

# Australian Pet Health Monitor 2024



Drawing on PetSure's data from 2023, 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.



# Considering pet insurance?

## Make sure it's GapOnly® ready

A GapOnly® ready pet insurance policy means you can claim on the spot at the vet, and only pay the gap\* between the vet's invoice and your eligible pet insurance benefit.

**It means less up-front expense, and a quick, convenient claims experience.**

[gaponly.com.au/compare](https://gaponly.com.au/compare)



Check out the range of  
offers from our GapOnly® pet  
insurance partners



\*The gap means the difference between the vet's invoice and the eligible claim benefit under your policy. GapOnly® is available on eligible claims at participating Vets with a pet insurance policy from a GapOnly® pet insurance partner. GapOnly® is a trademark owned by PetSure (Australia) Pty Ltd ABN 95 075 949 923, AFSL 420183 (PetSure). Insurance products are issued by The Hollard Insurance Company Pty Ltd ABN 78 090 584 473, AFSL 241436 (Hollard) and/or 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 on our partners' websites. Meet our partners at [gaponly.com.au/gaponly-insurance-partners](https://gaponly.com.au/gaponly-insurance-partners).

4

## Introduction

A word from our CEO, Alex Thomas  
Meet our Veterinary Advisory Board

4  
6

7

## 01. Top Tens

Charismatic Canines 2023  
Top ten dog names for 2023  
Fabulous Felines 2023  
Top ten cat names for 2023

8  
11  
12  
15

16

## 02. Pet Health Issues

Pet health insights from vets in the field  
Top health conditions in dogs 2023  
Top health conditions in cats 2023  
Preventative care for cats and dogs  
Pet health: when to monitor and when to see the vet  
Veterinary emergencies  
Pet cancer: key information for pet parents  
Living with older pets  
Human vs pet healthcare comparison  
New hope for Feline Infectious Peritonitis (FIP): a guide for pet parents

17  
20  
22  
24  
26  
29  
30  
36  
42  
48

51

## 03. For a Life with Pets

The interdependence of humans and pets: a fulfilling bond  
Putting pets at the forefront of One Health  
Embracing paws and claws: the transformative power of pet-friendly workplaces  
Summary  
About PetSure

52  
54  
56  
60  
61

62

## References

# A word from our CEO, Alex Thomas

Welcome to your 2024 Pet Health Monitor. Based on the largest and most comprehensive regional pet health data set<sup>1</sup> available, it shows the top health issues for our fur babies, treatment options, outcomes, and costs.

My own pet health journey includes being a pet parent to two middle-aged dogs. I'm struck by the parallels between caring for our aging pets and my caring responsibilities as a mother and a daughter. It's a job for my head and heart.

While caring is a labour of love, I need new skills and knowledge as a family member and pet parent. The Pet Health Monitor uses the experience of pets, vets and pet parents from over a million pet health/treatment experiences<sup>2</sup> to give you information designed to help improve our care for pets, so they enjoy better health and longer lives.

## A pet population health snapshot

This year's pet health data includes:

1. Top dog and cat names and breeds of 2023.
2. Common pet health issues and how to prevent or treat them.
3. A closer look at pet cancer and cardiac disease.
4. Our experts' advice on health issues and care for aging pets.
5. A comparison of people and pet hip replacements and cruciate repairs.

## Pets and pet parents' health: differences and similarities

Young and old, there are similarities between people's health and our pets'. Many pets are affected by arthritis, cancer, cardiac and joint issues. Our experts compare people and pet hip replacements and cruciate repairs to show similar health journeys, treatments, and costs.

One big difference between people and pets is how these costs are met.

With no taxpayer-funded hospital system to fall back on for life-saving animal medical care, better pet health care comes at a cost to their people.

This is partly why PetSure's GapOnly<sup>®</sup> has seen such remarkable growth. As the only claims processing system to reimburse customers at point of treatment immediately, it's paid an estimated \$180 million in out-of-pocket expenses on behalf of pet owners.

## Caring for aging cats and dogs

My experience as a pet parent to middle-aged dogs, Teddy and Ripper, reflects data in the Pet Health Monitor. Their snowy white fur hides the frizzy new greys, yet we see signs they're aging and slowing down!

I can't describe how much joy they bring our family, and how dearly we love them. As they age they need more frequent check-ups, specialist vet treatment, and changes at home. It's a job for both our heads and hearts.

I hope the pet health information here helps you make pets' lives happier and healthier at every age and stage.



Chief Executive Officer  
PetSure







# Meet our Veterinary Advisory Board

The PetSure Veterinary Advisory Board is our committee of veterinary professionals, all highly respected in their fields. PetSure regularly turns to the Board for their expertise and counsel on veterinary matters, to help guide PetSure's key initiatives, projects and research.

Committed to enhancing pet welfare and championing veterinary professionals' wellbeing, PetSure works closely with the Board to gather relevant insights to ensure we continue to represent key issues and stakeholders within the pet health category.

We are delighted to introduce PetSure's newest board members who joined in 2023, Dr. Megan Lui, Dr. Ilze Nel and Dr. David Zhang. With over 15 years of experience, Dr. Lui focuses on feline health and advancing veterinary practices, while Dr. Nel combines scientific knowledge with her commercial experience to improve the health and wellbeing of pets. Dr. David Zhang's passion lies in soft tissue surgery and small animal dentistry, adding a valuable dimension to the Board's capabilities.



**Dr Simone Maher**

BVSc (hons1) GradCertEdStud  
(HigherEd), FHEA



**Dr Ilze Nel**

BVSc MBA



**Dr Megan Lui**

BVSc (Hons 1)  
MANZCVS (Pharmacology)



**Cathy McAldie**

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



**April Hedges**

Cert IV Veterinary Nursing



**Dr David Zhang**

BVSc (Hons)

## PetSure's Veterinarians



**Dr Maria Neale**

BSc BVMS  
GradCertHumResMgt



**Dr Betty Chan**

BVSc IVAS (Cert)



**Dr Oliver Conradi**

BVSc (Hons) MBA



**Dr Kylie Mitchell**

BVSc (Hons) BAppSc  
GradCertMan



# Top Tens

# 01


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



# CHARISMATIC CANINES 2023



Here are the top 10 most popular dog breeds born in 2023, according to PetSure policy data.



**Temperament:**  
Engaging, enthusiastic and energetic. Prefers company and can suffer from separation anxiety. Best suited to active households.

1

Cavoodle\*

Common health conditions 2023:

Gastrointestinal complaints, skin allergies, ear infections, eating foreign objects and anal sac disease.

Lifespan: 10 - 14 years

Exercise required: 5 bones

Apartment friendly: 5 bones


Small

20-38cm at the shoulder

5-12 kg

Coat:

Long, wavy, curly, low shedding; regular grooming required, including clipping.



**Temperament:**  
Intelligent, friendly and devoted. Can be independent-minded. Best suited for active households, including families.

2

Golden Retriever

Common health conditions 2023:

Skin allergies, gastrointestinal complaints, ear infections, eating foreign objects and eye problems.

Lifespan: 10 - 12 years

Exercise required: 5 bones

Apartment friendly: 5 bones


Large

51-61cm at the shoulder

25-34 kg

Coat:

Medium to long, water-resistant double coat; sheds; regular grooming required.



**Temperament:**  
Affectionate, easygoing and playful. Prefers households with someone who is home to keep them company.

3

French Bulldog

Common health conditions 2023:

Skin allergies, gastrointestinal complaints, ear infections, eating foreign objects, eye problems and brachycephalic airway disease.

Lifespan: 10 - 14 years

Exercise required: 5 bones

Apartment friendly: 5 bones

Small

27-33cm at the shoulder

8-12 kg

Coat:

Short, smooth; occasional brushing and attention to skin folds required.

\*features vary depending on parent size (cross breed)



**Temperament:**

Curious, brave and lively. Suits multiple households including singles, couples, families and elderly.

4

**Miniature Dachshund**

**Common health conditions 2023:**

Skin allergies, gastrointestinal complaints, ear infections, eating foreign objects and spinal disease.

**Lifespan:** 12 - 16 years

**Exercise required:**

**Apartment friendly:**



Small



13-15cm at the shoulder



4-5 kg

**Coat:**

Short, long, or wire-haired; regular grooming required.

**Temperament:**

Highly intelligent, very energetic and easy to train. Best suited for active households, including families.

5

**Border Collie**

**Common health conditions 2023:**

Gastrointestinal complaints, skin allergies, traumatic injuries, lameness and ear infections.

**Lifespan:** 10 - 14 years

**Exercise required:**

**Apartment friendly:**



Medium to Large



46-56cm at the shoulder



14-20 kg

**Coat:**

Medium-long, double coat, sheds; regular grooming required.

**Temperament:**

Friendly, social and rambunctious. Best suited for active households, including families.

6

**Golden Doodle/Groodle\***

**Common health conditions 2023:**

Skin allergies, gastrointestinal complaints, traumatic injuries and ear infections.

**Lifespan:** 10 - 14 years

**Exercise required:**

**Apartment friendly:**



Medium to Large



51-61cm at the shoulder



23-37 kg

**Coat:**

Medium-long, wavy or curly, low shedding; regular brushing and professional grooming required.

**Temperament:**

Outgoing, even-tempered and friendly. Best suited for active households, including families.

7

**Labrador**

**Common health conditions 2023:**

Skin allergies, ear infections, gastrointestinal complaints, arthritis and tumours.

**Lifespan:** 12 - 14 years

**Exercise required:**

**Apartment friendly:**



Medium to Large



55-62cm at the shoulder



25-36 kg

**Coat:**

Short, dense, water-resistant double coat, heavy shedding; regular brushing required.

\*features vary depending on parent size (cross breed)



**Temperament:**  
Bold, affectionate and courageous. Can be reactive to other dogs and suffer from anxiety. Best suited for experienced dog people with an active lifestyle.

8

Staffordshire Bull Terrier

Common health conditions 2023:

Skin allergies, ear infections, gastrointestinal complaints, skin tumours and traumatic injuries.

Lifespan: 12 - 14 years

Exercise required:

Apartment friendly:

Medium

33-41cm at the shoulder

11-17 kg

Coat:

Short, smooth; occasional grooming required. Pay attention to ears and clean regularly.



**Temperament:**  
Intelligent, loyal and active. Best suited for experienced dog people with an active lifestyle.

9

German Shepherd

Common health conditions 2023:

Skin allergies, ear infections, gastrointestinal complaints, arthritis and traumatic injuries.

Lifespan: 10 - 14 years

Exercise required:

Apartment friendly:

Large

56-66cm at the shoulder

23-41 kg

Coat:

Medium length, thick double coat, sheds; regular grooming required.



**Temperament:**  
Intelligent, friendly and energetic. Best suited for active households, including families.

10

Labradoodle\*

Common health conditions 2023:

Ear infections, skin allergies, gastrointestinal complaints, eating foreign objects, eye problems and traumatic injuries.

Lifespan: 12 -14 years

Exercise required:

Apartment friendly:

Medium - Large

56-66cm at the shoulder

23-41kg

Coat:

Medium-long, wavy or curly, low shedding; regular brushing and professional grooming required.

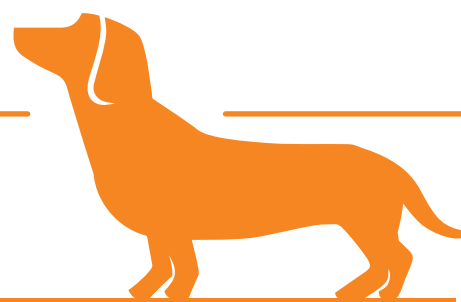
\*features vary depending on parent size (cross breed)

Top 10 most popular dog breeds 1999-2024

Ever wondered how dog breed popularity has shifted over time? We took a deep dive into our comprehensive policy data to uncover the most beloved dog breeds over the past 25 years. [Click here](#) to check out our breed race video and discover which breeds have claimed the top spots throughout the years.



# What's in a name?



## Top ten dog names for 2023

Luna, Milo, Coco and Bella maintained their popularity from 2022. Noteworthy shifts for 2023 pet names compared to 2022 include Teddy which climbed from fifth position to third position, while Ruby made a 2023 debut.





# Fabulous elines

Here are the top 10 most popular cat breeds born in 2023, according to PetSure policy data.



**Temperament:**

Varied personalities from shy to friendly. Suits multiple households including singles, couples, families and elderly.

1

## Domestic Short Hair

**Common health conditions 2023:** Gastrointestinal diseases, traumatic injuries, skin allergies and urinary tract disease.

**Lifespan:** 12 - 14 years

**Activity:**

**Vocalisation:**

Medium

20-25cm at the shoulder

3.6-7.3 kg

**Coat:** Short; low grooming required.



**Temperament:**

Gentle, affectionate and relaxed. Suits multiple households including singles, couples, families and elderly.

2

## Ragdoll

**Common health conditions 2023:** Gastrointestinal diseases, skin allergies, urinary tract disease, eye problems and traumatic injuries.

**Lifespan:** 12 - 15 years

**Activity:**

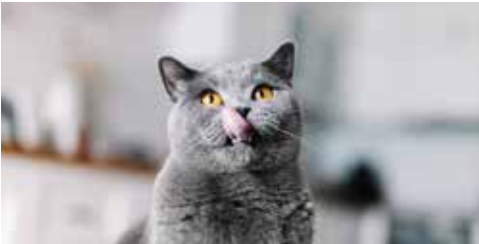
**Vocalisation:**

Medium to Large

23-28cm at the shoulder

5.4-9 kg

**Coat:** Medium-long; regular grooming required, especially during shedding.



**Temperament:**

Easygoing, calm and sociable. Better suited to houses without small children.

3

## British Short Hair

**Common health conditions 2023:** Gastrointestinal diseases, skin allergies, eye problems and urinary tract disease.

**Lifespan:** 12 - 16 years

**Activity:**

**Vocalisation:**

Medium to Large

30-36cm at the shoulder

4-8 kg

**Coat:** Short; low to moderate grooming required.

**Temperament:**

Friendly, intelligent and sociable. Best suited for cat loving households who don't mind long hair.

4

**Maine Coon****Common health conditions 2023:**

Gastrointestinal diseases, skin allergies, traumatic injuries, eye problems and dental disease.

**Lifespan:** 9 - 15 years

**Activity:**



**Vocalisation:**



Large to Extra Large



25 - 40cm at the shoulder



4.5-11.3 kg

**Coat:**

Long, dense coat; moderate to high grooming required.

**Temperament:**

Affectionate, playful and people-oriented. Best suited for cat loving households with time to give them company.

5

**Burmese****Common health conditions 2023:**

Gastrointestinal diseases, eye problems, traumatic injuries, urinary tract disease and dental disease.

**Lifespan:** 12 - 16 years

**Activity:**



**Vocalisation:**



Medium



20-25cm at the shoulder



2.7-5.4 kg

**Coat:**

Short; low grooming required.

**Temperament:**

Reserved, gentle and intelligent. Best suited for quiet, cat loving households.

6

**Russian Blue****Common health conditions 2023:**

Gastrointestinal diseases, respiratory tract disease, traumatic injuries and urinary tract disease.

**Lifespan:** 10 - 16 years

**Activity:**



**Vocalisation:**



Medium



20-25cm at the shoulder



3.2-5.4 kg

**Coat:**

Short; low grooming required.

**Temperament:**

Energetic, playful and social. Best suited for cat loving households with time to play.

7

**Bengal****Common health conditions 2023:**

Gastrointestinal tract disease, traumatic injuries, urinary tract disease and eye problems.

**Lifespan:** 12 - 20 years

**Activity:**



**Vocalisation:**



Medium to Large



20-25cm at the shoulder



3.6-6.8 kg

**Coat:**

Short; low grooming required.



**Temperament:**

Affectionate, curious and social. Best suited for cat loving households with time to give them company.

8

Sphynx

**Common health conditions 2023:** Gastrointestinal tract disease, heart disease, skin disease, ear infections and eye problems.

**Lifespan:** 13 - 14 years

**Activity:**

**Vocalisation:**

Medium to Large

20-25cm at the shoulder

3-6 kg

**Coat:** Hairless; high skin care required, including regular bathing.



**Temperament:**

Playful, mischievous and people-oriented. Best suited for cat loving households with time to give them company.

9

Devon Rex

**Common health conditions 2023:** Skin allergies, gastrointestinal diseases, eye problems, respiratory tract disease and traumatic injuries.

**Lifespan:** 10 - 15 years

**Activity:**

**Vocalisation:**

Small to Medium

18-23cm at the shoulder

2.3-4.5 kg

**Coat:** Short and curly; low to moderate grooming required.



**Temperament:**

Intelligent, social and affectionate. Best suited for cat loving households with time to give them company and brush their coat.

10

Siberian

**Common health conditions 2023:** Skin conditions, gastrointestinal tract diseases, eye problems, respiratory tract disease and traumatic injuries.

**Lifespan:** 12 - 15 years

**Activity:**

**Vocalisation:**

Medium to Large

23-28cm at the shoulder

4.5-9 kg

**Coat:** Medium-long, dense coat; moderate grooming required, especially during shedding.

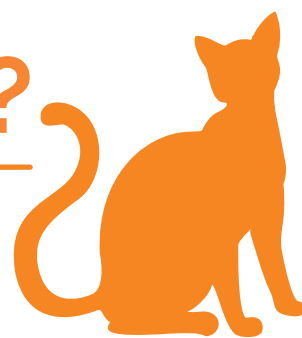
Top 10 most popular cat breeds 1999-2024

Are you curious about Australia's favourite felines? We took a look at our extensive policy data over the last 25 years to reveal the most popular cat breeds. [Click here](#) to check out our breed race video and discover which cats will cross the finish line into the top 10.





# What's in a name?



## Top ten cat names for 2023

Familiar names like Luna, Milo, Coco made the list again for 2023, highlighting the enduring favourability for these choices. Noteworthy shifts for 2023 pet names compared to 2022 include Loki which climbed one place.



# Pet Health Issues 02

We've analysed our data to reveal the top health conditions in 2023 for dogs and cats.



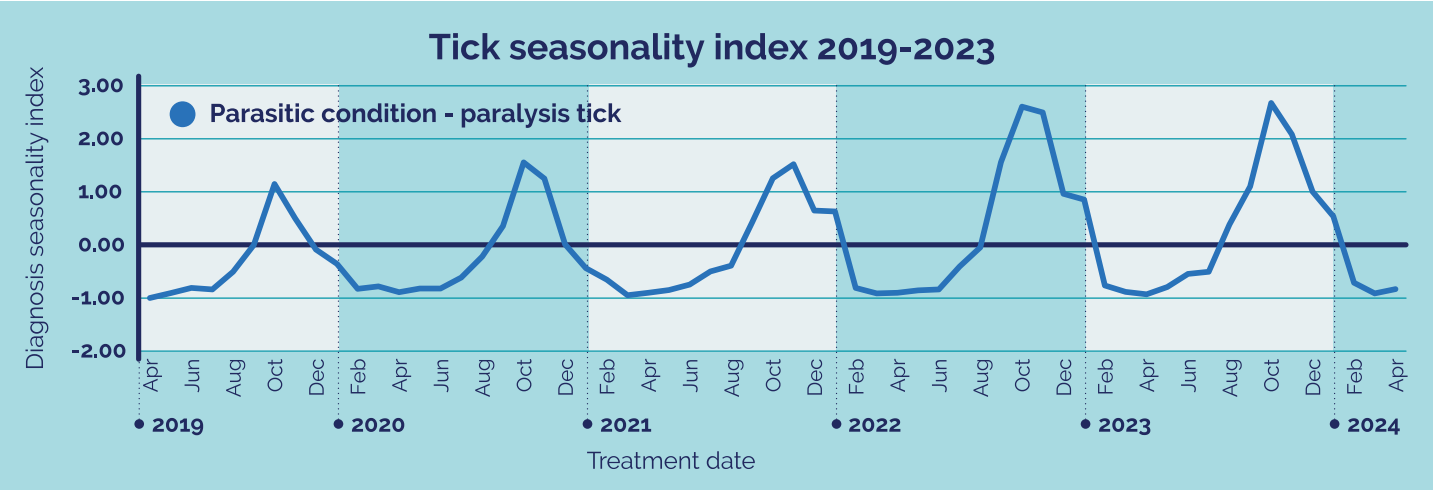


# Pet health insights from vets in the field

## TICK PREVENTION IS ALL YEAR ROUND!

Our vets in the community would like to remind pet parents that tick preventatives are not just for the summer months! With accelerating climate change, paralysis ticks, which thrive in warmer temperatures, may now be active all year round.

