ACL for humans) ruptures often occur in humans because of a serious sporting injury, a rupture in dogs is likely to be the result of a chronic degenerative disease process. Unfortunately, once one CCL is ruptured, studies show 50% of dogs will rupture the other CCL within two years. As well as genetics, other factors such as body condition, developmental and environmental factors, and the level of activity play their part in straining the ligaments.

Cruciate ligament conditions usually have a six month waiting period under a pet insurance policy and are subject to an annual sub-limit (and which is also subject to the terms and conditions of the policy). Refer to your insurer for full coverage details.

TOP 10 CRUCIATE INCIDENCE BY BREED



TREATMENT AND COSTS

Treatment for CCL disease in dogs requires surgery to stabilise the joint, reduce pain and slow down the progression of osteoarthritis. Many dogs require long-term management of their osteoarthritis and this includes medication, weight management and physical therapy.

Lymphoma

AT A GLANCE

- Lymphoma is a common cancer affecting white blood cells
- Biopsy is used for diagnosis
- Chemotherapy, and/or surgery and radiation therapy are used for treatment
- The median survival time for dogs who have had treatment is one year
- Without treatment, the survival rate reduces to a few months
- Average treatment cost: around \$4,800

Cancer is the leading cause of death in dogs over 10 years of age. Depending on the type of cancer, how soon it is diagnosed, the extent of the spread of the disease and the availability of the treatment required, many of tumours can be treated with good outcomes.

Cancer diagnoses in dogs have risen from just over 3% to just over 4%, but remain steady in cats at around 1% of the population. One of the most common cancers in pets is lymphoma.

TREATMENT AND COSTS

Treatment is mainly chemotherapy to effect remission, although there is a growing trend for surgery or radiation therapy to be used. Depending on the dog and the chemotherapy protocol, remission times will vary but the disease will return.

Following treatment, the median survival time is around 12 months, with up to 25% of dogs alive after two years. If left untreated, the life expectancy is only a couple of months from time of diagnosis.

The cost for canine lymphoma varies, with an average cost of \$4,800.





Hyperthyroidism in cats

While having only been identified in the past 30 years or so, hyperthyroidism has become the most common endocrine disease diagnosed in cats.

The disease is the result of a benign growth on the thyroid glands that produces an excessive amount of thyroid hormone (or T4). In a small percentage of cats, this growth is cancerous.

Thyroid hormone is responsible for the metabolic rate in the body. No breeds are particularly affected, with many of the cats diagnosed being the common Domestic Short-Haired mixed breed cats.

The cause of this condition has yet to be identified. Iodine levels in the diet have been thought to play a role, cats eating diets of mostly fish based canned food, soy proteins in food, and environmental factors such as being exposed to polybrominated diphenyl ethers (PBDE) chemicals used to fire-protect materials and products.

The proportion of hyperthyroid claims in metro areas is 5% higher than all cat claims in metro areas. The disease affects older cats, with most cats being diagnosed with the condition at around 13 years of age or over (15% of cats, rising to 30% of cats at aged 17 and above).

Due to the advanced age of the cats, the pets usually suffer other health problems as well as hyperthyroidism.

According to PetSure data, the top five disorders that usually co-exist with hyperthyroidism are:

- Renal (kidney) disorder
- Arthritis
- Hypertension (abnormally high blood pressure)
- Inflammatory bowel disease (IBD)
- Hepatopathy (liver disorder).

HYPERTHYROIDISM SIGNS

Common signs of hyperthyroidism in cats include:

- Weight loss, despite the cat having an excellent appetite
- Increased intake of water
- On/off vomiting and diarrhoea
- Possible behavioural changes, including hyperactivity and signs of more aggressiveness.

TREATMENT

Treatment options for this condition include medical therapy, surgery or radioactive iodine therapy. PetSure has seen an increase in the use of radioactive therapy however most cats are treated medically with anti-thyroid drugs. Treatment of comorbidities including heart disease and kidney disease is required.

Brachycephalic dogs

Brachycephalic means 'shortened head' and refers to the short nose and flat face of dogs such as Pugs, Boxers, Bulldogs, Mastiffs and Pekingese.

There has been a steady rise in the popularity of French Bulldogs and Pugs in recent years, which has contributed significantly to the proportion of brachycephalic breeds insured. The British Bulldog has been enjoying an increase in pet ownership in Australia, while there's been an easing in the popularity of Boxers.

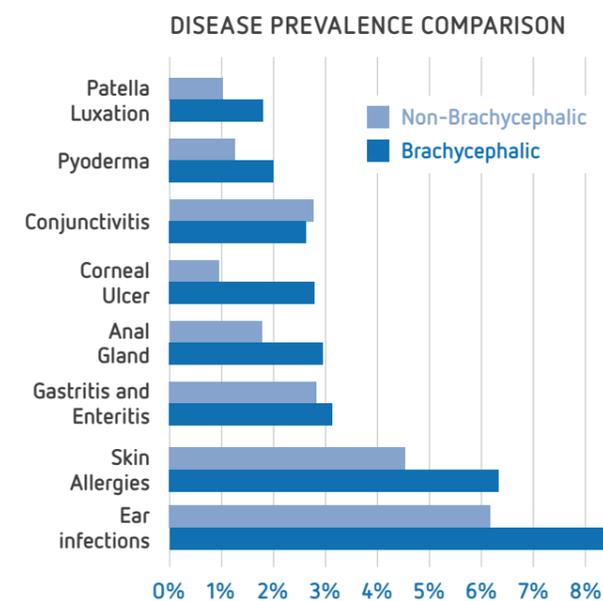
BRACHYCEPHALIC BREED PROBLEMS

While their faces are endearing, the short noses of brachycephalic breeds can cause breathing and other health problems and they may suffer from snoring and snorting. These may seem like harmless ailments but they occur because the airways of short-nosed dogs are partially obstructed. This is known as Brachycephalic Obstructive Airway Syndrome (BOAS) and this can become worse over time if left untreated.