In line with this emerging trend and according to our data, tick paralysis claims are now being submitted throughout the year. In the year 2000, the peak period for tick paralysis claim submissions began in September and ended in December. In 2023, we saw a shift in the peak period, starting in August and ending in January 2024. What this means is that paralysis ticks are becoming active earlier in the year and staying around for longer. This reinforces the importance of year-round tick prevention and diligent, routine manual checking for all pets.



Source: PetSure claims data April 2019 – April 2024



### INCREASED COST OF LIVING NEGATIVELY IMPACTS VET VISITS AND PET HEALTH

Amid increasing cost-of-living pressure across Australia, a recent PetSure Survey found that more than 50% of pet parents are changing the way they are approaching their pet's healthcare.

In recent anecdotal data, 21.5% of pet parents have admitted to reducing the frequency of routine appointments for check-ups and preventative care and almost 13% confess to skipping treatments for fleas, ticks and worms. In light of the earlier onset and longer duration of tick season, this could signal an impending increase in the risk of tick paralysis cases seen in vet clinics.

Additionally, over 20% of pet parents have delayed taking their pet to the vet for minor treatments, illness or injury, despite many conditions having the potential to become both more complicated and costly, when not caught and treated early by a vet.



### VACCINE SHORTAGES

Due to complicated global supply problems post-COVID, there has been a national shortage of feline vaccines, which peaked between October 2023 and February 2024.

The University of Sydney Centre for Veterinary Education (CVE) published guidelines to help the veterinary profession navigate the shortage and optimise feline health and welfare during this period. Kittens and unvaccinated cats were prioritised due to their high risk of contracting 'vaccine preventable' infectious disease, whilst boosters for fully vaccinated, healthy adults were recommended to be delayed due to their lower risk profile.

Interestingly, acute respiratory disease in cats, saw an increase in the latter part of 2023 (above the seasonal norm), with the increase in claims beginning in October 2023 and peaking in January/February of 2024. There has also been a national shortage of the canine leptospirosis vaccine since late 2022, due to global manufacturing issues. This was compounded by a voluntary recall for a limited batch of leptospirosis vaccine in November 2023 in Northern QLD. Restricted supply has started to return in March 2024, but this is expected to remain inconsistent until at least 2025. Leptospirosis is not a core vaccine, but it is a bacterial infection that can be fatal if contracted. The main risk factor is exposure to rodent (specifically rat) urine and it is also possible for people to become infected. Current recommendations are to avoid exposure to rats (including areas frequented by rats e.g. rivers) and to prevent dogs from drinking or playing in stagnant water and mud.

## ADVANCES IN INJECTABLE MEDICATIONS

With the rapid advance of human monoclonal antibody treatments in recent years, there are also more sophisticated medications available for dogs and cats. These medications primarily treat the pain and inflammation associated with osteoarthritis in both dogs and cats or target allergic skin conditions in dogs. They do require regular injections at the vet clinic or veterinary hospital but are an exciting new treatment modality and offer a great option for pets that are difficult to medicate orally. Broadly, this increased availability also correlates with a reduction in the more traditional use of NSAIDs (Non-Steroidal Anti-inflammatory Drugs) for pain and inflammation.



## INCREASED USE OF CYTOLOGY DIAGNOSTICS

The use of in-house diagnostic analysis for cytology samples has increased over the past 12 months. Cytology is where vets collect a sample of cells from the affected body area and examine it under a microscope. This minimally invasive diagnostic tool can be used to identify many diseases, including infections, inflammation, and cancer. It provides rapid results, but it also has its limitations compared to surgical biopsy. From January 2023 to January 2024 treatment claims for Cytology increased by 20%. While it's possible that this is related to cost-of-living pressures, more investigation is required to confirm underlying reasons.



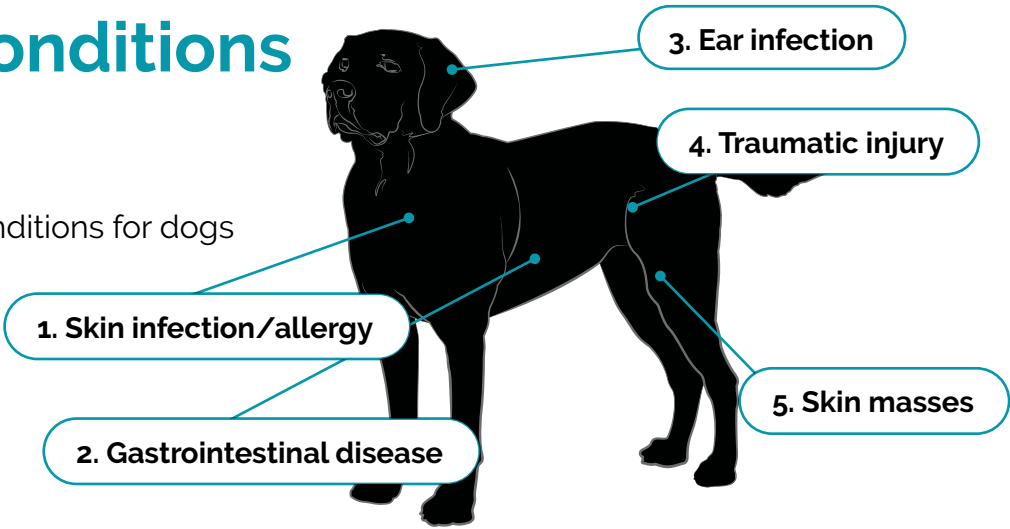
## INCREASED EAR INFECTIONS IN THE BRISBANE AREA

We received anecdotal comments from our Queensland vets that recent floods had coincided with an increase in ear infections. Tropical Cyclone Jasper triggered floods in the northern parts of Australia in December 2023. On investigating our data, we found that by January 2024 (the month after the floods), claims for ear infections were 30% higher than the average over the last 12 months.



# Top health conditions in dogs 2023

Here are the top 5 health conditions for dogs across all ages in 2023, according to PetSure claims data.



## Top 3 health conditions in dogs by age 2023

### Under 1 year

In puppies, gastrointestinal upsets are common and are often caused by eating inappropriate items, sudden diet changes or stress due to changes in their environment. Developing immune systems means they can also be more susceptible to skin infections, which are triggered during exploration and play.



Rank	Condition	Average cost for treatment*	Highest cost for treatment*
1.	Gastrointestinal disease	\$661	\$25,939
2.	Skin infection/allergy	\$346	\$8,414
3.	Ear infection	\$330	\$12,380

### 1-8 years old

As dogs mature, their tendency to eat harmful objects typically decreases. However, conditions like ear infections, skin problems, and gastrointestinal issues follow through to adulthood due to factors such as dietary sensitivities, environmental triggers, and genetic predispositions.



Rank	Condition	Average cost for treatment*	Highest cost for treatment*
1.	Skin infection/allergy	\$586	\$20,622
2.	Ear infection	\$399	\$20,654
3.	Gastrointestinal disease	\$812	\$26,435

### 8+ years old

As dogs approach their senior years, they become more prone to health issues such as arthritis and cancer. This increased susceptibility is due to the cumulative effects of aging, which includes cellular changes, a declining immune system, and wear and tear on the joints over time.



Rank	Condition	Average cost for treatment*	Highest cost for treatment*
1.	Skin infection/allergy	\$601	\$10,596
2.	Arthritis	\$682	\$12,387
3.	Cancer/tumours	\$1,514	\$37,133

\*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.



## Pet mishaps: toxins and foreign body ingestion for dogs

Dogs are notorious for eating things they shouldn't. From chocolate to grapes and raisins, there are several items that can be toxic or harmful to canines if ingested. Data shows other common but more unusual items ingested by dogs last year were human medication, shoes and corn cobs. When a toxin or foreign body is consumed, it could mean a costly trip to the vet for examination, intensive medical therapy or surgery.

PetSure 2023 data indicates the average treatment cost for dogs ingesting toxins and foreign bodies were:

Cost type	Amount*
Average treatment cost (without surgery)	\$1,064
Average treatment cost (with surgery)	\$5,067
Highest treatment cost (with surgery)	\$41,671

### Tips to prevent ingestion of dangerous items for dogs

If given the chance, dogs typically like to eat chocolate, grapes, sultanas, raisins, onions and garlic. PetSure's veterinarians advise pet parents to give their dog safe toys to chew on while keeping a close eye on them to prevent the ingestion of these toxic items. Other tips include:

**Dog-proof your home:** Secure rubbish bins, keep hazardous items out of reach and install pet-friendly gates to confine dogs to safe areas.

**Environmental enrichment:** Stimulated dogs are less likely to ingest harmful objects. Providing them with entertainment and mental stimulation can help to deter unwanted chewing or swallowing due to boredom.

**Training tricks:** Incorporate commands like "drop" or "leave it" into your dog's training regimen to prevent accidental ingestion of foreign objects.

### Which dog breeds are most at risk?

The top five dog breeds^ most at risk of claiming for ingestion of a foreign body or toxin are:

1. Miniature Dachshund
2. Golden Doodle (Groodle)
3. Golden Retriever
4. Cocker Spaniel
5. Labrador Retriever

\*based on PetSure claims data, 2023 calendar year

^PetSure claims data for 2023, considering breeds with at least 2,000 pets insured

### Case study: Frankie's expensive eating habit

Frankie is a mischievous three-year old Cavoodle who's affectionate and friendly, but she has one trait that's caused her pet parent some trouble – Frankie is a serial muncher.



Despite Amy's best efforts to safeguard areas of the house by closing doors and keeping items out of reach, Frankie always seems to find ingenious ways of getting her nose into just about anything.

In November 2022, Amy woke to the sound of Frankie vomiting. Concerned, she rushed Frankie to the local emergency vet. Diagnostic tests revealed a blockage in Frankie's small intestine, caused by an astonishing array of fabric parts – nearly 20 in total!

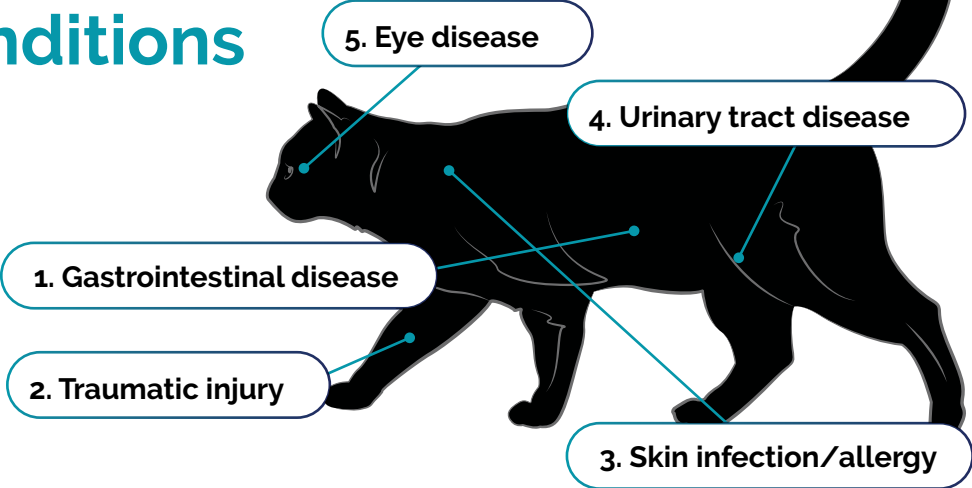
The vet advised surgery would be needed to remove the blockage, emphasising that without it, Frankie's life was at risk. For Amy, it was a no-brainer to go ahead with the surgery and while she was shocked by the cost, she was grateful to have pet insurance. Amy paid over \$7,000 upfront and was reimbursed \$5,705 from her insurer, so she was only out-of-pocket around \$1,400.

Amy encourages pet parents to consider pet insurance, highlighting its invaluable role in unexpected medical emergencies.

*"Our pets are such an important part of our family, and if you've fallen in love with your fur-babies as much as we did with ours, don't hesitate to take out pet insurance. I've been to the vet many times and overheard other pet parents at the front desk stating they can't afford treatment and they have no choice but to leave without their pet – it's just devastating." – Amy*

# Top health conditions in cats 2023

Here are the top 5 health conditions for cats across all ages in 2023, according to PetSure claims data.



## Top 3 health conditions in cats by age 2023

### Under 1 year

Gastrointestinal diseases are a common condition affecting kittens due to their curious nature which can lead to ingesting items they shouldn't. As a kitten's immune system is still developing, eye problems can arise from infections or congenital issues, while skin infections/allergies often result from parasites, food sensitivities, or environmental factors.



Rank	Condition	Average cost for treatment*	Highest cost for treatment*
1.	Gastrointestinal disease	\$530	\$9,963
2.	Eye disease	\$294	\$7,823
3.	Skin infection/allergy	\$270	\$4,433

### 1-8 years old

As cats mature, they can develop more serious gastrointestinal diseases like colitis, inflammatory bowel disease, and gastrointestinal lymphoma. Skin conditions are also common in this age group and can be caused by allergies, infections, diet or other diseases. The active nature of cats means they are at risk of getting hurt from falls, road accidents, snake bites or fights with other cats, particularly if they're able to roam outdoors.



Rank	Condition	Average cost for treatment*	Highest cost for treatment*
1.	Gastrointestinal disease	\$727	\$27,061
2.	Traumatic injury	\$836	\$30,990
3.	Skin infection/allergy	\$398	\$9,614

### 8+ years old

As cats get older, like humans, they can develop arthritis from joint wear and tear. They also face a higher risk of urinary tract issues due to factors such as diet, stress, inadequate water intake, or reduced bladder function.



Rank	Condition	Average cost for treatment*	Highest cost for treatment*
1.	Gastrointestinal disease	\$854	\$16,019
2.	Arthritis	\$631	\$3,686
3.	Urinary tract disease	\$1,589	\$16,559

\*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.

# Pet mishaps: toxins and foreign body ingestion for cats

Cats have a curious nature and may find themselves nibbling on harmful items such as lily flowers, chocolate, rat bait, or human medications. When a toxin or foreign body is consumed, it could necessitate a costly (and stressful) vet visit for a physical examination and may possibly require surgery or intensive medical therapy.

PetSure data indicates that the average treatment costs for cats ingesting toxins and foreign bodies over the past 12 months were:

Cost Type	Amount*
Average treatment cost (without surgery)	\$1,808
Average treatment cost (with surgery)	\$4,951
Highest treatment cost	\$19,444

## Common household hazards for cats

### Lilies

According to PetSure claims data\*, the number one toxin ingested by cats was lilies. Lily toxicity in cats can occur through exposure to *Lilium* and *Heimerocallis* plant species, including true lilies, daylilies and hybrids. Common symptoms of lily ingestion range from a sudden disinterest in food, vomiting, lethargy or drooling, to excessive drinking or urination, crying, and generalised weakness. Seizures may also occur as a result of kidney injury or failure.

Immediate treatment is critical upon the suspicion of lily exposure as it typically involves hospitalisation, as well as efforts to stop toxin absorption to prevent kidney injury and/or seizing. If kidney damage is apparent, treatment may include managing symptoms through intravenous fluids and appropriate medications.

The average treatment for the ingestion of lilies in 2023 was \$1,845\* with the highest claim being \$22,423\*.

### Craft objects

Craft items such as string or ribbon were also identified as a common foreign body ingested by cats. Cats are often attracted to string-like objects due to their playful and curious nature, but it's critical to keep these items out of their reach to prevent mishaps from occurring. Ingestion of these materials can pose serious dangers to cats as they can become entangled in their intestines, leading to blockages or even perforations, which can be life-threatening. The average treatment cost for ingestion of craft objects was \$4,704\* with the highest claim being \$11,906\*.

### Chocolate

Cats are naturally attracted to the smell and texture of chocolate, but it contains theobromine and caffeine, both of which are toxic to them. Ingesting chocolate can lead to symptoms such as vomiting, diarrhoea, rapid breathing, increased heart rate, and even seizures or death. Treatment for chocolate ingestion in cats can be costly, with an average treatment cost of \$598\* and the highest treatment claim reaching \$1,565\*.

### Rat bait

Rodenticides are poisonous substances, some of which are manufactured as anticoagulants, which interfere with blood clotting. When ingested by cats, rat bait can lead to internal bleeding, weakness, difficulty breathing, and even death if not treated promptly. Treatment for rat bait ingestion in cats can quickly add up, due to the need for emergency medical intervention, monitoring, and supportive care. The average treatment claim for this in 2023 was \$1,253\* with the highest treatment claim sitting at \$12,900\*.

### Human medications

Common human pain medications, such as ibuprofen and paracetamol are toxic to cats. Ingesting these medications can cause kidney damage, liver failure, gastrointestinal ulcers, and other serious complications. Treatment for accidental medicine consumption in cats had an average treatment claim of \$1,863\* with a maximum treatment claim of \$6,271\*.

## Tips to prevent ingestion of dangerous items for cats

**Cat-proof your home:** Clear countertops to keep hazardous items like flowers and human medications out of reach, confine your cat to safe areas in the home, and keep a watchful eye on them.

**Supervised outdoor access:** If you allow your cat outdoor access, supervise them closely to prevent encounters with toxic substances such as pest deterrents and hazardous plants. Create a cat-friendly outdoor space with secure fencing or enclosures to minimise the risk of exposure to outdoor threats.

**Pet-safe pest control products:** Opt for pet-safe pest control products, such as bait stations for rodents that are inaccessible to cats or insect traps that do not contain harmful chemicals. Consult with your veterinarian to ensure any products used in or around your home are safe for your cat.

\*Based on PetSure claims data, 2023 calendar year.

# Preventative care for cats and dogs

Clinical signs/symptoms

## Urinary tract diseases

Prevention tips



**Hydration:** Provide constant access to clean water for hydration.

**Diet:** Offer vet-recommended, urinary health-promoting foods.

**Litter hygiene:** Keep litter boxes clean and sufficiently available.

**Stress reduction:** Minimise stress to lower urinary tract disease risks.

**Weight management:** Keep cats at a healthy weight to avoid urinary problems.

**Vigilant care:** Monitor urinary habits and adhere to vet advice on diet and medication.

Prevention tips

## Ear infections

Clinical signs/symptoms

**Ear inspections:** Regularly check pets' ears for redness, swelling, odour or discharge.

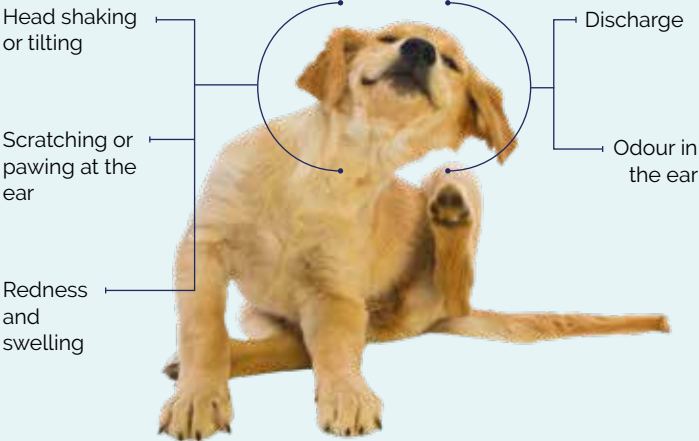
**Ear cleaning:** Clean ears using vet-recommended solutions as directed.

**Moisture control:** Keep ears dry, include a specific ear-cleaning solution during baths and dry well after water exposure.

**Hair management:** Trim excess hair around ears to improve airflow.

**Allergen management:** Address potential allergens to prevent ear infections.

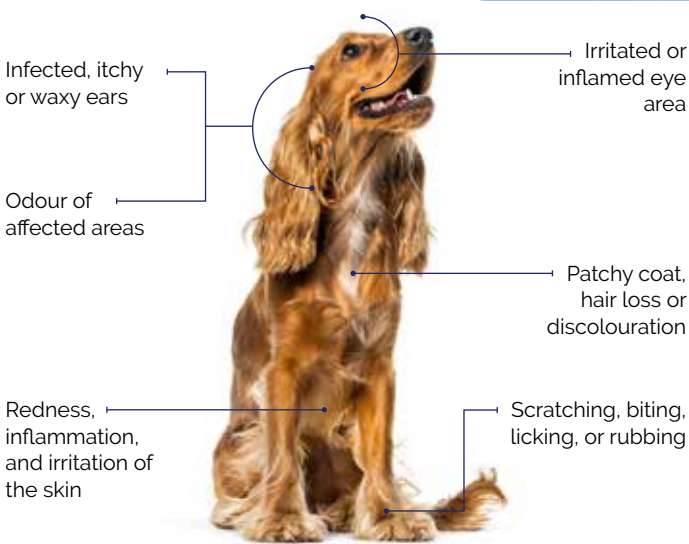
**Condition management:** Treat allergies and other conditions that may lead to ear problems.



Clinical signs/symptoms

## Skin infections and allergies

Prevention tips



**Regular grooming:** Brush frequently to remove dirt, loose hair, and allergens, and check for skin issues or parasites.

**Bathing with care:** Use mild shampoo and avoid over-bathing to prevent skin dryness.

**Nutrition:** Offer a balanced, high-quality diet; consult a vet for specific dietary needs.

**Clean living environment:** Regularly clean to remove

dust and allergens from your pet's area.

**Minimise allergy exposure:** Limit contact with known allergens and consider protective clothing.

**Parasite prevention:** Use external parasite prevention regularly to avoid allergic reactions.

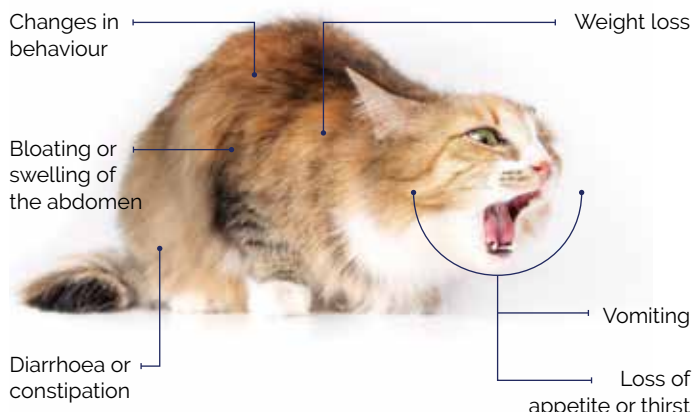
**Avoid toxins:** Prevent exposure to substances that could irritate the skin or cause allergies.



## Clinical signs/symptoms

## Gastrointestinal diseases

## Prevention tips



**Quality diet:** Select premium pet food for your pet's specific needs and get vet advice when needed.

**Clean water access:** Provide unlimited clean water, and consider using a fountain for cats.

**Preventive health care:** Keep vaccinations and parasite control up to date.

**Monitoring health:** Watch for changes in stool and respond quickly.

**Avoid toxins:** Prevent access to toxic substances and garbage.

**Diet management:** Follow feeding guidelines and limit human food to prevent upset stomachs.

**Introducing new foods:** Introduce new foods slowly to avoid digestive issues.

**Cat coat maintenance:** Groom cats regularly to prevent hairballs.

## Prevention tips

## Traumatic injuries

## Clinical signs/symptoms

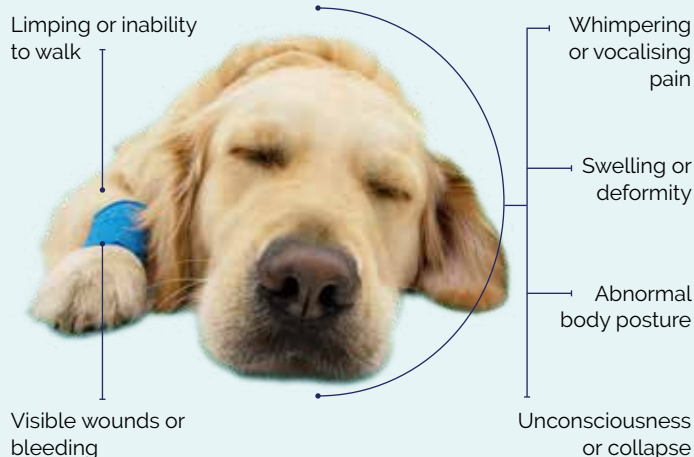
**Indoor safety:** Cat or dog proof your home, securing windows and balconies to avoid falls and remove sharp objects.

**Outdoor supervision:** Monitor your pets outside to reduce the risk of injuries from other animals, traffic, or falls.

**Safe play:** Offer safe, suitable pet specific toys to prevent play-related injuries and avoid stick play.

**Remove hazards:** Keep toxic plants inaccessible and securely store household cleaners, chemicals, medications or other toxic substances to prevent poisoning.

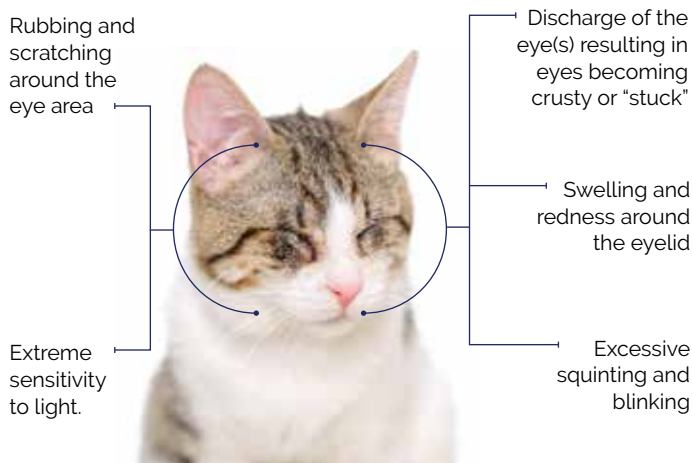
**Prepare for emergencies:** In case of emergency, have a plan in place, including knowing the location of the nearest emergency vet clinic and having a pet first aid kit available.



## Clinical signs/symptoms

## Eye problems

## Prevention tips



**Eye inspections:** Regularly check for redness, discharge, cloudiness, or pupil changes.

**Cleanliness:** Use a clean, damp cloth to gently clear away eye discharge.

**Irritant avoidance:** Keep smoke and chemicals away from your pet's eyes.

**Grooming:** Trim hair around eyes for long-haired breeds to prevent irritation. Ensure

cat's nails are trimmed to prevent injuries.

**Protective gear:** Consider protective eyewear for pets with existing eye injuries or conditions.

**Allergy management:** Treat allergies to prevent eye complications.

**Medication caution:** Only use veterinarian prescribed eye medications.



## Pet health: when to monitor and when to see the vet

For most pet parents, staying on top of their pet's health is a high priority. Illness and injury can arise at any time, and it often occurs outside normal working hours. Adding to the stress, it can be hard to figure out exactly what is wrong because our pets can't directly tell us. The following guide provides some practical information to help you navigate some of the most common pet health issues, enabling you to make an informed decision for your pet.

### Understanding your pet's health risk

A good starting point is to understand breed specific health conditions. While any pet can experience illness or injury, some may be genetically predisposed to developing certain health disorders, thereby putting them at an increased risk.

Websites like the [PetSure Knowledge Hub](#) provide a good source of information and insights, including breed specific health conditions, to help you better understand your pet's baseline health profile.

### Recognising and prioritising clinical signs/symptoms

Not all healthcare situations are a crisis. By learning to categorise your pets' symptoms, you'll be able to determine the best course of action.

Clinical signs/symptoms fall under three basic categories:



**MONITOR**  
Clinical signs present



**SEEK ADVICE**  
Contact a vet (telephone/telehealth)



**URGENT**  
Go to closest vet



## When to monitor

Recognising indications of pain, discomfort or distress in your pet can provide early warning signs. It's also helpful to understand common clinical signs that have the potential to progress and worsen over time, as this enables you to investigate, monitor and escalate if or when veterinary advice or treatment is needed.

The practical triage guide provided on the following page offers some advice on how to recognise and monitor early symptoms. It also recommends when and how to escalate, but anytime you have concerns about your pet you should never hesitate to seek veterinary advice.



## When to seek veterinary advice

Your local vet should be your first point of contact for general advice over the phone and can help you to determine the best course of action for your pet. Alternatively, a telehealth provider such as VetChat is another option, and can be particularly useful outside of standard business hours.

VetChat is a video call service with an Australian qualified vet, available 24 hours a day, seven days a week. They provide pet owners with immediate advice and guidance and will work with you to identify when it's safe to continue to monitor your pet, or if a visit to the vet is required. They will also guide you on the degree of urgency required, serving as a pivotal point on the escalation scale. This is particularly important for conditions that aren't likely to improve without veterinary intervention, and if left too long could worsen and potentially cost more in vet bills.

The most common VetChat enquiries for 2023 include:

Condition	% of total enquiries*
Gastrointestinal issues - vomiting, diarrhoea	22%
Skin irritations	13%
Ingestion of foreign body or toxin	5%
Eye concerns	4%
Wound checks	3%
Nutrition questions	3%

\*Sourced from VetChat 2023 consult data







## When to make an urgent vet visit

In an emergency or with any sudden escalation in existing clinical signs, (including any new development or behaviour change that is completely out of character for your pet), you shouldn't hesitate to make an urgent vet visit. In addition, anytime that you are concerned for your pet's health and safety you should always contact your local vet or nearest emergency clinic.





## Practical Triage Guide: from early warning signs to urgent veterinary intervention

 Clinical signs/symptoms	 Monitor	 Seek advice	 Urgent vet visit
<b>Vomiting/diarrhoea</b>	Occasional vomiting/soft stools/mild diarrhoea: ➔ Keep hydrated and offer a bland or veterinary recommended diet.	If symptoms persist or increase in frequency, intensity or severity, book a vet telehealth consult or appointment with your local vet.	Severe frequent vomiting/blood in stools/inability to defecate: ➔ Seek urgent veterinary care and keep hydrated and warm.
<b>Lameness (limping)</b>	Mild/occasional lameness: ➔ Allow rest and monitor for improvement.	If lameness persists or worsens, book a vet telehealth consult or appointment with your local vet.	Sudden, severe lameness: ➔ Restrict movement and seek urgent veterinary care.
<b>Cuts, sore paw pads or broken nails</b>	Minor cuts, abrasions and discomfort: ➔ Gently clean the affected area and protect from rough/wet surfaces. ➔ Keep clean and monitor for signs of infection.	If in doubt, a vet telehealth consult can advise on how to care for the affected area and when to make an appointment with your local vet.	Heavy bleeding that doesn't quickly stop, exposed bone or ligament, marked pain/discomfort or torn nails: ➔ Try to stem the bleeding, restrict movement and seek urgent veterinary care.
<b>Itchy skin/visible rash/fleas or flea dirt</b>	Mild itching/mild rash/visible fleas or flea dirt: ➔ Implement flea control and monitor skin for signs of infection.	If scratching persists or leads to visible wounds, book a vet telehealth consult or appointment with your local vet.	If moist, sticky wound develops and starts to smell: ➔ Seek urgent veterinary care.
<b>Reduced appetite or loss of appetite</b>	Investigate for dental issues; ensure hydration and offer favourite foods, warmed to room temperature to release tasty odours.	If symptoms persist, book a vet telehealth consult or appointment with your local vet.	If symptoms are of sudden onset and accompanied by vomiting and/or diarrhoea, seek urgent veterinary care.
<b>Coughing, sneezing, or irritated/inflamed/weepy eyes</b>	Mild or occasional coughing/sneezing: ➔ Monitor for discharge and signs of infection.	If respiratory symptoms persist or increase in frequency, intensity or severity, book a vet telehealth consult or appointment with your local vet.	If eyes become irritated, swollen or suddenly start to weep, book an urgent appointment with your local vet.
<b>Excessive restlessness, pacing, inappropriate barking or vocalisation, aggression or other behavioural changes</b>	Mild anxiety: ➔ Provide a safe space and use calming tools or techniques.	If symptoms persist or escalate, consult a veterinary behaviourist or book a vet telehealth or local vet appointment to diagnose underlying cause.	Sudden aggression, especially directed at humans: ➔ Seek urgent veterinary care.
<b>Gaining or losing weight</b>	Investigate diet and activity levels. If feeding commercial pet food, ensure to follow the feeding guidelines on the back of pack.	If weight gain or loss is unexplained, consider a vet telehealth consult or book an appointment with your local vet.	Sudden weight gain or loss can require urgent veterinary attention.
<b>Increased or decreased thirst</b>	Investigate changes in diet and urination (increased/decreased volume, frequency and/or straining): ➔ Monitor for pain, discomfort or behavioural changes.	If change in water consumption is unexplained or you notice a concurrent change in urination, consider a vet telehealth consult or book an appointment with your local vet.	If your pet stops drinking completely over the course of 24 hours, seek urgent veterinary care.



# Veterinary emergencies

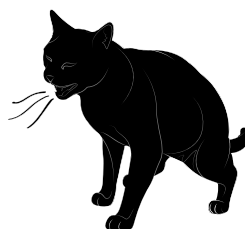
The following clinical signs/symptoms can be true emergencies and require immediate in-clinic attention by a vet. In almost all situations, the sooner your pet receives veterinary care, the better the prognosis.

## Collapse



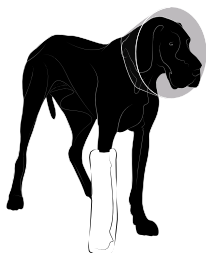
This can be caused by many serious health conditions and it's important to get straight to a vet so they can try to stabilise your pet, where they can, and then diagnose and treat the underlying cause.

## Straining to urinate



The formation of mineral-based crystals or stones in the bladder can stop your pet from being able to urinate. This requires urgent intervention to prevent the bladder from bursting and may require emergency surgery if the bladder does rupture.

## Trauma



All traumatic accidents and injuries need to be treated as veterinary emergencies. Broken bones, excessive bleeding, being hit by car, falling from a height, dog attacks and cat fights are all considered traumatic events. Even if your pet appears to be ok, there

may be internal damage that's hidden from view.

## Seizures



There are many potential causes of seizures in cats and dogs, but prolonged or frequent, intense seizure activity is a veterinary emergency. In general, all episodes of seizure, sudden disorientation,

changes in alertness and inability to walk normally should be urgently investigated by your local vet.

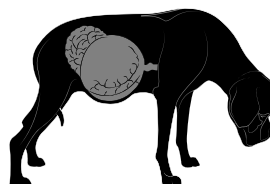
## Difficulty breathing

Oxygen is necessary for life, so if your pet is struggling to breathe, particularly if they have a bluish tinge to their gums, you need to seek emergency veterinary treatment\*.



\*Short nosed (Brachycephalic) dog breeds are particularly at risk of breathing difficulties, especially in hot weather or after intense exercise.

## Sudden bloating

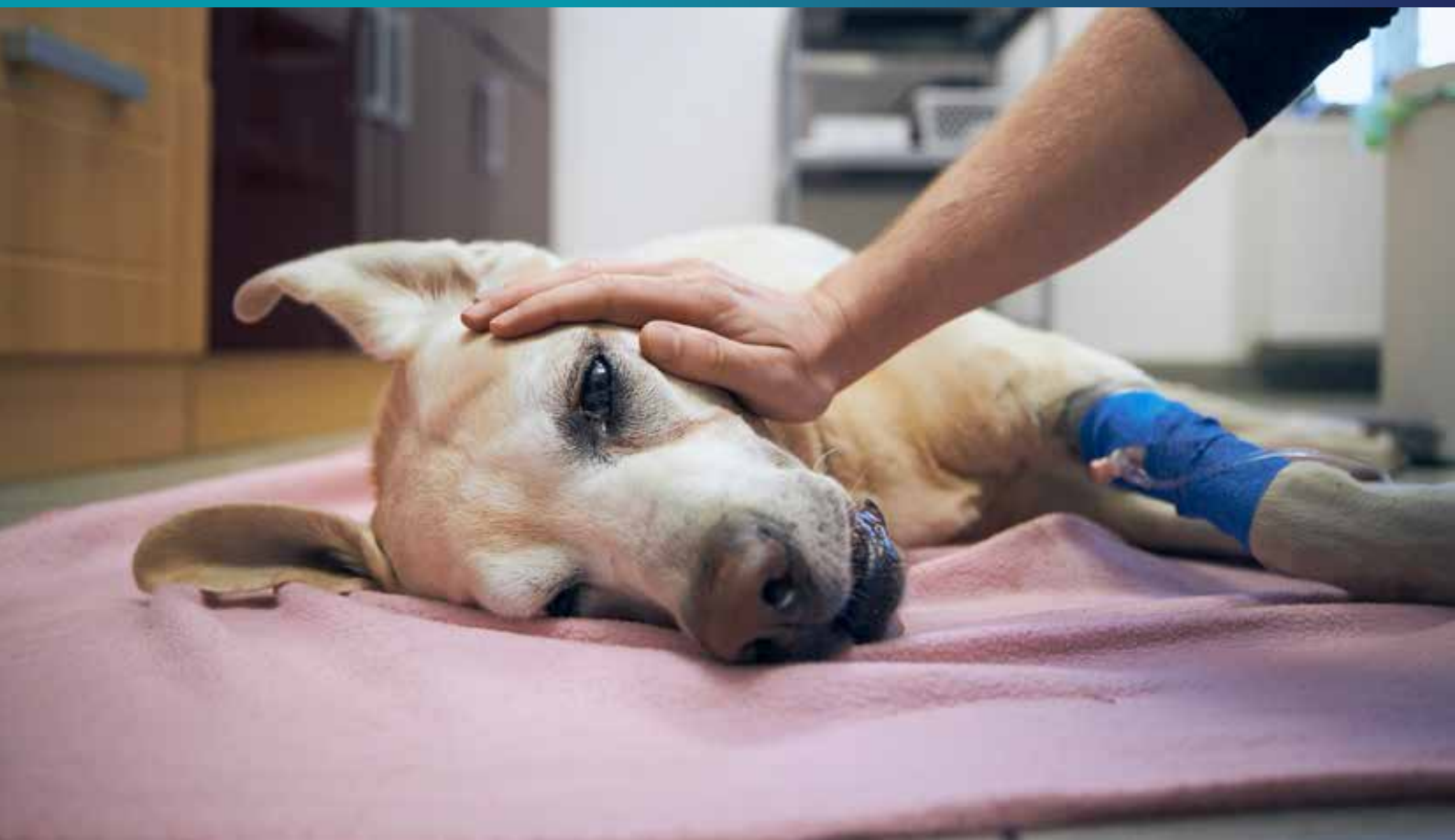


This may indicate a sudden internal bleed or fluid accumulation but can also indicate a bloated and/or twisted stomach (particularly in deep chested dogs). It's vital to get straight to your vet so they

can stabilise, diagnose and manage the underlying cause. Emergency surgery is sometimes necessary.