PetSure figures show the incidence of BOAS surgery performed has increased as a proportion of all surgery performed on these breeds. In fact, there was a 79% rise in BOAS as a proportion of all brachycephalic dog surgery claims between 2013 and 2018.

The likely explanation is the increase in the proportion of insured French Bulldogs, Pugs and British Bulldogs: breeds that have more exaggerated facial features requiring surgical intervention. The prevalence of BOAS and the incidence of other common diseases is also much higher in pure breed brachycephalic dogs when compared to their crosses.

Brachycephalic breeds are more likely to suffer from skin complaints such as skin allergies, fungal diseases such as ringworm, and pyoderma (bacterial skin infection). They also have higher rates of heart issues such as arrhythmia (abnormal variations in heartbeat) and heart valve disorder, as well as problems with their eyes and ears.



While their faces are endearing, the short noses of brachycephalic breeds can cause breathing and other health problems.

What did you eat?!

Every pet parent knows how inquisitive their pet can be, and how they can't resist foods that may be lying about. Dogs and cats differ in their ability to metabolise certain drugs and compounds compared to people, which is why animals should never be medicated with human drugs or fed certain food that people eat. They require a balanced diet that meets the nutritional needs of their life-stage.

Some foods, such as chocolates, grapes and onions, are absolute poison for your pets.

Below are some common foods to watch out for.

CHOCOLATE

What is a favourite treat among people is toxic to dogs.

When dogs ingest chocolate, the large amount of fat can cause pancreatitis, resulting in vomiting, diarrhoea and pain in their abdomen. This scenario can be serious or even deadly, due to severe metabolic changes. Chocolate also contains a lot of sugar which can also cause stomach upsets. However, it is the combination of caffeine and theobromine in chocolate that results in the common clinical signs seen in dogs after they have gorged themselves. These signs include vomiting, diarrhoea, panting, tremors, seizures, high heart rates, abnormal heart rhythm, coma and possibly death.

Toxicity depends on the amount of chocolate eaten, the type of chocolate and the size of the dog.

The darker and more bitter the chocolate, the more toxic it is (cooking chocolate being the worst).

Despite the increased awareness among pet owners, PetSure still sees a number of chocolate poisoning cases each year in dogs, particularly around the festive periods of Christmas and Easter, when the rate of chocolate toxicity climbs more than 200%.

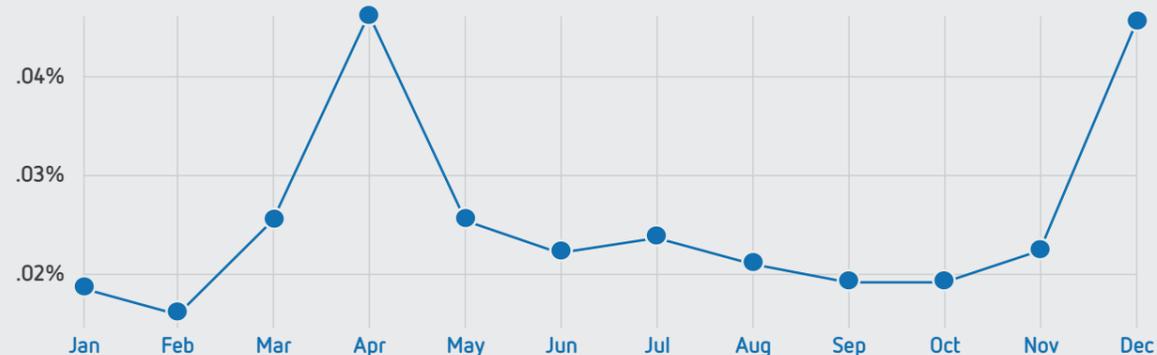
While chocolate is toxic for cats, they tend to be less curious than dogs and not eat chocolate on their own, so there are significantly fewer incidents.

CHOCOLATE TOXICITY LEVELS



Source: British Veterinary Association 2015

5-YEAR CHOC TOXICITY MONTHLY AVERAGE - FESTIVE SPIKES



GRAPES

Grapes and their dried varieties (raisins and sultanas) are associated with acute kidney failure in dogs. There is no known toxic dose, so any amount ingested could be dangerous if left untreated. The toxic agent has yet to be identified and any type of grape, sultana or raisin can result in poisoning. Preventing dogs from eating them is the only way to ensure that poisoning doesn't occur.

Though rarer, cats can also be affected by eating grapes. PetSure received three claims for cats in the past five years. These cats had ingested anywhere from four raisins to 20 sultanas. More than 1,700 dogs were affected by grape toxicity from 2013 to 2018 with incidences rising over the five-year period.

LILIES

Cats are unique in their susceptibility to lily poisoning, which can cause acute kidney failure. All parts of the lily plant are toxic to cats and that includes the stem, leaves and roots – even licking the pollen off their coat can result in poisoning.