## BE PREPARED

If you have pet insurance, you may be able to seek pre-approval for a GapOnly® claim ahead of your appointment. Have your policy details handy and check with your vet clinic if they are GapOnly® ready. This can streamline the process at payment, as you will only have to pay the difference between the vet bill and your benefit amount.



## Pet cancer: key information for pet parents

Just like humans, pets may experience the heartbreaking diagnosis of cancer (also known as neoplasia) - a disease characterised by uncontrolled abnormal cell growth.

Studies show cancer in pets is common with one in four dogs expected to get cancer during their lifetime<sup>3</sup>. In fact, dogs get cancer at similar rates to humans and while dogs at any age may be at risk of cancer, the risk increases in older animals<sup>4</sup>.

Whether your pet is undergoing pet cancer treatment, or you're worried about your pet's risk, arm yourself with knowledge of the early warning signs, the importance of early detection and treatment options. While a cancer diagnosis can be devastating, there may be several treatment options available for your beloved furry family member.

### What are some common pet cancer types?

Mast cell tumour and lymphoma were the most common cancer types for dogs and cats in both 2022 and 2023\*. Other common cancer types facing pets may include carcinoma, sarcoma and osteosarcoma (bone cancer).



The total cost  
of cancer  
claims for  
both dogs &  
cats in **2023** was

**\$31.5**  
**MILLION\***

## Breeds at risk of cancer treatment claims

PetSure data from 2023\* shows the top five breeds of cats and dogs most at risk of claiming for cancer.

Cats	Dogs
1. Ragdoll	1. Boxer
2. Burmese	2. Vizsla
3. British Short Hair	3. Bull Arab
4. Russian Blue	4. Greyhound
5. Bengal	5. Staffordshire Bull Terrier

According to our data, 60%\* of all cancer claims in 2023 were submitted for dogs aged eight years or older.

## Recognising early signs of cancer in pets

Early detection of pet cancer is important, especially for older pets. The signs of cancer in pets vary depending on the affected body part and advancement of the disease. Some signs of cancer in pets may include:

**Skin:** Lumps, wounds, ulceration, scabs, or swelling that persists or increases in size.

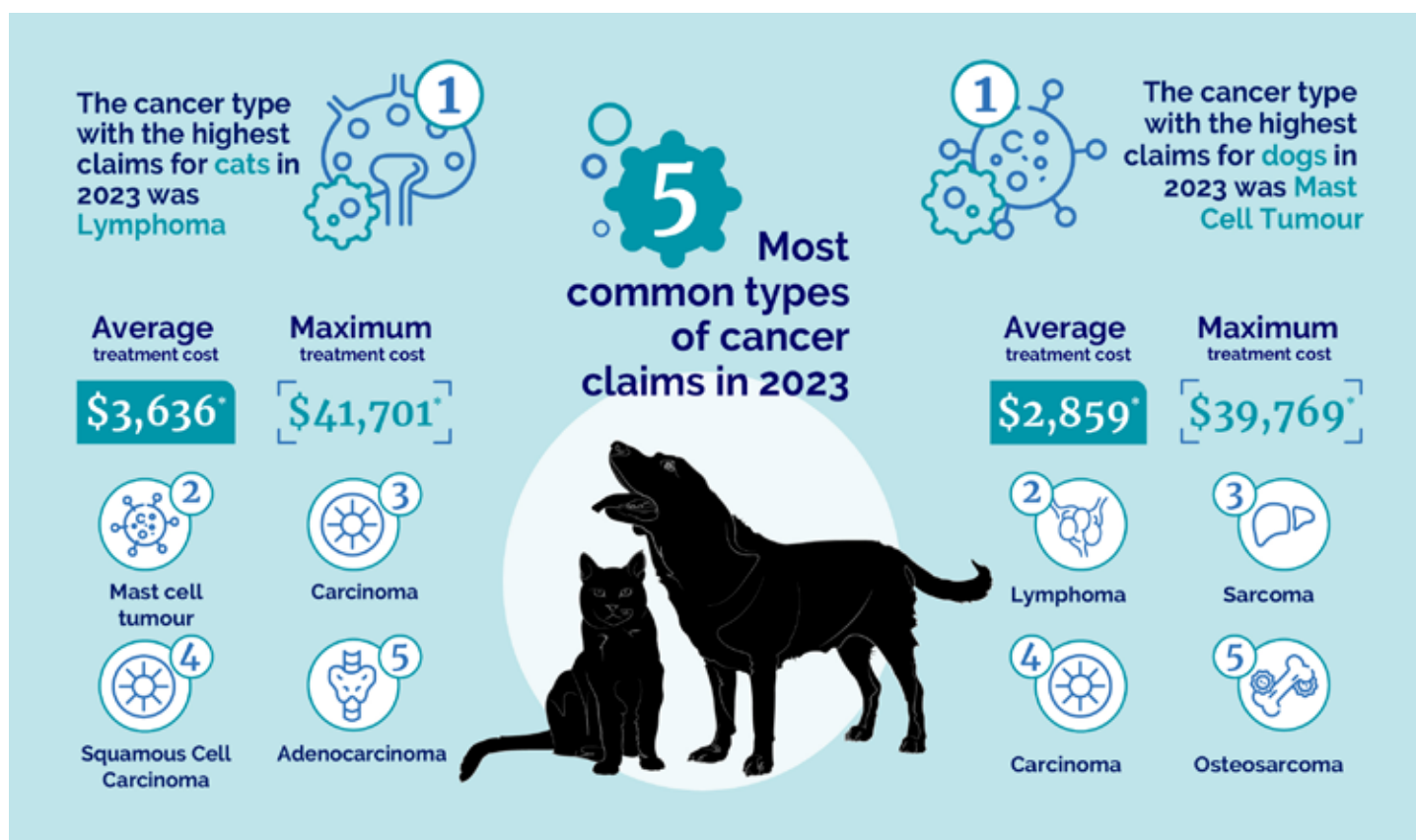
**Gastrointestinal signs:** Vomiting, diarrhoea, blood in stool and/or constipation.

**Systemic changes:** Lethargy, weight loss, changes in appetite, persistent bleeding, breathing changes or difficulties or swollen lymph nodes.

**Neurological/orthopaedic/musculoskeletal signs:** Changes in ambulation, activity, incoordination, lameness, signs of pain, swelling, vision loss or changes, or seizures.

**Reproductive/urinary:** Changes in urination frequency or volume, mammary swelling or ulceration, testicular swelling, vaginal/penile discharge.

**Oral signs:** Drooling, difficulty swallowing, bad breath, tooth loss, or masses in the mouth.



Case study: Taz's journey

Last June, Sue discovered a lump on her twelve-year-old Fox Terrier Smooth, Taz, and promptly took him to the vet. Taz was diagnosed with lymphoma and began chemotherapy treatment with a veterinary oncologist.



To help cover the \$12,000 treatment cost, Sue claimed with her pet insurance policy which covered a portion of the cost. By claiming with GapOnly®, Sue only had to pay the gap of \$3,000, meaning she didn't have to pay the full amount upfront and wait to be reimbursed later.

Under the care of Pacific Vet Care Woolgoolga, Taz is now recovering well. Having pet insurance helped relieve the financial strain of Taz's treatment expense, and helped Sue decide more quickly about his treatment plan.

Navigating cancer treatment and costs

In 2023, PetSure claims data showed cancer-related claims for dogs and cats amounted to \$31.5 million. Mast cell tumour topped the cancer claims for dogs, with an average treatment cost of \$2,859 (maximum: \$39,769), while Lymphoma led cat cancer claims, with an average treatment cost of \$3,636 (maximum: \$41,701).

Top 5 cancers in cats 2023

Type of cancer	Avg treatment cost (without surgery)*	Avg treatment cost (with surgery)*	Highest treatment cost*
Lymphoma	\$3,636	\$9,436	\$41,701
Mast cell tumour	\$2,632	\$3,055	\$11,254
Carcinoma	\$4,298	\$4,703	\$14,989
Squamous cell carcinoma	\$2,748	\$3,989	\$12,596
Malignant melanoma	\$1,841	\$3,823	\$8,765

Top 5 cancers in dogs 2023

Type of cancer	Avg treatment cost (without surgery)*	Avg treatment cost (with surgery)*	Highest treatment cost*
Mast cell tumour	\$2,859	\$3,461	\$39,769
Lymphoma	\$5,008	\$7,695	\$23,979
Sarcoma	\$3,528	\$4,848	\$29,772
Carcinoma	\$4,096	\$7,500	\$26,541
Osteosarcoma	\$3,776	\$9,804	\$33,402

3 ways to reduce the risk of pet cancer



Keep your pet at a healthy weight, with regular exercise and a nutritional diet



Minimise your pet's exposure to toxins



Visit your vet twice a year for wellness exams

\*based on PetSure claims data, 2023 calendar year



## Skin cancer in cats and dogs

Skin cancer in cats and dogs is a significant health concern affecting pets of any age, breed, or gender. In both species, the most common types of cancer that can affect the skin include squamous cell carcinoma, melanoma, and mast cell tumours.

Squamous cell carcinoma often appears as firm, raised, or ulcerated masses on areas of skin exposed to sunlight, such as the ears, nose, and eyelids. It can also affect the paw pads and nail bed of pets, particularly in dogs that spend a lot of time outdoors.

Melanoma originates from pigment-producing cells called melanocytes that can also occur anywhere on your pet's skin and can affect the eyes, oral cavity and nail bed. These tumours can be pigmented or non-pigmented and may appear as darkly coloured masses or flat lesions.

Mast cell tumours can manifest as lumps or bumps on the skin that may change in size or appearance over time. If left untreated, it can readily spread to lymph nodes, the spleen, and the liver.

### What causes skin cancer in cats and dogs?

The causes of skin cancer in cats and dogs can be due to a range of factors. Exposure to UV radiation from the sun is a primary contributing factor, especially for squamous cell carcinoma and melanoma. Light-coloured pets or those with thin or no fur are particularly susceptible to sun-induced skin damage.

Additionally, genetic predispositions and environmental factors such as exposure to certain chemicals or radiation may increase the risk of developing skin cancer in pets.

High UV radiation in Australia affects human health. Pets, like humans, have skin as their largest organ, which can make them susceptible to skin cancer.



### What are some preventative measures that can be taken?

Preventative measures play an essential role in reducing the incidence of skin cancer in cats and dogs. Pet owners can proactively protect their furry companions from harmful UV rays by providing shaded areas outdoors and limiting sun exposure during peak hours, typically between 10am and 2pm. Pet-safe sunscreen specifically formulated for cats and dogs can offer additional protection against UV radiation. It's essential to apply sunscreen to areas of exposed skin, such as the nose, ears, belly, and any areas with thin or no fur.

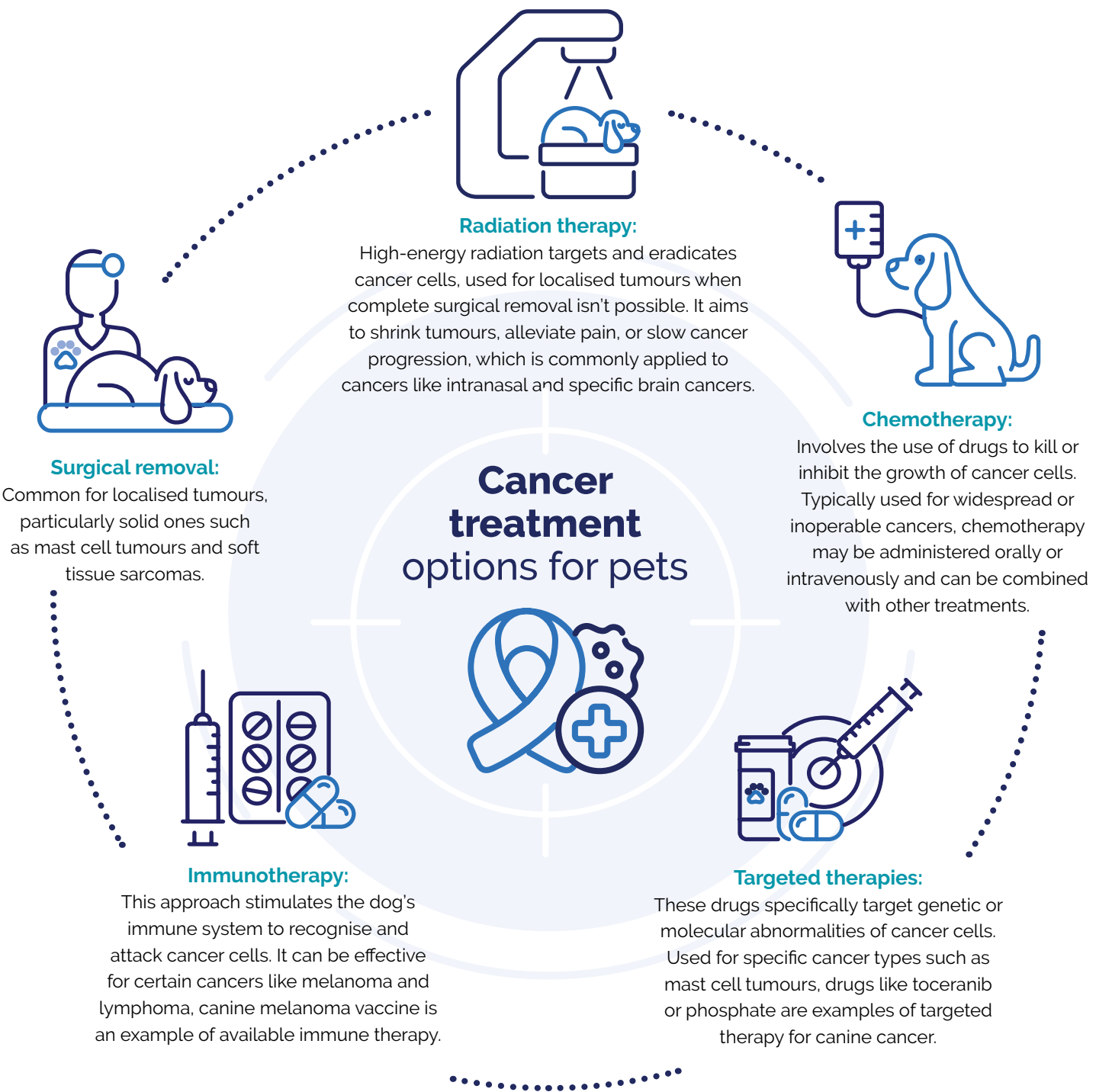
Regular veterinary check-ups are also essential for early detection and treatment of suspicious skin lesions, as early intervention can significantly improve outcomes for pets diagnosed with skin cancer.



# Understanding and treating cancer in pets

Diagnosing cancer in animals involves comprehensive clinical examination and various diagnostic tools like MRIs, CT scans, ultrasound, radiography, blood tests, and biopsies, depending on cancer type and location.

Treatment for cancer varies based on cancer characteristics (type, grade, stage), patient factors, and concurrent health issues. It often involves a combination of therapies like surgery, chemotherapy, or other drugs alongside radiation. In cases where a cure isn't feasible, palliative care prioritises pain management, focused on improving your pet's quality of life.



## Are there side effects for pets when undergoing cancer treatment?

Cancer treatment side effects in pets vary based on the type of treatment, including chemotherapy, radiation, and surgery. Pet patients undergoing cancer treatment may experience similar side effects to humans, such as gastrointestinal issues like vomiting, diarrhoea and loss of appetite.

## How can I support my pet through cancer treatment?

Nurturing a pet facing cancer is a shared journey. To support your pet, there are several responsibilities<sup>5</sup> to consider:

- Administering cancer medications at home under strict guidelines in both a timely and accurate manner.
- Recognising signs of acute or chronic pain and/or any discomfort during the treatment process and notifying your vet when needed.
- Acknowledging potential loss of appetite but still trying to maintain your pet's normal diet. Your vet may recommend an easily digestible diet, and not introducing any new foods if your pet is suffering from gastrointestinal side effects of chemotherapy.
- Prioritising your pet's quality of life by creating a safe and loving environment where they can get plenty of rest.

## How can I reduce the risk of cancer in my pet?

There are several factors that can influence the development of cancer such as exposure to carcinogens like chemicals, sunlight and cigarette smoke, while in other cases there may be a genetic susceptibility depending on the breed. While prevention isn't always possible, pet owners can take steps to minimise the risk of pet cancer:

## Ethical considerations in pet cancer treatment

Pet cancer treatment can raise ethical questions for both pet parents and vets which may involve considering the pet's quality of life and the length and cost of treatment.

By knowing the signs of cancer, scheduling regular veterinary check-ups, and adopting lifestyle choices that could mitigate risks, you can try to reduce your pet's risk of developing cancer. However, if you do receive a pet cancer diagnosis, remember there is a range of contemporary and advanced treatment options that can help your pet live a comfortable and happy life.



### LIFESTYLE CHOICES



Providing your pet with a premium, balanced and nutritional diet supports a healthy immune system and weight, which can potentially lower the risk of certain cancers.

Regular exercise helps maintain a healthy weight and strengthens the immune system.

### AVOID TOXINS



Reducing your pet's exposure to environmental toxins or carcinogens like second-hand smoke, pesticides, herbicides, household cleaners, certain plants and human medications is crucial.