Within two hours of ingestion, vomiting, lethargy and lack of appetite can occur. As the acute kidney damage develops, cats will show signs of weakness, drooling, drinking and urinating more, tremors and even seizures. Left untreated, cats can die within a few days to a week.

PetSure has seen more than 340 cats poisoned due to lily ingestion over the past five years. Even with intensive treatment, some cats do not survive. Therefore, cats should never have access to this plant.

Insurance assists pet owners in seeking veterinary advice earlier in the disease process, potentially resulting in better welfare.

Helpful tip: never give lilies as part of a flower arrangement to anyone who owns a cat.



ONIONS

While pets seem to like onions, both cooked and raw onions are toxic to pets. Even onion powder is a problem. PetSure saw 222 cases of onion poisoning over the past five years. While many of these were dogs, cats also suffer from this condition (it's the sulphur-containing oxidants in onions that are the cause of the toxicity).

The best prevention is to keep onions out of reach of pets and ensure that barbecue and table scraps are not fed to pets if they might contain onions. The prognosis depends on the amount of onion ingested, the degree of anaemia present and the amount of time this has been present before treatment is sought. Awareness of this condition by both pet owners and their guests can reduce the chances of inadvertent food poisoning.

RAT BAIT

Dogs and cats can be affected by rat bait, either by ingesting the toxin directly or by eating dead rodents that had ingested the rodenticide. If enough of the toxin is ingested, internal bleeding can occur.

More than 3,100 cases of rat bait toxicity were claimed for by PetSure customers over a five-year period, with incidences peaking over the winter months when mice are more likely to be seeking shelter and food sources indoors. PetSure data shows that dogs under the age of two are more likely to be curious and seek out the pellets, resulting in toxicity.

Unfortunately, even with treatment not all pets will survive, so prevention and timely veterinary treatment is vital. Always keep these products out of reach of pets.

Summer and your Pet

HEAT

We all know how exhausting heat can be for humans, but it can be even more so for our pets, especially those with a coat more suited to colder climates. PetSure data reveals that in 2018 alone, 358 insured pets were treated for heat stroke, with numbers peaking between October and March. Unfortunately, despite education campaigns and media support, the incidence has almost doubled between 2013 and 2018.

Heat stroke is a life-threatening condition that needs to be identified and treated as a matter of urgency. Animals cannot respond to elevations in temperature the way humans do. They also cannot sweat to reduce their body temperature, and instead rely on panting, which in high temperature and humidity becomes less efficient at dissipating heat.

Signs of heat stress include excessive panting and salivation, vomiting and bloody diarrhoea. Pets may become restless, anxious and unsteady, and their gums may become bright red or bluish due to lack of oxygen. Seizures can also occur and pets can collapse.

Any dog can be affected by heat stroke and at any age, however, older pets seem to be more susceptible. This is likely due to other predisposing conditions including heart disease, respiratory disease and obesity.

Any breed can also be affected, however, brachycephalic breeds (those with squashed faces such as Pugs, English or French Bulldogs) are at higher risk due to their physical features (see more on brachycephalic breeds on pages 17). Pet owners of brachycephalic breeds should be extremely cautious during hot and humid conditions.

COST AND TREATMENT

The cost of treating heat stroke in dogs can vary substantially depending on how the dog presents, progression of the condition and any complications. The highest claim received by PetSure for heat stroke was just over \$22,000.

Top heat-beating tips

1. Keep pets hydrated.

Make sure your pets have plenty of water – use more than one water bowl if you can. Add some ice cubes or freeze a container of ice and pop it into their water bowl. Make sure water bowls are unable to be tipped over, and refill water bowls throughout the day.

2. Never leave your pet in a car.

Without air conditioning, temperatures can escalate quickly and your pet could suffocate. When it's hot it's best to leave your pets at home – they don't need to pop down to the shops with you.

3. Don't exercise your pet in the heat of the day.

This is especially important for animals that are prone to heat stress, including brachycephalic breeds (see page 17 for more on this breed). Dogs with heart or respiratory disease, obese animals and older pets should not be exerted in the heat. It won't hurt your pet to rest them on a hot day.

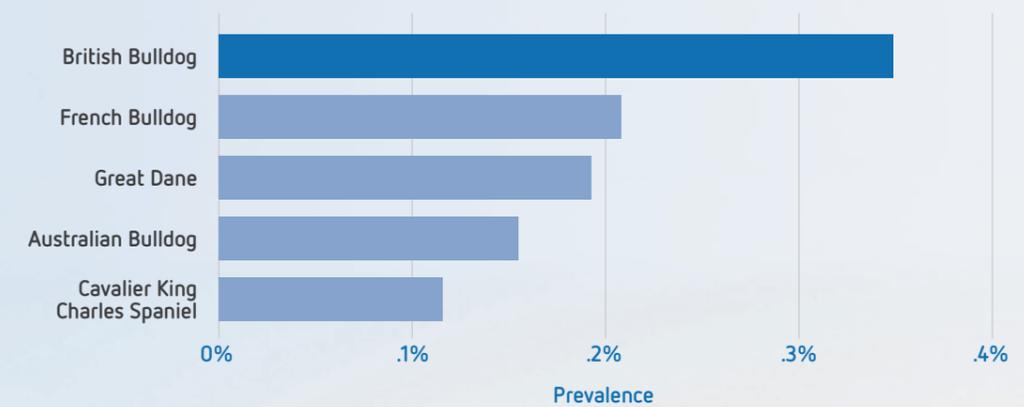
4. Keep them cool.

Preferably keep your pets indoors with the fan or air-conditioning on. Put damp towels in front of a fan for them to lie on. Outside, some dogs love to cool off in a shell pool but ensure they are supervised.

5. Provide shade.

If your pets are to remain outdoors, ensure there is plenty of shade and keep their kennel in a cool shaded area.

TOP HEAT STROKE AND HYPERTHERMIA PREVALENCE BY BREED



Tick paralysis

With consistent use of preventatives, paralysis tick disease is becoming a preventable disease. Since 2013 with the release of new tick paralysis preventatives including Nexgard, Bravecto and Scalibor, insurance claims have dropped from 0.6% to around 0.2%. However, if a dog or cat is affected by a paralysis tick, it is still a serious and potentially fatal disease. Not all pets survive even with the most advanced treatment available.

Tick paralysis occurs mostly in known tick areas, particularly along Australia's east coast.

Paralysis ticks attach onto dogs and cats and then burrow their mouth-parts into the skin. The tick feeds on the host's blood, injecting small amounts of toxic saliva into the dog or cat, which causes weakness and ultimately paralysis.

Tick paralysis occurs mostly in known tick areas, particularly along Australia's east coast.

TREATMENT AND COSTS

Most tick paralysis cases are treated by general practice vets, but there has been an increase in the number of dogs and cats receiving treatment at emergency and specialist/referral hospitals where they are able to provide 24-hour care for critical patients.

Some animals require assistance with breathing to maintain adequate oxygen levels, as the tick toxin affects an animal's respiration.

Prevention is the best cure, as treatment can add up to thousands of dollars if the pet requires intensive care and/or mechanical assistance to breathe.

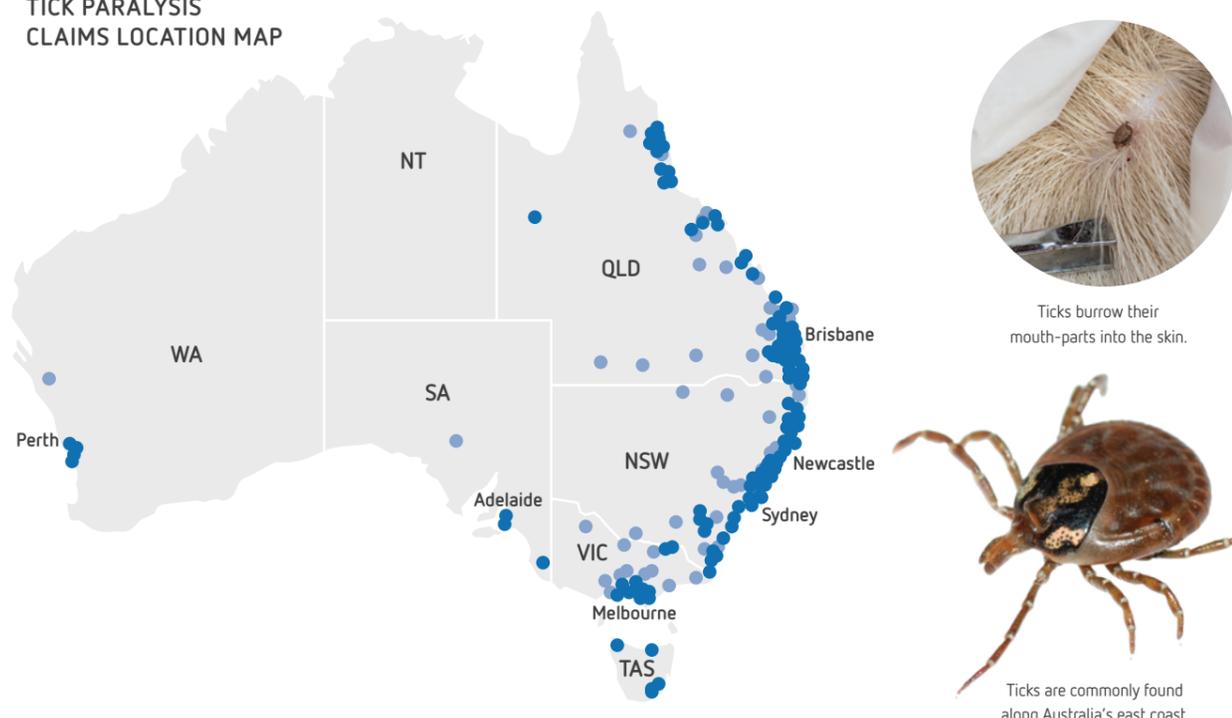
Generally, pet insurance policies have an annual sub-limit for paralysis tick treatment, so insurers will only cover you up to a certain amount. Refer to your insurer for full coverage details.

TIPS ON PREVENTION

Use paralysis tick preventatives. There are excellent products that are long-acting and easy to administer. PetSure vets recommend any of the following products: Bravecto, Seresto or Nexgard. The bonus is that these products also cover for fleas. Vets can also advise on the best product based on individual circumstances.