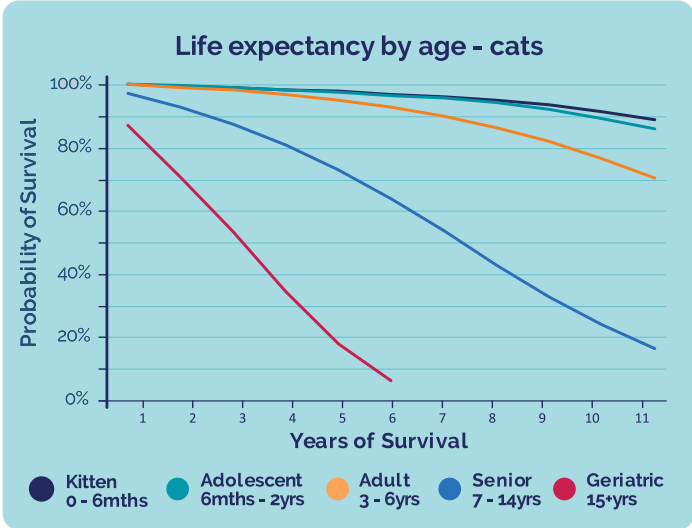
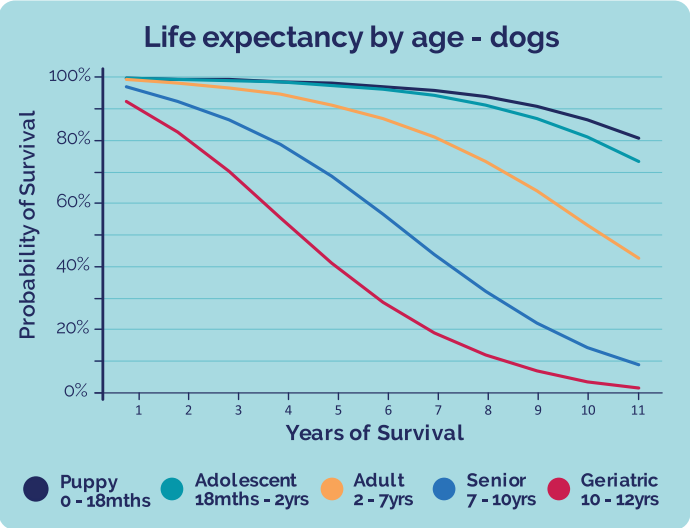


# Living with older pets

Pets age faster than humans, with one human year equalling approximately seven in pets. Just like humans, pets go through the various stages of life.

At each life stage, a pet's life expectancy, or the likelihood of them living another 5, 10 or 15 years reduces. However, even at age 8 or 10, there is still a ~65% chance that your dog may live another 5 years<sup>^</sup>, and a ~20% chance that your cat could live another 10 years<sup>^</sup>.

The following charts illustrate the likelihood of how many years a pet is expected to live into the future, based on their current age.



<sup>^</sup>Mortality rates estimated using PetSure internal data 2016 – 2023 (2023 data used in final selection). Where appropriate comparison to relevant industry studies used to validate trends



## Understanding and managing common health conditions

As our beloved pets enter their golden years, their health needs evolve significantly. Understanding the common health issues pets face, and the associated treatment costs is crucial. While the emotional bond with pets brings immense joy and benefits to humans, it's important to be prepared for the challenges that aging can bring to our furry companions.

We covered the top three conditions for older age pets on page 20 & 22, and below we reveal the top 10 health conditions for dogs and cats aged 8+ years\*. PetSure observes an increase in pets presenting for clinical signs as they get older, including lethargy and reduced appetite, which are common signs across the chronic conditions listed below.

### Top 10 health conditions in pets aged 8+ years

Dogs	Cats
Skin infection/allergy	Gastrointestinal disease
Arthritis	Arthritis
Cancer/tumours	Kidney disease
Skin lumps and bumps	Accident/trauma
Gastrointestinal disease	Skin infection/allergy
Ear condition	Thyroid disease
Heart condition	Cancer/tumours
Muscle/skeletal condition	Respiratory tract condition
Eye condition	Heart condition
Cruciate disease	Eye condition
Accident - tissue damage/fracture	Ear condition

## How can I support my ageing pet?

From mobility changes to sensory decline, there are many lifestyle changes and health challenges experienced by senior pets. As a pet parent, you can prioritise your pet's health and comfort during their twilight years by:

**Scheduling regular vet check-ups:** Ideally, twice a year for senior pets.

**Providing age-appropriate nutrition:** Consider foods rich in joint supplements, such as omega-3 fatty acids to support mobility and cognitive function.

**Look out for telltale signs:** Reduced appetite, progressive weight loss, increased thirst, increased urine production, changes in movement, could all be signs that your elderly pet is not feeling their best, and these could also be early signs of illness.

**Weight management:** Weigh pets every 2 weeks and adjust their diet and exercise routine as needed to prevent obesity, which can exacerbate joint problems and other health issues. Consult with your vet for guidance on portion control and appropriate exercise for your senior pet's condition as you may want to avoid high impact activity. Regular weighing of your pet may help you to pick up weight gain or weight loss from an early stage.

**Providing a comfortable home environment:** Provide soft bedding and easy access to food, water and litter boxes. Consider installing ramps or steps to help them navigate stairs or furniture more easily, especially if they have mobility issues.

## Challenges facing older pets



**Mobility challenges:** Arthritis and joint pain.



**Chronic health issues:** Heart, kidney diseases, diabetes.



**Sensory decline:** Reduced vision and hearing.



**Dental problems:** Tooth decay, gum disease.



**Cognitive decline:** Dementia-like symptoms.



**Weight management:** Slower metabolism, weight gain or loss.



**Grooming difficulty:** Need more help with grooming.



**Incontinence:** Loss of bladder or bowel control.



**Behavioral changes:** Increased irritability or anxiety.



**Frequent vet visits:** More health check-ups needed.

# Chronic conditions in ageing pets

Chronic conditions are a significant issue for older pets due to their weakened immune system, degenerative changes, and slower healing processes. Managing multiple chronic illnesses simultaneously can be complex and costly over time, and these conditions significantly impact a pet's quality of life. Below we explore 5 of these conditions in more detail.

## Arthritis (dogs and cats)

Arthritis is the second most common health condition for animals aged over 8 years. This degenerative joint disease causes pain, stiffness and decreased mobility, with symptoms generally worsening during the winter months.

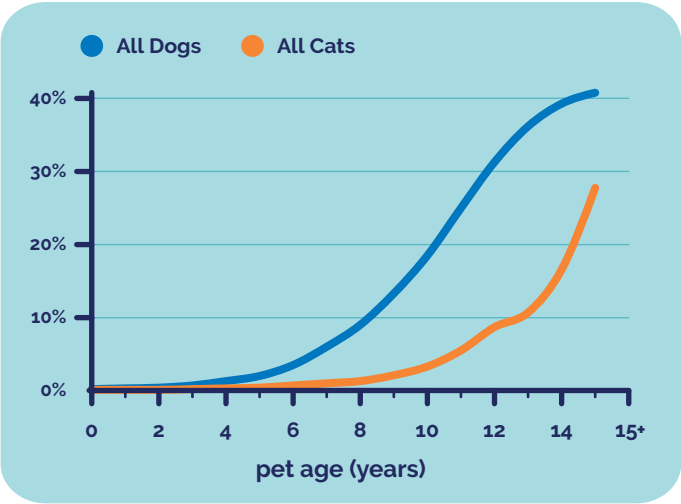
### Prevalence and susceptibility

The prevalence of arthritis is 40% in both dogs and cats<sup>6</sup>. Our data<sup>\*</sup> indicates that while dogs exhibit symptoms at an earlier age, and owners seek treatment from age 9 onwards, cat owners tend to notice the degenerative impact of arthritis later in a cat's life, with claims exponentially rising at around 13 years of age. By 15 years old, one third of all PetSure customers may submit a claim for arthritis.

Arthritis is the most common cause of chronic pain in both pets and humans alike<sup>7</sup>. Arthritis is characterised by inflammation and stiffness in joints, primarily due to the natural aging process, but can also be a consequence of injury, genetic factors and weight.

Certain dog breeds are more at risk of developing arthritis, including larger breeds like German Shepherds, Labrador Retrievers and Golden Retrievers.

### Incidence of arthritis by age



PetSure data 2023

### Treatment and costs

Treatment typically involves pain management, anti-inflammatory medications and lifestyle changes like weight management and gentle exercise.

There are multiple treatment protocols available for the treatment and management of arthritis. The average annual cost for treatment and management of arthritis is \$615<sup>\*</sup> for dogs over eight years, and \$587<sup>\*</sup> for cats of the same age.

In contrast, if you were to elect to use a relatively new treatment protocol such as felinized monoclonal antibody targeting Nerve Growth Factor (NGF), a monthly injection which helps to block out arthritic pain, the annual treatment costs could be as high as \$1,300-\$1,600<sup>\*</sup> for cats. A similar monoclonal antibody targeting NGF treatment protocol is also available for dogs, and the cost would vary depending on the size of the dog.

Species	Avg treatment cost (without surgery)*	Avg treatment cost (with surgery)*	Max treatment cost*	Avg annual management cost*
Dogs	\$682	\$2,396	\$12,387	\$615+
Cats	\$631	\$1,231	\$3,686	\$587 - \$1,600

## Cancer (dogs and cats)

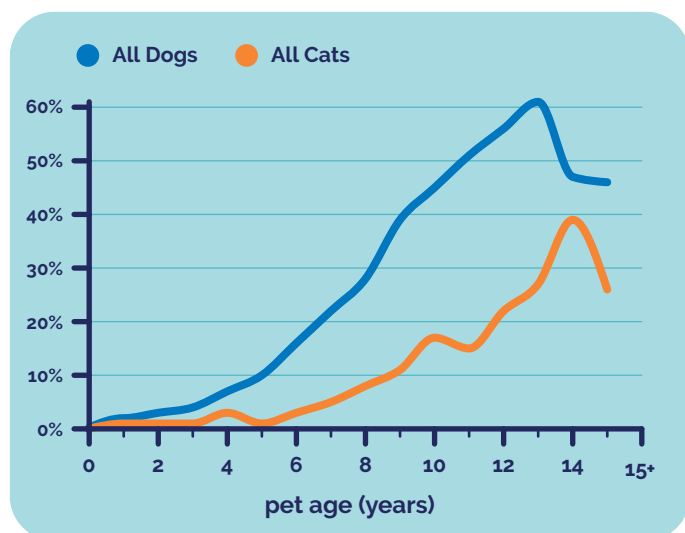
As covered on page 30 to 35, cancer is a common disease with the risk of developing cancer increasing as pets get older.

### Prevalence and susceptibility

As pets age, their risk of developing cancer significantly increases, which can be attributed to a combination of factors, including diminished immune system function, environmental influences, lifestyle, genetic predisposition and the extended lifespans of modern pets. Notably, data<sup>\*</sup> from 2023 reveals a stark trend: pets at 13-14 years old have the highest likelihood of submitting a claim for cancer.

Beyond the age of 10, there is approximately a 5%<sup>\*</sup> chance of developing cancer in any given year for both cats and dogs. This risk escalates noticeably from the age of 10, peaking at 13 years of age for dogs and 14 for cats.

## Incidence of cancer by age



PetSure data 2023

The types of cancer commonly seen in pets include lymphoma, osteosarcoma and mast cell tumours.

Symptoms can vary widely, but common signs include skin lumps, abnormal swelling, persistent sores and unexplained weight loss.

### Treatment and costs

The cost of cancer treatment can range from \$1,000 to nearly \$40,000\* depending on the type and stage of cancer, and the chosen treatment (surgery, chemotherapy, radiotherapy etc).

Average treatment costs vary depending on whether surgery is required, but it's estimated around a third of claims for tumours in pets involve surgery.

Species	Avg treatment cost (without surgery)*	Avg treatment cost (with surgery)*	Max treatment cost*
Dogs	\$1,514	\$2,812	\$37,133
Cats	\$1,931	\$3,600	\$19,736

## Heart conditions (dogs)

Just like humans, dogs can develop heart disease, and as they age, the chance of them experiencing a heart condition increases.

Heart disease may be characterised by wear and tear on the heart, degenerative changes in the heart valves and changes in the strength of the heart muscle. Common heart conditions include heart failure, cardiomyopathy, mitral valve disorder and congestive heart disease. Symptoms for heart disease

may include coughing, difficulty breathing and lethargy.

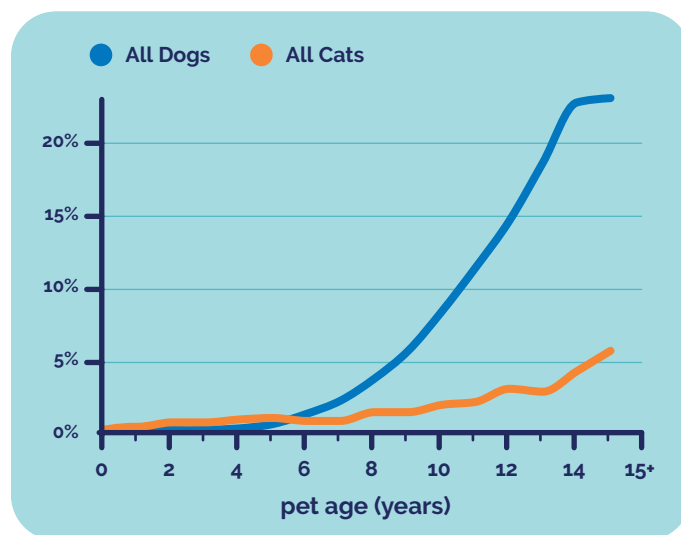
Older pets, especially certain dog breeds, are at a higher risk of heart diseases like congestive heart failure.

### Prevalence and susceptibility

Data\* shows the incidence of heart conditions increases in dogs at around 8 years old with the risk increasing as they age; while over 20%\* of insured dogs may submit pet insurance claims for heart conditions once they reach 14 years old.

Data\* also showed that 2%\* of all dog policies claimed for heart conditions. 77%\* of these claiming policies were from dogs 8+ years old.

## Incidence of heart condition by age



PetSure data 2023

### Treatment and costs

Treatments range from medication to surgery and treatment costs vary widely, depending on what treatment is needed.

Heart conditions often require lifelong management including medications, regular veterinary check-ups, and diagnostic tests such as ultrasounds and blood testing, potentially costing thousands annually.

Most heart conditions are treated medically, however, with surgical advancements, some heart conditions may be treated surgically. The average treatment cost for heart condition requiring surgical intervention could be expensive.

\*based on PetSure claims data, 2023 calendar year

Species	Avg treatment cost* (without surgery)	Max treatment cost*
Dogs	\$1,446	\$39,203
Cats	\$1,409	\$13,249

Kidney disease (cats)

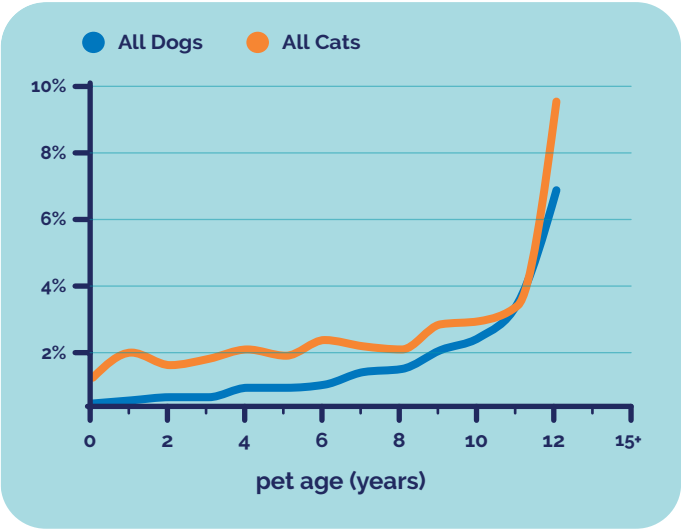
Kidney issues are a health concern in older cats, and the incidence of kidney disease in felines increases significantly as they age.

Before they were domesticated, cats were desert-dwelling creatures, so they didn't need access to fresh water, as they obtained most of the fluid they required via their prey. Therefore, cats have had a low thirst drive. As a pet parent, you can help prevent/delay the onset of kidney failure in cats by ensuring they are well hydrated by offering plenty of access to fresh water and implementing water fountains to entice them to drink more. Feeding your cat a good diet may help preserve your cat's kidneys.

Prevalence and susceptibility

Based on PetSure 2023 data, the chances of developing kidney disease in young cats remains relatively low at only 2%\*. However, once they reach their senior years, from age 12 onwards, data reflects the risk increasing substantially to 10%\* (as illustrated by the chart below).

Incidence of kidney disease by age and species



PetSure data 2023

Treatment and costs

Ongoing treatment for kidney disease tends to be a combination of dietary management, medication, fluid therapy in clinic and continuous monitoring.

Avg treatment cost*	Max treatment cost*
\$1,589	\$16,559

Thyroid disease (cats)

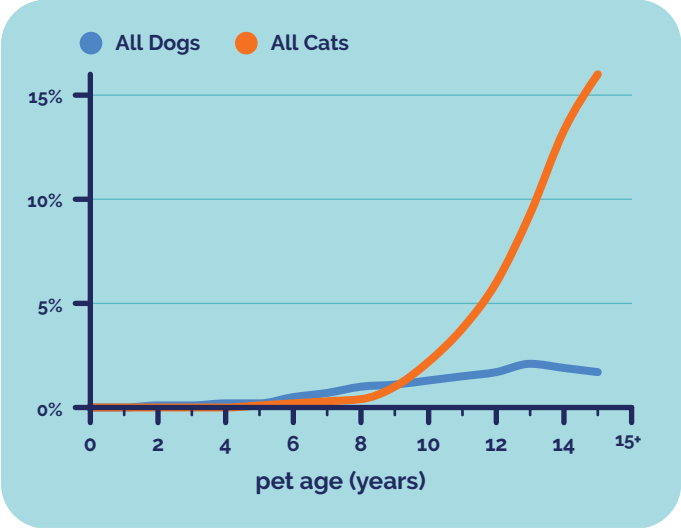
Thyroid issues, particularly hyperthyroidism, are common in cats, especially as they age. The thyroid gland, located in the neck, produces hormones that regulate many body processes, including metabolism. When it malfunctions, it can lead to significant health problems.

Prevalence and Susceptibility

As cats age, their thyroid glands can become overactive and produce excessive thyroid hormones which can cause a cat to have an increased appetite, become hyperactive and restless. Increased thirst and an elevated heart rate, along with weight loss, may also be noted.

In young cats, hyperthyroidism is rare. However, by 10 years of age, over 2%\* of insured cats may submit a claim for hyperthyroidism and by 14 years, this percentage rises to 13%\*.

Incidence of thyroid disease by age and species



PetSure data 2023



### Treatment and costs

Treatment for hyperthyroidism in cats primarily involves managing the overproduction of thyroid hormones which can include medication, dietary management, in-clinic therapies and monitoring. In some cases, surgery may be required to remove the thyroid gland or may require radioiodine therapy.

The cost of using radioiodine therapy is \$3,200-\$3,500\*, as the cat would need to stay in hospital for 7-14 days after receiving the therapy.

### Balancing costs with the benefits of pet ownership

While caring for an ageing pet can be taxing, both financially and emotionally, the effort is outweighed by the enormous benefits they bring to our lives, including companionship, stress reduction and enhanced wellbeing.

Understanding and preparing for senior pet healthcare issues such as arthritis, cancer, and heart disease is essential. By being responsible and proactive, we can make our pets' senior years comfortable and rewarding.

\*based on PetSure claims data, 2023 calendar year





# Human vs pet healthcare comparison

We set out to investigate two common surgeries performed in both humans and animals – hip replacement surgery and cruciate ligament surgery. We explore the similarities and differences of these procedures in addition to treatment costs to illustrate how closely aligned human and pet healthcare procedures are.

In last years' Pet Health Monitor, we looked at a summary of specialist fees only. In this article, we have taken a deep dive into both the surgery and the hospital fees.

## Hip replacement

In both humans and animals, hip replacement addresses hip joint-related issues, in particular arthritis and hip dysplasia.

In humans this procedure is common, whereas in dogs, it is typically reserved for larger dogs with severe hip dysplasia.

The surgery involves removing the damaged or diseased hip joint and replacing it with an artificial joint, to improve mobility and alleviate pain<sup>8</sup>.