- Avoid bush habitats if possible. The coastal strip of the east coast of Australia, running from far north Queensland to Victoria, is where paralysis ticks are located. Before visiting tick-prone areas, even only for short periods, use preventatives.
- Have long-haired pets clipped to make it easier to find ticks. Check pets for ticks every day (front legs, neck, face and ears are common targets).
- Check every part of pets and, if a tick is found, look for others.
- If a tick is found, remove it immediately with a pair of tweezers by gently pulling upwards and seek veterinary attention.

TICK PARALYSIS CLAIMS LOCATION MAP



Ticks burrow their mouth-parts into the skin.



Ticks are commonly found along Australia's east coast.

Snake bites

Australia has 10 of the most venomous snakes in the world. However, bites to humans are rare, and with the development of anti-venom, fatalities number around four to six a year. With dogs the story is a little different. According to PetSure data, pets being bitten by snakes is more common than you would think.

Snakes become more active in spring and early summer. As the weather warms, pets tend to wander further afield, sometimes finding themselves in a territory where they are at risk of a snake bite. The top two postcodes for snake bite claims according to PetSure were both in NSW - Bungendore and Queanbeyan.

Since 2013, PetSure has paid more than \$4.2 million in claims for dogs suffering from snake bites, and more than \$1 million was paid for cat claims.

TREATMENT

The main effects of Australian snake venom are lower motor neurone paralysis, prolonged or excessive bleeding, the rupturing of red blood cells (haemolysis) and muscular weakness.

Unfortunately, treatment can be costly. Anti-venom, hospitalisation and necessary supportive care will be required, and in some instances, ventilation will be needed to assist

the pet to breathe. The associated intensive care costs can be thousands of dollars. In fact, where ventilation is used claims costs are more expensive.

Many vets now have access to mechanical ventilators, and can refer these cases to emergency and referral hospitals. Animals on ventilators may require multiple vials of anti-venom, which also increases the cost of treatment. Up to 10 vials could be used on some dogs in order to save their lives.

SNAKE BITE PREVENTION TIPS

While prevention is always better than the cure, it is not always possible to keep your inquisitive pets safe. However, there are some basic things you can do that may help.

1. Avoid walking in long, grassy areas (especially in the warmer months). Keep your dog on a leash to prevent them from approaching snakes.
2. Keep your backyard clean of rubbish and keep the grass short.
3. Look for the signs of a snake bite. Most pets get bitten around the head, neck or front legs. You may see the bite site and it may be swollen and painful. Other signs include weakness in the back legs, drooling, trembling or vomiting. Your pet may collapse initially and then be normal shortly afterwards.

A VENOMOUS ATTACK

A nine-year-old male Maltese Cross visited his vet after developing some worrying neurological symptoms, and emergency diagnostic testing and treatment was initiated for a suspected snake bite. Snake bites can be life-threatening, especially in an older dog. His treatment included hospitalisation, IV fluids and administration of tiger and brown snake anti-venom.

Thankfully, the Maltese's clinical signs improved with treatment and he was discharged back into the care of his owners after a brief stay in hospital.

Snake bites are a common accidental injury, covered by most policies. Refer to your insurer for specific coverage details.



Pet Health Claims

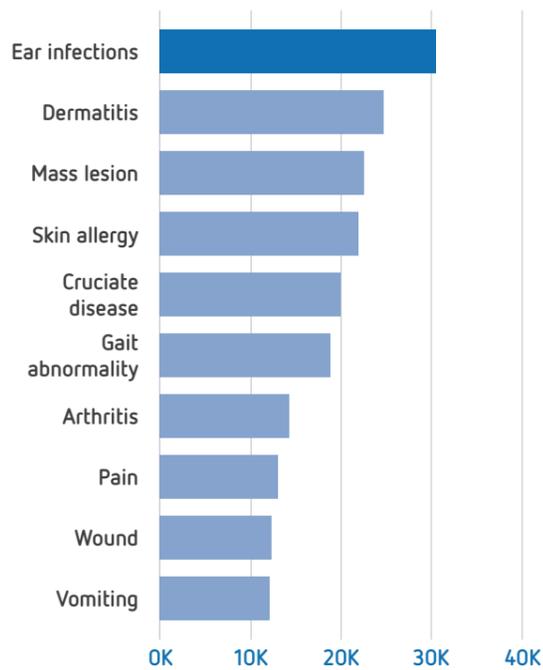
Most common reasons for claims

Ear inflammation is the most common health issue in dogs, accounting for 6.7% of all insurance claims in 2018. The average cost of this type of claim was \$150. Dermatitis (4.5%) is also increasingly more common, as are mass lesions (4.1%). The increase in ear and skin conditions is likely to be related to the rise in breeds such as 'oodles' and the French Bulldog.

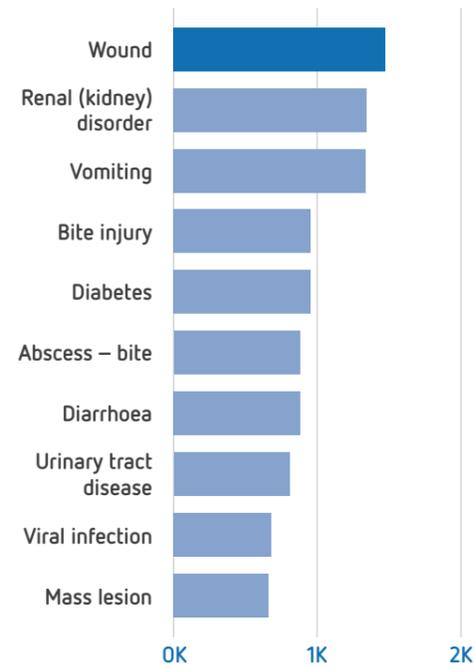
The most common reason for a cat's visit to the vet is for wounds (6.9%). However, traumatic injuries such as car accidents account for some of the most expensive events (average cost of \$500). Diabetes and weight-related issues are twice as common among cats than dogs, likely related to being indoors with lack of exercise.

Top 10 medical conditions by occurrence

DOGS



CATS



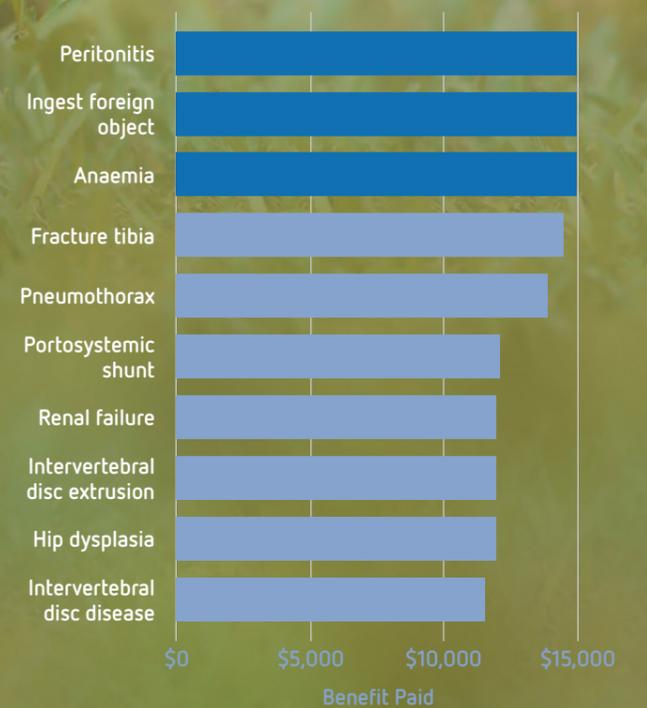
The cost of a corn cob (and other claims)

PetSure's single highest benefit paid was for a Labrador who ate a corn cob. The dog had surgery and was hospitalised in intensive care. PetSure was able to cover 75% of the total claim, amounting to \$14,800.

Matching this case was a severe case of peritonitis for a Rhodesian Ridgeback who was hospitalised for 18 days to undergo an ultrasound, radiology and a blood transfusion.

Intervertebral disc disease appears twice in the top 10 biggest pay-outs with both benefits paid exceeding \$10,000. This is a condition where the cushioning discs between the vertebrae of the spinal column either bulge or burst (herniate) into the spinal cord space. These discs then press on the nerves running through the spinal cord, causing pain, nerve damage and even paralysis.

TOP BENEFIT PAID



Benefit paid determined by annual limits, which can range up to \$20,000 on some policies.

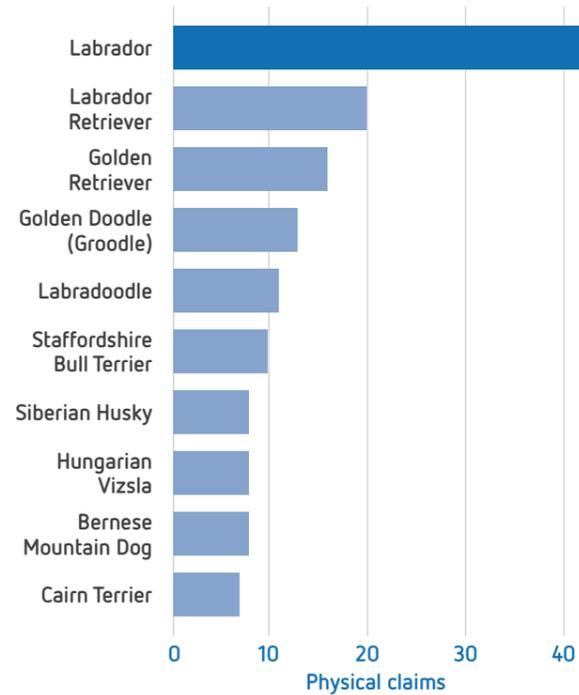
Sock it to 'em

One of the most common causes of pet insurance claims is pets' liking to eat things they shouldn't. Dogs love to chew on items such as socks, other clothing and small toys, however, some of these end up being ingested. Other items vets have seen consumed include pool balls, balloons, fish hooks, earrings, coins, handkerchiefs, tea towels and dental floss.

While around \$15,000 of a \$19,600 claim was paid for a dog that ingested a corn cob (see page 25), it is socks that have a way of finding themselves into a dog's stomach. Labradors are the most likely breed to eat a foreign object (16%) and are also the most common 'sock eater'.

Most pet insurance policies provide coverage for at least one ingestion of a foreign object per policy period. Refer to your insurer for specific coverage details.