1

Pelvis

Socket

Ball

Thighbone

Smooth cartilage

2

Worn cartilage

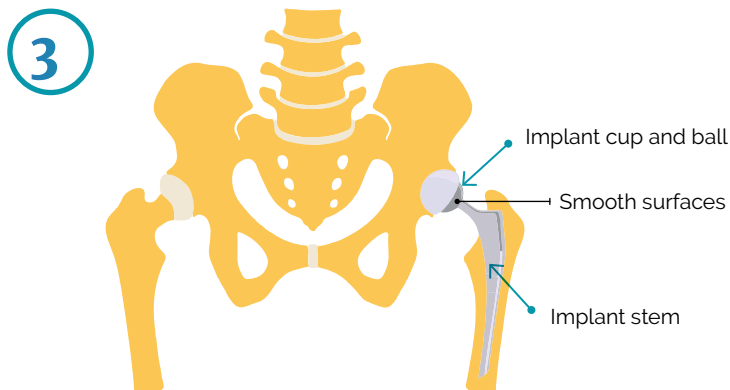
Roughened bone

## Surgery and recovery

The treatments for hip replacement in humans and animals are similar in both species.

Through an incision over the hip, the surgeon takes out the worn-out part of the thigh bone and puts in a metal stem (inside the bone). On top of the stem, they attach a new ball, made of metal or ceramic, to replace the damaged part.

The worn hip socket cartilage is replaced with a metal socket, fixed by screws or cement<sup>9</sup>.



Postoperative recovery involves controlled rehabilitation, pain management, and activity restrictions, but differences occur in weightbearing progression. Canine patients are immediately full weight bearing while human patients have a more gradual approach in reaching full mobility. Active canine patients present opportunities for complications that may be less likely to arise in human patients.

## Procedure similarities and differences

### Similarities

- Both involve similar preoperative assessments, including imaging studies and consultations prior to surgery.
- The actual surgical procedure is very similar.
- Postoperative rehabilitation, including controlled exercise and physical therapy, is essential for both humans and dogs to regain strength and mobility.

### Differences

- Humans have larger and more complex hip joints which can make surgery more complex, however dogs have a wide variety of shapes and sizes which can also present different challenges.
- Implants used in human hip replacements are typically designed for larger loads while dog implants are smaller and may have specific designs to accommodate the anatomy and the different way dogs use the joint.
- Recovery and postoperative care for humans may involve longer periods of rehabilitation and physiotherapy while dogs tend to recover faster.

## Hip replacement surgery costs

### Human

Human hip replacement surgery for a single hip costs \$25,000<sup>^</sup> on average, including hospital fees (~\$5,000 for specialist fees and ~\$20,000 hospital fees), but many people would not have to pay this as an out-of-pocket expense due to Medicare and health insurance which may cover most of the costs for eligible Australians.

<sup>^</sup>Medical Costs Finder | Australian Government Department of Health

### Pet

Veterinary costs for hip replacement surgery has an average cost of \$12,300\* per hip (which typically breaks down to approx. \$5,000 - \$6,000\* for the surgical procedure, with the remainder for related veterinary expenses). However, it could be as much as \$25,000\*. This cost also includes aftercare for your pet at the veterinary hospital.

With no Medicare for pets, this is an out-of-pocket expense for pet parents without pet insurance.

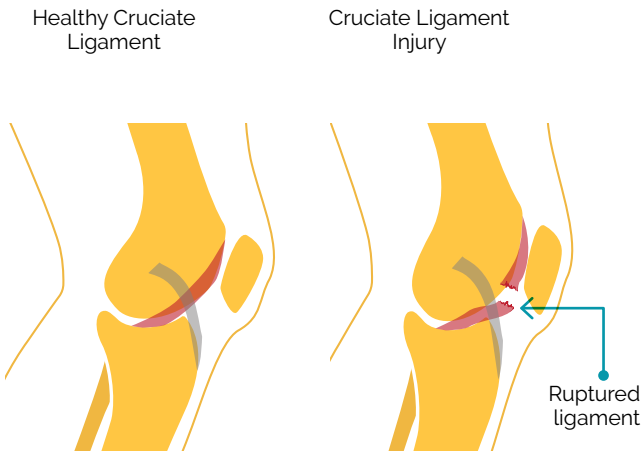
\*based on PetSure claims data, 2023 calendar year

## Cruciate ligament surgery

Both humans and dogs can experience cruciate ligament injuries due to trauma, wear and tear, or genetic predisposition.

The primary goal of cruciate ligament surgery in both species is to restore stability to the knee joint, alleviate pain and improve overall joint function.

Cruciate ligament surgery is also known as ACL (Anterior Cruciate Ligament) surgery in humans and CCL (Cranial Cruciate Ligament) surgery in pets.



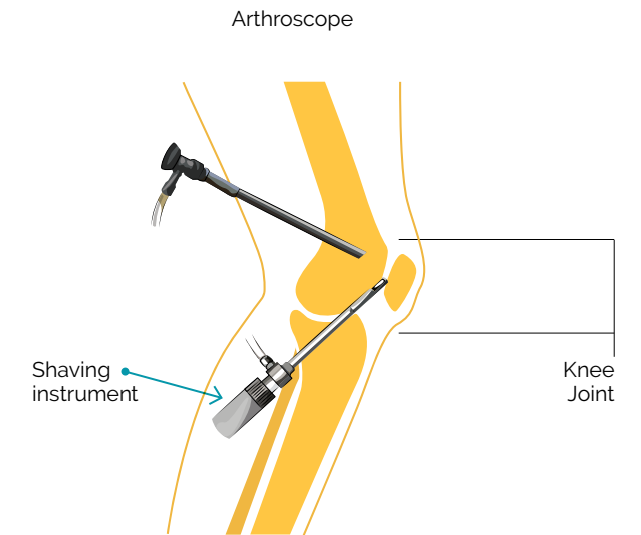
## Surgery and recovery

There are a variety of different procedures to repair an ACL. The procedure addresses ligament disease in the knee joint. While humans and animals share the need for this procedure due to ligament tears or ruptures, there are distinct differences between humans and pets' anatomy and function which requires different surgical procedures.

### Humans

A commonly used method involves using arthroscopy, a surgical procedure where doctors use a tiny camera through keyhole surgery to look inside a joint. They remove the damage to the ligament and replace it with a tendon from another part of the patient's body (a graft).

This is not used in veterinary cruciate ligament repairs due to the major mechanical differences that exist between pets and humans that make graft-based techniques less reliable<sup>10</sup>.



Source: <https://osv.com.au/treatments/acl-reconstruction/>

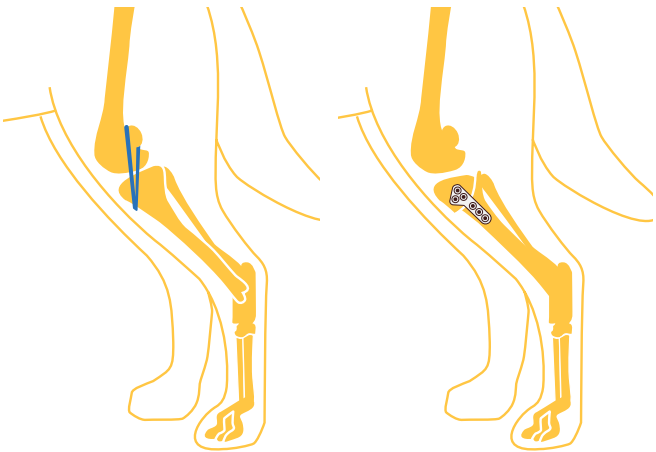


**Pets**

In animal knee surgery, arthroscopy can be used to remove damaged ligament and cartilage. However, the most common types of knee ligament surgery are: TPLO (Tibial Plateau Leveling Osteotomy) and Lateral Suture. TPLO involves cutting and rearranging the shin bone to stabilise the knee, helping most dogs walk normally in about a week, but full recovery takes 4 to 6 months.

Lateral Suture, often used for smaller dogs, involves removing damaged ligaments and using a strong thread to stabilise the knee. Dogs recover faster, usually within 2 months, and the thread eventually breaks, but by then the dog's own tissue has healed and taken over.

The choice between these surgeries depends on the dog's size and specific condition.



Lateral Suture

TPLO

Both humans and dogs require postoperative rehabilitation. As with hip replacement, patients require physiotherapy for the best chances of recovery.

Recovery for pets involves restricting the pet's activity, and rehabilitation may include physiotherapy or hydrotherapy.

**Procedure similarities and differences**

**Similarities**

- Similar diagnostic tools, such as X-rays and MRIs (Magnetic Resonance Imaging), are used to confirm the extent of ligament damage and assess the overall joint condition in both humans and dogs.
- Similar postoperative treatments are required.

**Differences**

- The types of surgical procedures are different.
- Humans have a better understanding of postoperative instructions and can actively participate in their rehabilitation. Dogs, on the other hand, may struggle to understand confinement.

**Cruciate ligament surgery costs**

**Human**

A knee reconstruction in humans costs approximately \$9,200<sup>^</sup> per knee, (including \$3,800<sup>^</sup> for surgical costs and \$5,400<sup>^</sup> in hospital fees). There may be some or limited out of pocket expenses, but rarely would an Australian be required to pay the full amount out of their own pocket. They may of course, choose to do so in some cases.

<sup>^</sup>Medical Costs Finder | Australian Government Department of Health

**Pet**

Cruciate surgery costs for pets (across most procedures) varies depending on the type of surgery, and size of the pet. The average cost of surgery is \$3,000- \$4,000\* for surgical fees and up to \$2,000\* for veterinary hospitalisation, bringing the average cost to approximately \$5,500\*. However, the claim could be as high as \$28,000\* depending on the pet's size and the potential complications.

For an uninsured pet parent, they would be out-of-pocket for the full cost.

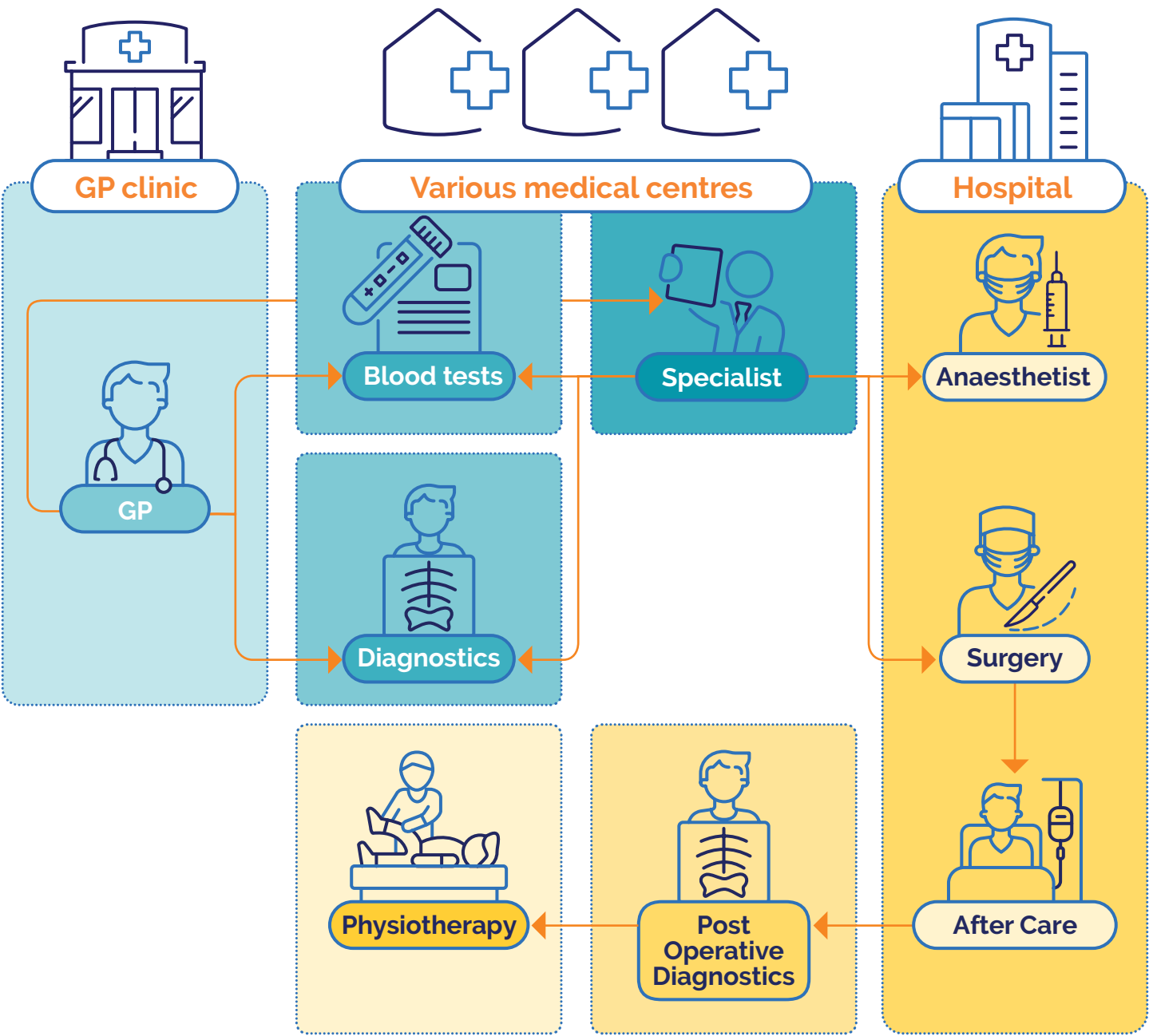
\*based on PetSure claims data, 2023 calendar year

# The Patient Journey

For both humans and pets, the surgical journey typically starts with a visit to the general practitioner, but from there we humans tend to find ourselves making several different stops along the way for diagnosis, treatment planning and treatment. Let's look into these journeys:

## Humans

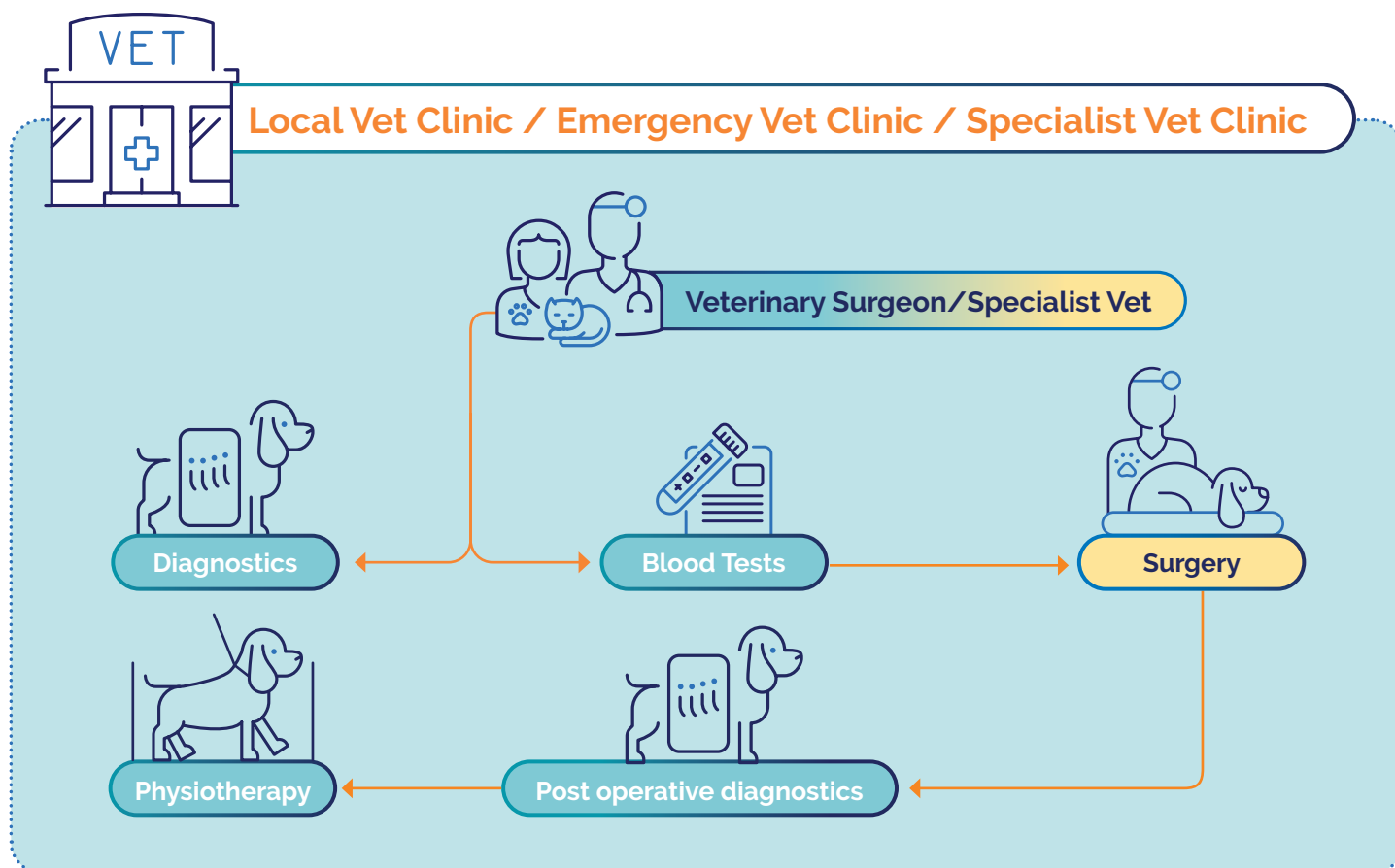
The general practitioner may request radiographs (or other diagnostic imaging which occurs at an external facility) or refer straight to an orthopaedic specialist. The human patient may need to go to numerous facilities to obtain their diagnosis and treatment including pathology services, diagnostic imaging services (which can involve imaging such as X-rays, CT scans, or MRI).



## Pets

Veterinary orthopaedic treatment for animals, usually dogs, often presents a more streamlined process. Many veterinary clinics and hospitals have in-house facilities under the one roof for diagnostic imaging, surgery and post-operative care. This integration of services can lead to a more efficient treatment timeline.

Like human surgical procedures, veterinary orthopaedic specialists play a key role in diagnosing and performing surgeries on animals. The collaboration with veterinary anaesthetists and other specialists ensures the pet's safety during the procedure. Pets typically undergo the orthopaedic surgery in the specialist veterinary hospital, but in some cases a specialist may visit a general practice and perform surgery there.



## Summary

Comparing the treatments of hip replacement and cruciate ligament surgeries in humans and pets sheds light on the remarkable standards of care in both human and animal medicine. Similarities exist in the procedures, technology and expertise applied, emphasising the shared commitment to ensuring the wellbeing of patients, whether for a human or our furry companions.

However, the process and costs associated with these treatments differ. While humans navigate a complex healthcare system with multiple points of access, resulting in longer diagnostic and treatment timelines, pets typically receive more streamlined care through veterinary general practitioners and specialists.

The costs related to pets and humans do vary, but are not as different as some people might think, because the treatment approach is very closely aligned. Medicare and private health insurance can disguise the true costs of human health because we rarely see the full cost deducted from our bank account. In contrast, pet owners are responsible for covering the full cost of their pets' veterinary expenses, unless they have a health insurer who reimburses the vet directly, such as GapOnly® ready policies.

So, the next time you receive a veterinary bill, consider that the level of pet health treatment veterinary professionals provide is frequently on par with what humans themselves receive.



## New hope for Feline Infectious Peritonitis (FIP): a guide for pet parents

Feline Infectious Peritonitis (FIP) has been regarded as a scary and often deadly disease for cats, worrying cat parents everywhere, but there's good news. Recent progress in veterinary medicine has brought new hope for both cat owners and their companions dealing with FIP.

We will take a look at advancements in treatment for FIP, including the serendipitous discovery of molnupiravir, a drug which was initially used to treat COVID-19 in humans, and how this marked a significant breakthrough in feline medicine.

### So, what is FIP?

FIP is caused by a mutated version of a common virus called Feline Enteric Coronavirus (FEC). Normally, this virus leads to mild gastrointestinal issues in cats that usually resolve on their own. But when it mutates and causes FIP, it becomes a serious and often fatal disease that affects many parts of the body. Dr. Kate Worthing (BVSc PhD PGCert) from the University of Sydney School of Veterinary Science explains, "while most cats with this virus don't show any signs, or only have a bit of diarrhoea, a small number of them develop FIP."

### What are some signs that a cat might have FIP?

FIP can be tricky to diagnose because it can cause a variety of symptoms. Some of these symptoms can include:

- A potbellied appearance
- Persistent fever
- Loss of appetite
- Weight loss
- Lethargy
- Difficulty breathing
- Jaundice (yellowing of the eyes or gums)
- Eye abnormalities (such as inflammation or cloudiness)
- Neurological symptoms (such as seizures or imbalance)

### Is there anything you can do to reduce your cat's risk of getting FIP?

When we chatted to Dr. Kate Worthing, we asked about ways to reduce the chances of a cat getting FIP. She explained that



even though researchers are working hard on it, figuring out how FIP develops is still a bit of a mystery. It's influenced by a range of factors, like a cat's genetics, changes in the virus, and sometimes just luck. While we can't control these factors directly, studies suggest that cats living with lots of other cats are more likely to get FIP than those in single-cat homes. So, having fewer cats might lower the risk. But because FIP is so complex and we don't fully understand it yet, Dr. Kate Worthing stressed that there's no guaranteed way to prevent it.

## The serendipitous discovery of a new treatment

The search for a treatment for FIP got a boost from the worldwide effort to fight COVID-19, when new medications were discovered: remdesivir, GS441524 and molnupiravir. These were all originally designed to fight human viruses. As doctors worked on treating COVID-19 patients, they noticed similarities between how FIP affects cats and severe COVID-19 in humans. This got them thinking: could remdesivir, GS441524 and molnupiravir help cats with FIP too?

Dr. Kate Worthing points to a recent study<sup>11</sup> done by the University of Sydney that found some exciting results. In the study, 86% of cats diagnosed with FIP went into remission

after being treated with either remdesivir, an antiviral drug given by injection, or GS-441524, a similar drug given orally. This breakthrough shows how treatments from one field of medicine can be adapted to help with diseases in another, giving us hope for fighting illnesses that affect both humans and animals.

## Which breeds are most affected by FIP?

According to PetSure data\*, the following cats were most affected by FIP:

1. Devon Rex
2. Exotic Short Hair
3. British Short Hair
4. Birman
5. Siberian

"In 2023, among our insured cats, we noticed over 100\* claims for FIP, with multiple claims including ongoing treatment per affected cat. It also seems that males and certain breeds are more prone to getting infected than females." - Dr. Kylie Mitchell

\*PetSure claims data for 2023, considering breeds with a policy count of at least 500 pets.

## Feline Infectious Peritonitis: know the facts

### Understanding the disease



**CAUSE:** Feline Infectious Peritonitis (FIP) is caused by feline coronavirus infection, often leading to severe consequences.



#### LOOK OUT FOR:

- Abdominal or chest fluid buildup.
- On-and-off fever.
- Loss of appetite.
- Weight loss.
- Decreased energy.



**TRANSMISSION:** Spread through direct contact with infected cats or virus-contaminated surfaces like bowls, toys, or grooming areas.



#### TREATMENT:

- Veterinary interferon may be used for management.
- Consult your vet for personalised care options.



**EARLY DETECTION:** Detectable through veterinary tests. Early identification is crucial for effective intervention.



#### PREVENTION:

- Maintain cat's overall health.
- Keep litter boxes clean.
- Limit interaction with other cats.
- Seek vet advice on prevention strategies.

**Stay informed. Protect your feline friend. Consult your veterinarian for guidance.**

## Providing care and managing nutrition

Alongside treatment, giving supportive care and managing nutrition are crucial for cats with FIP. Supportive care includes giving them Intravenous fluids (IV) to keep them hydrated, feeding them a balanced diet to fight weight loss and malnutrition, or treating symptoms like fever and lethargy when necessary.

## Does pet insurance cover treatments for FIP?

PetSure's pet insurance policies now include coverage for antiviral medications like remdesivir and GS-441524, as well as molnupiravir. This means pet parents have more options to help their cats fight FIP and can focus on giving them the best care possible.

## A case study: Tezy's battle with FIP

Luke and his partner Analee are the proud pet parents to Tezy – a two-year-old black Domestic Shorthair they rescued in February 2021. Tezy is a playful, affectionate, and vocal cat but after they introduced a new rescue cat to the home, Willow, they knew something wasn't quite right.

In June 2023, Tezy became lethargic and reclusive and started hiding away in a box. After noticing Tezy's loss of appetite and that she was struggling to jump with a limp



in the back leg, Luke took her straight to the local vet for examination. The vet noticed fluid in Tezy's abdomen and suspected the fluid was urine leaking out of her bladder and referred Tezy to the emergency vet hospital at the University of Sydney. Here, the specialist did a range of X-rays and blood tests and after three days of observation, they diagnosed Tezy with feline infectious peritonitis (FIP).

Luke had not heard of FIP before. So, the veterinary specialist explained that while FIP was previously a fatal disease it could now be treated effectively, thanks to new research and a breakthrough during the Covid-19 pandemic that discovered the application of new medications for FIP. However, Luke was warned that the medications were costly.

Tezy's treatment included a combination of GS-441524 (oral tablet) and Mefloquine (an anti-malarial that has better blood-brain penetration than GS tablets) to help with Tezy's neurological symptoms, including her limp. Tezy remained in hospital for 1 week in total and the treatment went on for three months. The total claim cost was \$18,471, so Luke was thankful he had pet insurance as he was reimbursed \$14,339, nearly 80% of the eligible treatment cost. This meant Luke was only out-of-pocket around \$4,000.

***"There's no value on a cat's life but if I didn't have pet insurance, we wouldn't have been able to afford treatment and Tezy may not be with us today," – Luke***

Luke's advice to other pet parents is to go to the vet right away if you notice something isn't right, and to look out for warning signs like a reduced appetite, lethargy, or weight loss. He also urges pet parents to get a second opinion if needed and to do the research, stating there are great online resources and community groups with useful information.

While Tezy's recovery was gradual, Luke saw a noticeable difference in her demeanor as soon as treatment started. Tezy has been in stable remission since September 2023, and is back to her usual energetic and affectionate self – playing at home with her brother Willow, while still maintaining her independence.

An FIP diagnosis can be tough for pet owners, but there's some good news. Advancements in veterinary medicine has offered new hope for cats affected by FIP. While these treatments might not cure the disease, they can help cats live longer and have a better quality of life.

Testimonials and customer experience may vary depending on individual circumstances. Claims are assessed subject to policy terms and conditions. Policies are issued by The Hollard Insurance Company Pty Ltd and/or PetSure (Australia) Pty Ltd (from 8 May 2023 only). Consider the PDS & TMD before purchasing available at our partners' websites. Meet our partners at [petsure.com.au/partners/](https://petsure.com.au/partners/).

03

For a life with pets







## The interdependence of humans and pets: a fulfilling bond

For over 80 years, Maslow's Hierarchy of Needs has underpinned our understanding of physiological and psychological human requirements. At its heart it is a motivational theory, then can be divided into deficiency and growth needs, with the premise that deficiency needs will motivate people when they are unmet.

Maslow proposed a pyramid structure of these needs, with the most basic survival needs forming the base of the pyramid and motivating behaviour. As needs are met, individuals are motivated to progress through the different hierarchical levels achieving safety, love and belonging, esteem, and ultimately self-actualisation<sup>12</sup>.

A similar construct can be applied to pets. Companion animals rely on us to meet their basic survival needs, but the interaction and co-regulation between pets and humans extends far beyond the base of the pyramid.

### Mutual needs

Pets provide significant physical and mental health benefits to their human companions. Studies consistently demonstrate

that having a pet can reduce blood pressure, cholesterol, and triglyceride levels. In addition, living with a dog can even lower the risk of cardiovascular death by up to 31%<sup>13</sup> in dogs. Whereas, non-cat owners have a 40% increased relative risk of heart attack, compared to cat owners<sup>14</sup>.

Just as we benefit from the companionship of pets, pets depend on their human caregivers for their physiological needs, including access to food, clean water, shelter, and health care. However, meeting a pet's medical needs can be costly and it's important for pet parents to plan appropriately to ensure they have the financial means to cover these costs. According to PetSure 2023 claims data, one in seven dogs and cats have had lifetime healthcare costs exceeding \$50,000.



## Love and connection

Pets have the added benefit of increasing serotonin and dopamine levels for their owners when held/cuddled, which can contribute to our overall sense of mental and emotional wellbeing<sup>15</sup>. Studies have also suggested that companion animals can be associated with better mental health outcomes, such as reduced anxiety and depression, and can also enhance overall quality of life<sup>16</sup>.

Just as we need social interaction and emotional bonding, pets also require companionship and affection from us to meet their psychological needs.

Providing mental stimulation through interactive games and toys, plus regular physical exercise including playtime and walks, has been demonstrated to improve an animal's cognitive function and overall wellbeing<sup>17</sup>. This in turn can help to reduce stress experienced by pets, aid in managing anti-social behaviours and strengthen the all-important bond between pets and their caregivers.

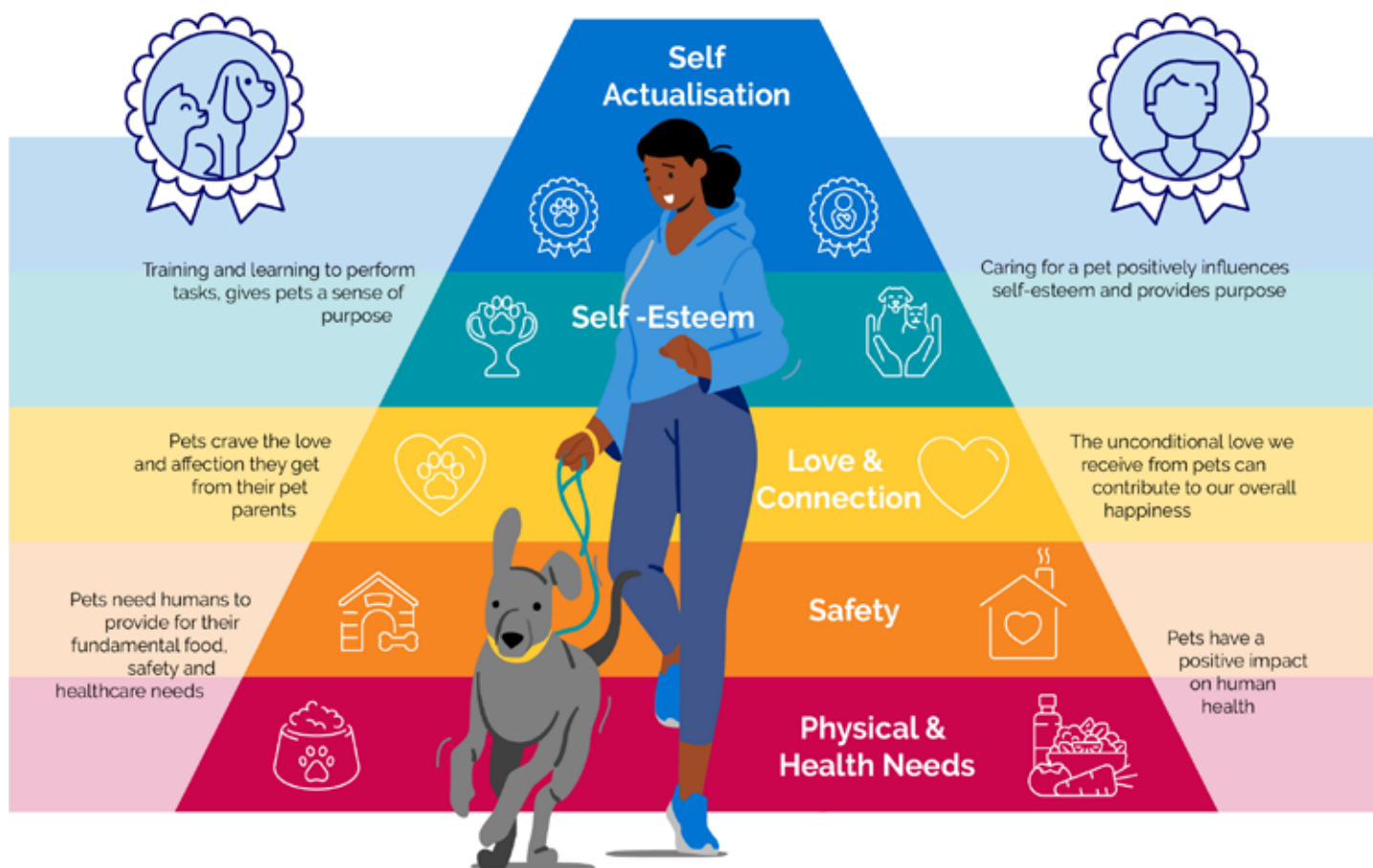
## Fulfilling the need for purpose and self-actualisation

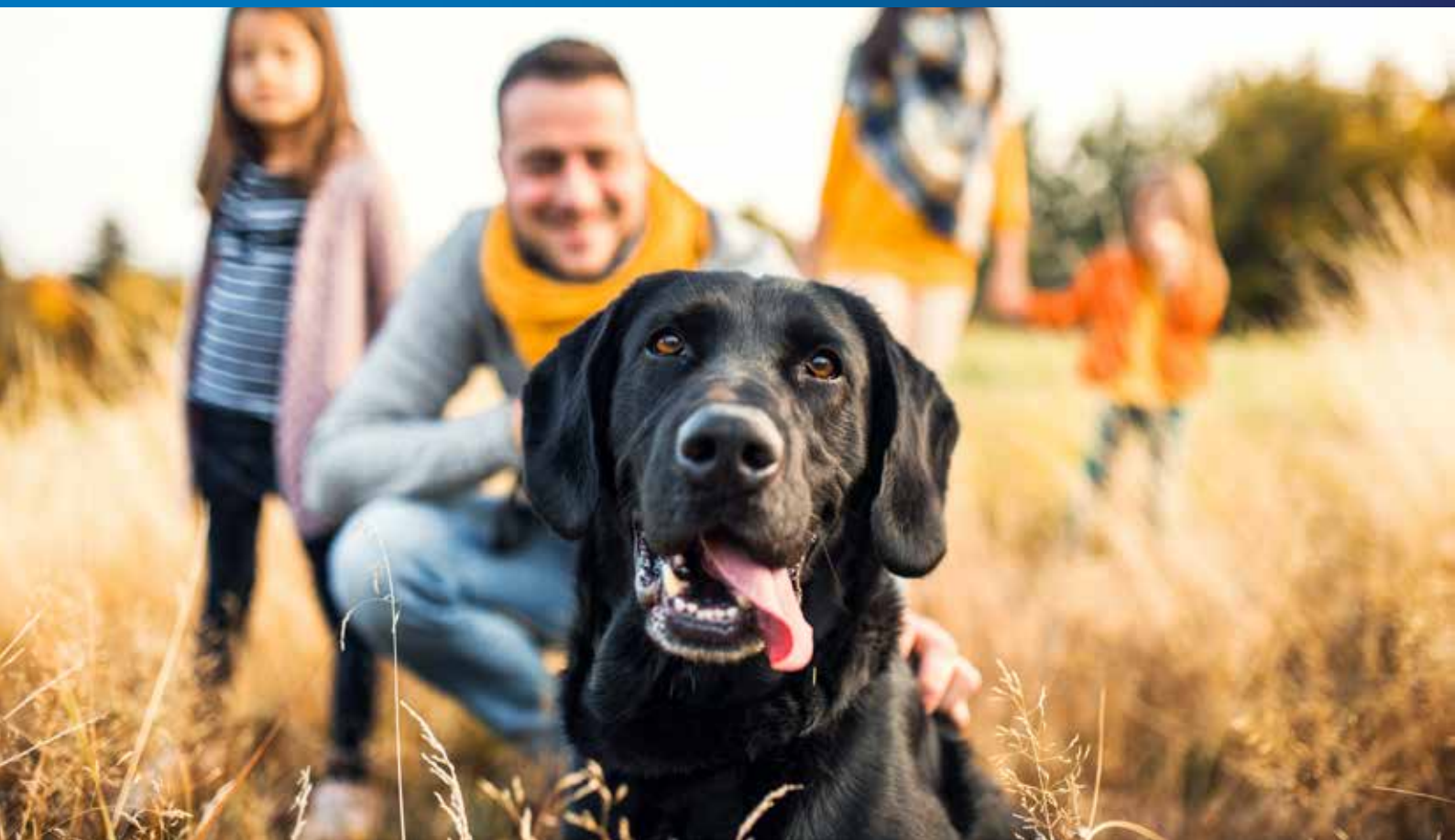
Over 60% of cat and dog owners consider their pets as members of the family<sup>18</sup>. Taking care of a pet requires responsibility and routine. This can bring with it a sense of

purpose and achievement. It can also form an important part of one's identity, contributing to overall connection and a sense of belonging. For children, caring for a pet can aid in developing empathy and compassion, providing a unique opportunity for emotional development<sup>19</sup>.

Pets, too, thrive on guidance, training, and interactive play. These activities stimulate their mental, physical, and emotional wellbeing. Research suggests that dogs are primarily motivated by the pursuit of rewards, safety, and social belonging, rather than solely aiming to please humans<sup>20</sup>. Reward-based training illustrates how, by aligning these motives of our pets with a positive outcome (i.e. with treats) pet parents can enhance their pet's wellbeing.

While pets don't pursue self-actualisation in the human sense, they can achieve a state of wellbeing and fulfillment with the help of their owners and by aligning their natural instincts with an ability to express their innate behaviours. Facilitating a pet's self-actualisation involves recognising and nurturing their intrinsic motivations for happiness, security, and social integration. It's about creating an environment where the pursuit of joy through rewards, companionship, and meaningful engagement leads them toward their most fulfilled selves.





## Putting pets at the forefront of One Health

"One Health" is a holistic approach to optimising the health of people, animals and the environment through collaboration across multiple sectors and disciplines. This approach is crucial for tackling global health challenges and focuses on creating sustainable solutions to a range of issues including zoonotic diseases, food and water safety, pollution and antimicrobial resistance. One Health shines a light on how humans, animals and environmental health are all interconnected.

PetSure supports a One Health approach, including understanding the special role that pets play in this dynamic. Our sustainability strategy includes initiatives that help achieve a sustainable veterinary workforce in Australia, whilst also delivering long-term positive outcomes for people, their pets and the environment. This reflects our long-held belief that pets are more than just companions; they are vital contributors to the overall health of people and our society. In addition, we actively partner with organisations across Australia that also support taking a unified approach in addressing health and environmental issues.