BREEDS MOST LIKELY TO EAT SOCKS



AVERAGE CLAIM COSTS (PER YEAR) IN 2018



Most expensive breeds to own

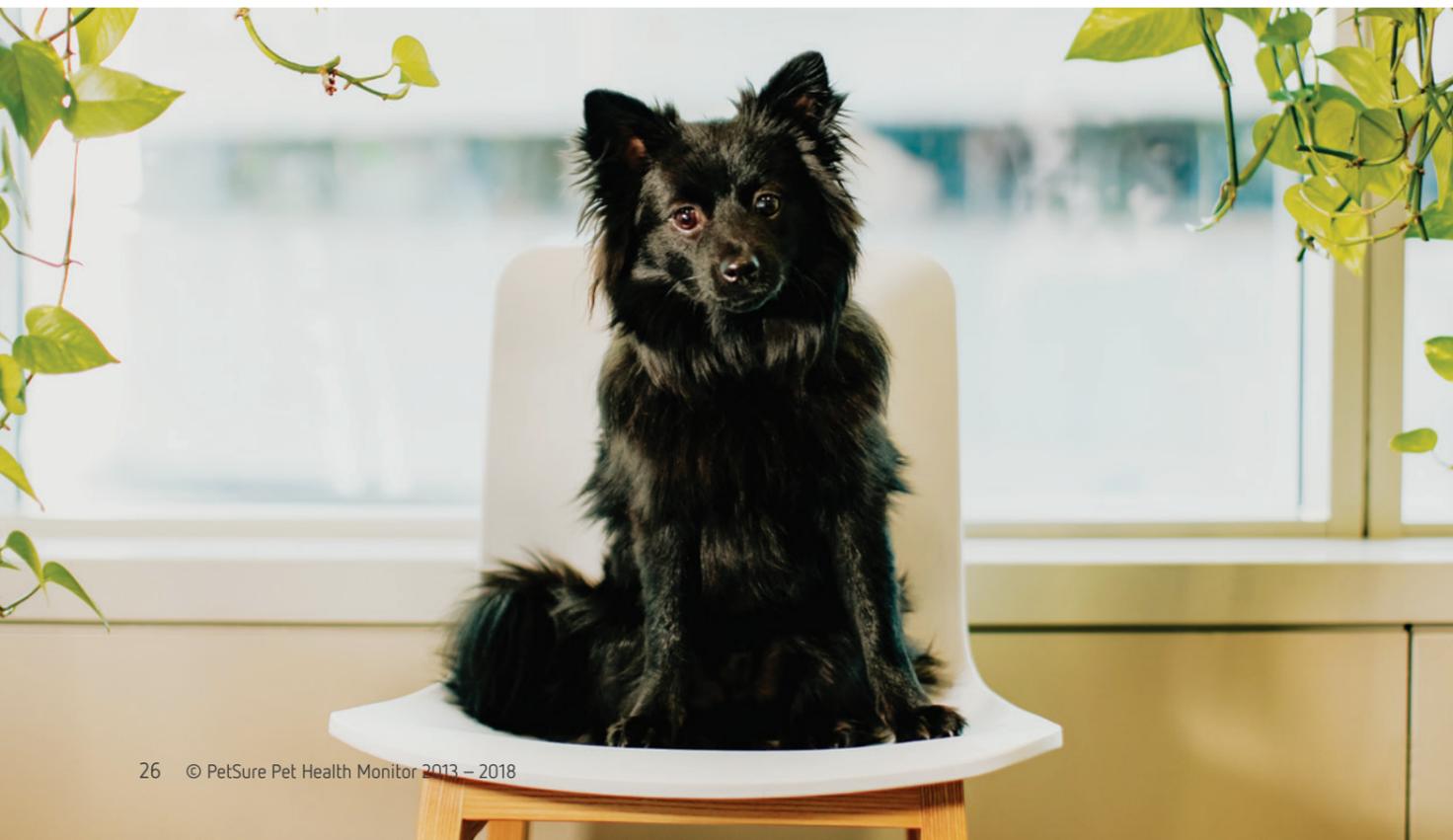
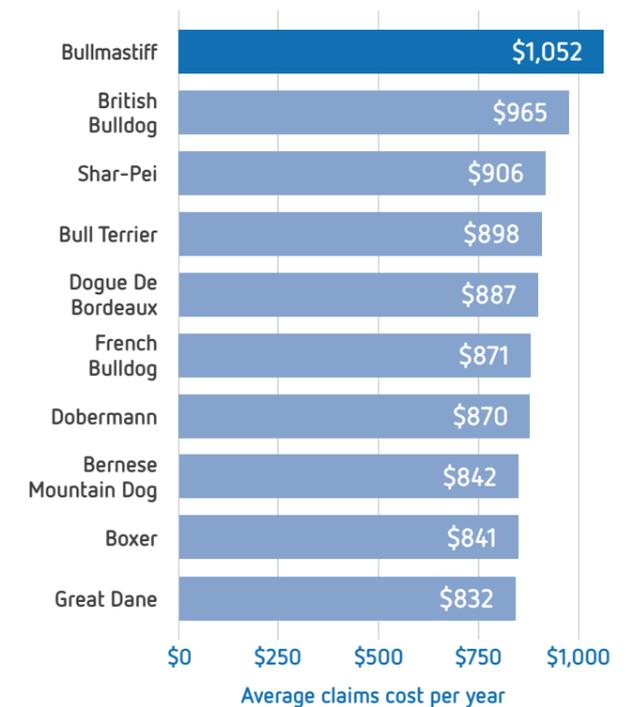
All pets have the potential to develop genetic health problems. By understanding your pet's breed and typical conditions, the likelihood of detecting early signs of disease are increased.

Crossbreeds typically have lower costs than purebreds. The average claims cost for a crossbreed animal in 2018 was \$445, and \$470 for a purebred.

There are some dogs however whose claims costs are more than double the average. The most expensive is the Bullmastiff (\$1,052), followed by the British Bulldog (\$965) and the Shar-Pei (\$906). The top 10 most expensive breeds all have an average claims cost of more than \$750 per year.

Purebred dogs are more likely to go to the vet than crossbreeds.

10 MOST EXPENSIVE DOG BREEDS (AVERAGE CLAIMS COST IN 2018)



Who visits the vet the most?

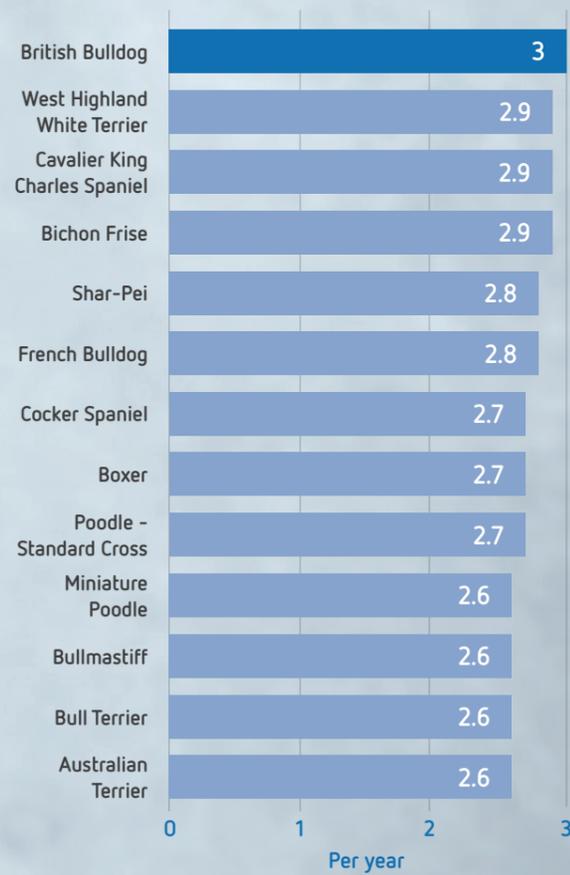
The dog breed that goes most often to the vet is the British Bulldog (on average 3 times in 2018). The dog breed that goes least often to the vet is the Kelpie, on average 1.1 times in 2018.

Cat owners typically go less frequently to the vet than dog owners (1.9 times per year vs 2.5 among dog owners).

BREEDS WHO GO LEAST TO THE VET



BREEDS WHO GO MORE OFTEN TO THE VET



Accident-prone Luna

By having pet insurance, a chronically ill two-year-old Cavalier King Charles Spaniel, Luna, was able to receive the best in care, having been covered from 2015 when she was five months old under an Accident and Illness policy.

Luna, although being young, was afflicted by a range of health conditions over 12 months. Her first ailment was a chronic recurrent corneal ulcer. This defect to the outermost layer of the eye was deep and Luna was at risk of losing sight in the eye. She also developed uveitis, a condition in which the pressure within the eye reduces.

Both problems are extremely serious. Multiple re-check consultations and ongoing medical therapy were needed to successfully manage the eye problems.

Luna also had several accidents, including one in which she fell off her pet parent's bed and injured the kneecap in her back leg. She was examined by her veterinarian and diagnosed with a traumatic luxating patella (dislocated kneecap). Luna had X-rays of her knee to assess the extent of the injury and assist with surgical planning. A specialist surgeon then performed a complex orthopaedic surgery to correct the injury and re-stabilise the knee joint.

The surgery went well and successfully restored normal function to her knee joint and protected her from developing further problems.



goTM GAP ONLY

CLAIM ON THE SPOT AND ONLY PAY THE GAP.

When your pet gets sick or injured, the last thing you want to be worrying about is whether you can afford treatment.

Innovating the pet insurance claims experience, GapOnlyTM reviews and calculates your claim while you're still at the vet. You simply pay the gap (the difference between the vet's invoice and the pet insurance claim benefit under your policy) and go.

It means a better experience for vets and pet parents alike with no paperwork, on-the-spot processing and less out-of-pocket expense leaving you to focus on the health of your pet, not the cost of treatment.

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About PetSure

At PetSure, we understand that pets are family, and we exist to make a difference to the health of pets by protecting pet parents from the unexpected.

As Australia's leading pet insurance underwriting manager with more than 20 years of experience, we develop, underwrite and administer pet insurance policies on behalf of our 100% shareholder, The Hollard Insurance Company Pty Ltd.

PetSure powers the pet insurance propositions of more than 20 brands, including some of Australia's most recognisable and prestigious brands, such as IAG, AAMI, Woolworths, RSPCA, Australia Post, PetBarn, Medibank, Bupa and HCF.

We are a team of passionate pet people who are committed to working with veterinary teams to provide the best possible healthcare outcomes for pets and their owners. We're the only insurance underwriter in Australia to have a team of dedicated veterinarians and vet nurses employed full time to assess claims, and we have a dedicated vet helpline to provide support. We also launched our eClaims service in 2016, which allows vets to process pet insurance claims on behalf of their clients electronically, meaning a better experience and no more paperwork.

To find out more, visit petsure.com.au



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