### Keeping an eye on Zoonotic Diseases

A key component of taking a One Health approach is the vigilant monitoring of zoonotic disease— infections that can move from animals to humans and vice-versa (reverse zoonosis). At PetSure, we leverage our extensive pet health data to track significant infections in pets such as salmonellosis and leptospirosis (both caused by bacteria), toxoplasmosis (caused by protozoa) and gastrointestinal parasites, such as hookworm and tapeworm.

If we notice any increases in certain diseases, we work closely with our Veterinary Advisory Board to better understand observed trends and take action as needed. Leveraging our

extensive network of veterinarians allows us to delve into the underlying causes and drivers of disease trends. Additionally, we engage with universities and research bodies to gain further insights into emerging pet health issues. Our findings are shared transparently and directly with pet parents via email, through detailed articles on [PetSure's website - Knowledge Hub](#) and through traditional and social media to the veterinary and broader community.

This proactive approach underscores the importance PetSure places on vigilantly monitoring diseases that can transcend boundaries between animals and people. Furthermore, we recognise the significance of pet health data from insured pets as a crucial tool for identifying and responding to emerging health trends.

## Fighting Antimicrobial Resistance (AMR) together

Antibiotic resistance is a problem that affects humans and pets alike. This happens when bacteria adapt and evolve to withstand the effects of antibiotics, due to overuse or misuse of these medications. This worrying trend has seen infections in pets becoming increasingly resistant to common antibiotics which can complicate treatment and prolong recovery. We're dedicated to understanding the prevalence of AMR in Australian pets, assessing its public health impact and exploring innovative treatment options. These efforts are crucial in ensuring that our pets and by extension our communities, remain safeguarded against the rising tide of AMR.

## Food safety and nutrition

What you and your pet eat matters. The importance we place on the safety and quality of our own food, extends to our pets, profoundly influencing their health and overall wellbeing.

PetSure's data\* has identified an uptick in gastrointestinal health concerns since 2016. While references to words such as "raw food" have been noted in the clinical records of many pets presenting with these health issues, more in-depth analysis of the data and comprehensive research needs to be conducted to investigate any potential causation or correlation that may exist.

Food preparation always requires meticulous care and with the increasing popularity of raw meat pet food diets, the focus should be on hygiene and safe handling. Increased rates of bacterial contamination of raw meat sold for human consumption (often with antibiotic resistant bacteria),

amplifies the risk of infection leading to gastroenteritis for both humans and pets. Safe food handling processes include thawing raw meat in the fridge and using separate food preparation areas and utensils. It is also critical to clean preparation surfaces, utensils, food bowls and hands after both food preparation and feeding time.

## Pets and environmental health

The environmental impact of pets, which we at PetSure call their carbon 'paw print,' is significant and a growing concern in countries around the world. Carbon emissions come from many sources related to our pets, ranging from food production and single use toys to waste management and pollution arising from the manufacture of pet care products.

PetSure's research and advocacy for environmentally friendly purchasing choices, including sustainable pet food sourcing and biodegradable products, reflects our commitment to playing a key role in this area. Our aim, alongside others in the pet care industry, is to encourage responsible pet parenting that reduces and ultimately mitigates emissions and other environmental impacts wherever possible.

PetSure is also actively involved in a range of initiatives grounded in research that includes advocating for pet access on public transport to help reduce vehicle emissions.

As we navigate the complex landscape of health and wellness, it becomes increasingly clear that pets are not just companions, but integral members of our interconnected ecosystem. The One Health approach underscores the significance of recognising this bond and addresses both health and environmental challenges. By embracing a unified approach and advocating for policies that prioritise access to pet care, we're not only safeguarding the health of pets but also fostering stronger, more resilient communities where pets and their owners can thrive side by side.

---

\* PetSure data from 2010 to 2024





## Embracing paws and claws: the transformative power of pet-friendly workplaces

### Employee engagement and retention

One of the earliest and most notable companies to embrace a pet-friendly office policy is Google who have been allowing pets into their offices (known as Dooglers) since inception in 1989. Another tech giant, famous for pets in the office is Amazon, who admits to having a "dog obsessed culture", with more than 10,000 dogs registered for their "Dogs at Work" pet friendly office environments (a ratio of about one dog to every five employees). Here, at PetSure we're proud to champion the power of a pet-friendly workplace with 74% of our employees identifying as pet parents.

Research shows that having pets at the office can have an impact on employee engagement and retention. A study by the Pets at Work Alliance<sup>21</sup>, suggests that companies with pet-friendly policies see a marked increase in employee satisfaction, translating to higher levels of productivity and

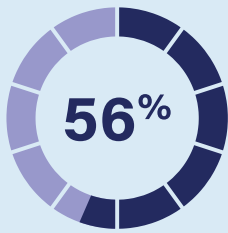
ultimately, profitability. Google, renowned for its innovative work environment, believes that allowing employees to bring their pets to work, encourages creativity.

But it's not just about profitability. Employees build a sense of loyalty with companies that let them bring pets to work. Research conducted in partnership between Nationwide Pet Insurance and the Human-Animal Bond Research Institute (HABRI)<sup>22</sup>, demonstrates a stark contrast in workplace satisfaction: 90% of employees at pet-friendly companies report a deep alignment with their employer's mission and a willingness to endorse their workplace, a sentiment shared by only less than 65% of their counterparts in environments not welcoming pets.



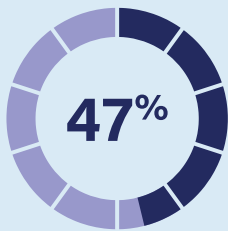
## AMONG MILLENNIALS

THE OVERALL TOP  
perceived Benefits **3**  
OF HAVING PETS IN THE  
**WORKPLACE ARE**<sup>26</sup>



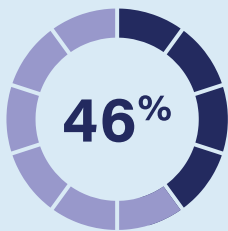
### No 1. Reduction of guilt

Reduction of guilt that comes with leaving the dog at home. This was highest ranked benefit for all seven markets.



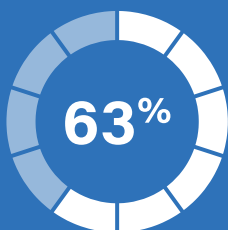
### No 2. More relaxed atmosphere

Dogs help to create a more relaxed atmosphere.



### No 3. Reduced stress

Dogs help to reduce stress at work.



### 63% of Employees<sup>25</sup>

in pet-friendly workplaces indicated they are "very satisfied" with their work environment - and that is nearly twice as many

as those in workplaces where pets are not allowed

## Health and wellbeing

In and around the office, pets lighten the mood and provide a natural icebreaker. Many participants in Amazon's "Dogs at Work" program say their dog is the reason they have met so many people in the office. Beyond the cubicles and conference rooms though, pets contribute significantly to workplace wellness. Interactions with pets have been shown to scientifically decrease stress levels, lower blood pressure and raise mood-enhancing hormones such as oxytocin and serotonin<sup>23</sup>.

A recent study from Lincoln University<sup>24</sup> quantified the wellbeing benefits specifically associated with bringing dogs to work. These ranged from increased work engagement, significantly reduced turnover and improved overall work-related quality of life. Factors that were measured included general wellbeing, job career satisfaction, working conditions, stress at work and the home-work interface.

For all employees, the chance for brief interactions with pets in the office offer moments of relaxation and mindfulness, aiding them in recharging and sustaining focus throughout the day.



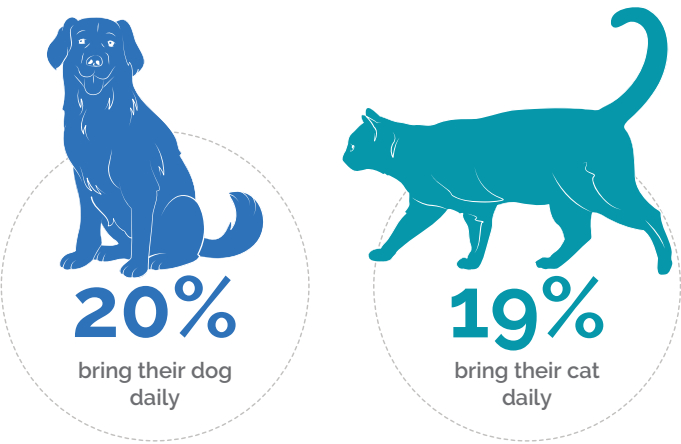
## Setting up pet friendly offices

As the modern workplace evolves, blurring the boundaries between professional and personal life, pet-friendly offices emerge as a testament to a shifting work-life paradigm. This trend underscores a company's recognition of the significance that pets have in our lives and an advanced understanding of work-life integration.



Crafting a pet-friendly office involves tailoring the environment to meet the needs of both humans and animals. Creating such environments requires attention to pet-specific amenities like easy-to-clean surfaces, noise management, toilet locations and safe engaging layouts. Enhancements could include pet beds, water fountains and dedicated pet areas, epitomised by Amazon's comprehensive approach, which features dog parks, walking trails and grooming stations, making these offices a haven for both employees and their pets.

Although most pet-friendly offices focus on integrating dogs into the work environment, it's important not to forget the felines!



For companies just starting out, a good first step is for employees to pack their pet's briefcase with office essentials:

### What to pack in your pet backpack

Toys

Litter box

Bed / Blanket

Food / Water dish

Waste pickup bags

## The importance of clear guidelines and policies

While the benefits are clear, transitioning to a pet-friendly office requires careful planning and consideration of all employees' needs and comfort levels. Establishing clear guidelines and policies is crucial to address potential challenges and ensure the initiative is a success.

**Pet eligibility and behaviour standards:** Not all pets are suited for an office environment. Companies should establish criteria for which types of pets are allowed and ensure they are well-behaved, house-trained and comfortable in social settings to prevent disruptions.

**Health and safety requirements:** Pets should be required to be up to date with all vaccinations and in good general health to reduce the risk of illness for both pets and people in the office. Implementing a policy for flea, worm and tick prevention is also vital.

**Designated pet areas:** To accommodate employees who may have allergies or phobias, creating designated areas for pets can help manage interactions. This includes pet relief areas outside the building and possibly pet-free zones within the office.

**Responsibility and liability:** Pet owners should be clearly responsible for their pet's behaviour, including managing noise, cleaning up after them and ensuring they do not cause damage. Companies might also consider liability waivers to address potential issues.

**Trial periods and feedback loops:** Implementing a trial period for pet-friendly policies, allows organisations to address any unforeseen challenges and gather feedback from employees to make necessary adjustments.

Pet-friendly office spaces offer an opportunity to support employee wellbeing and can potentially reduce stress, increase job satisfaction and enhance company culture. Given that not all employees are pet owners however, balancing the needs of both employee groups throughout the design of the initiative is a crucial element to success.



## Benefits programmes

In addition to having pets in the office, pet related benefits, such as pet insurance and pawternity leave, can resonate more personally with employees. These benefits reflect a deeper understanding and support of employees' lifestyles, where pets play a significant role. Offering pet-oriented benefits not only distinguishes a company in a competitive job market but also fosters a more inclusive, caring work environment that values employee wellbeing beyond traditional measures. This in turn can further enhance employee loyalty, satisfaction and potentially attract a broader talent pool.

*For workers at a pet-friendly employer, having their pets at work was ranked second in terms of most valuable work benefits – ranking higher than free coffee and a place to park*

## The types of pet-centric benefits that employers might consider including are:

- Free or subsidised pet insurance
- Veterinary advice or telehealth for pets
- Pawrental leave
- Pet bereavement leave
- Pet-related discounts
- Pet adoption assistance
- Pet snacks, toys and bedding at work
- Pet health checks and vaccinations
- Photos of employees and their pets for the company directory and social media
- Pet daycare, walks and supervised play
- Matching company merchandise for pets and their people
- Flexible work hours
- Pet health and wellbeing education
- Discounted parking for pet transport
- Company organised pet events

While traditional benefits remain essential in employee remuneration packages, pet-related benefits are becoming recognised as an emerging valuable addition, distinguishing the employee experience and improving morale, engagement and workplace culture. Employers should consider the direct costs, tax implications and strategic value of each benefit type when designing a comprehensive benefits package that addresses the diverse needs of their workforce.





## Summary

There are currently an estimated 28.7 million pets living in 6.9 million households around Australia, with almost half of the nation's homes housing a dog (48%) and a third (33%) living with a cat<sup>27</sup>. This reflects the increasing importance of companion animals in today's society, despite rising living costs, soaring inflation and other pressures on household budgets.

At PetSure, our mission is clear, to remove the worries that come with being a pet owner. We achieve this by optimising pet healthcare moments and focusing on the power of the human-animal bond. Pet health matters, because it profoundly impacts quality of life and lies at the core of that intangible bond.

The health benefits of companion animals to humans are well documented in the literature. They play a pivotal role in individual households and are central to many vulnerable communities, from aged care through to disability support. In today's world their value and contribution to society has never been more important, but we also need to consider their hierarchy of needs and the mutual benefits of companionship. We have a duty of care to safeguard their healthcare requirements and advocate for advances that enhance their health and wellbeing.

This year's Pet Health Monitor strives to explore the different dimensions of pet ownership, alongside sharing insights and information to amplify the uniquely powerful bonds we share. This extends far beyond our homes and local communities, with forward thinking companies now embracing pets and recognising the benefits they bring to work environments, but integrating them into business settings requires an understanding of shared needs.

Pet health is an inevitable part of pet ownership and illness can strike at any time and at any age. The better informed we are as pet parents, the better prepared and the more equipped we can be to help our pets in their hour of need. Common health conditions are identifiable, and many are

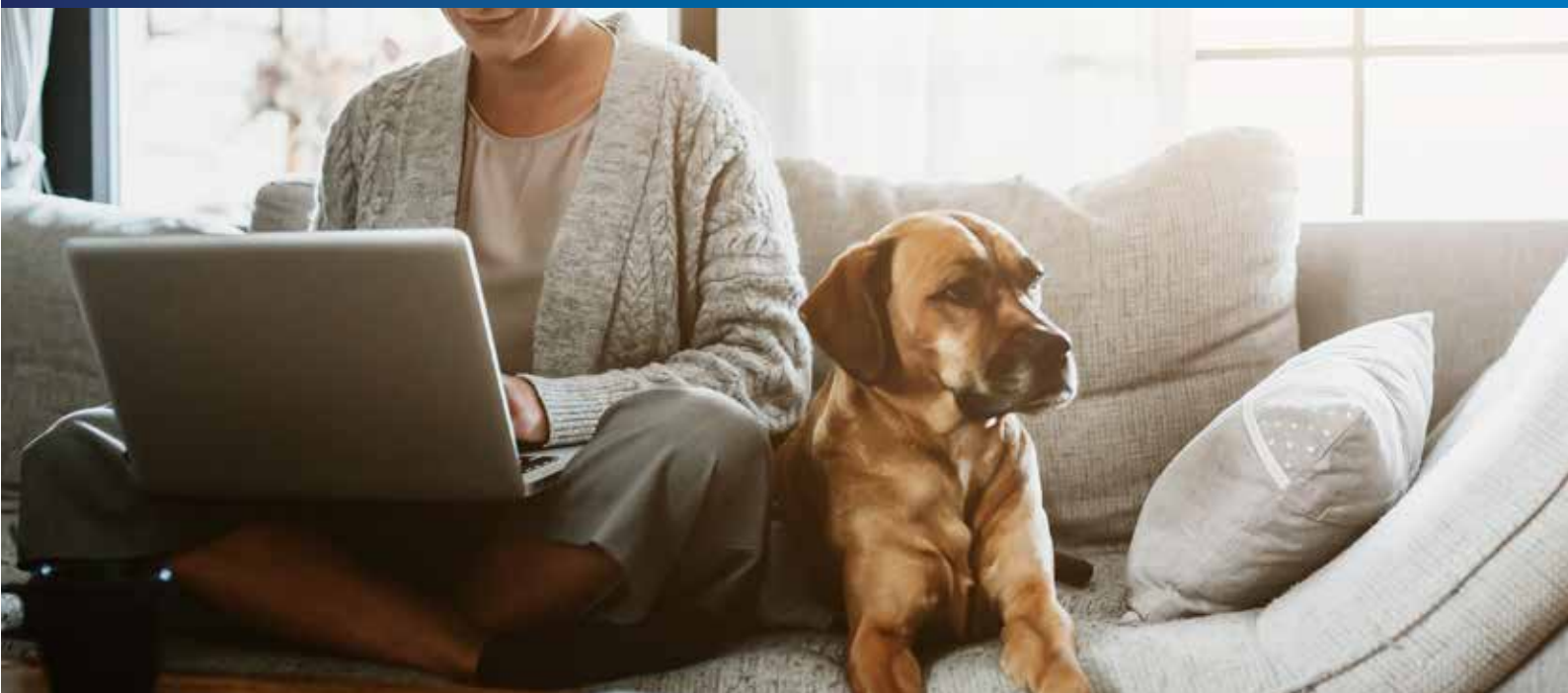
avoidable. Focusing on implementing important healthcare regimes such as daily dental hygiene and regular grooming from kitten and puppyhood, alongside recognising and acting on early warning signs, can go a long way towards reducing the risk of preventable vet bills as our pets age.

However, we also cannot forget that pets age far more quickly than humans, with commonly held public belief placing this rate as much as seven times faster than people. This brings its own challenges and a natural evolution in our pet-human relationship. Understanding how to support our cats and dogs as they age and face an inevitable slowing down, often accompanied by declining health, is central to nurturing and strengthening the important bond we share. Ultimately advances in veterinary science that parallel human healthcare are transforming pet health and helping individual animals, but each pet parent will inevitably face tough decisions. Factoring in financial implications alongside quality of life is probably the hardest reckoning we'll ever have to make, but focusing on the best outcome for our pets must be integral to the final decision.

It is vital that we don't lose sight of the crucial role that pets play in our lives. To ensure their continued importance and relevance, we have to consider collaborating across all applicable industry, government, and community levels. Putting pets at the forefront of One Health is a clearly identifiable focal point we can all align on. Together we can find ways to facilitate pioneering research, support vulnerable pet owners and contribute meaningfully to government policy that advocates for responsible pet ownership alongside the wellbeing of vets.







## About PetSure

At PetSure, our love for pets drives our commitment to improving pet healthcare outcomes —it's what guides us every step of the way.

In 2024, we remain committed to educating pet owners about the long-term financial commitment that comes with caring for a pet, and the role pet insurance can play in helping safeguard against unforeseen circumstances.

At PetSure, we're proud to be Australia's leading pet insurance provider that underwrites over 80% of the Australian market and helps cover the veterinary treatment costs of over 4,000 pets every day. With over 20 years' experience, we specialise in designing, underwriting, issuing and administering pet insurance policies. Our extensive network includes partnerships with over 20 reputable brands, such as Commonwealth Bank, Everyday Insurance from Woolworths, and RSPCA, that provide pet insurance to Australians.

In March 2023, we achieved a significant milestone by securing our own APRA general insurance license, making us as the first dedicated provider of pet health insurance in Australia. This strategic move streamlined our operations, enabling us to focus exclusively on pet insurance, and helping us unlock greater innovation so we can continue to advocate for better industry and customer outcomes.

Last year, we processed over 5,000\* claims per day and reimbursed over \$330 million\* to our valued customers, with an increasing number of those processed via our innovative

and unique payment solution – GapOnly®. As the only claims process to integrate directly with vet practice management software, GapOnly® claims are processed on the spot at the vet in around 6 minutes, so the pet parent only pays the gap^ before they go. The network of vet clinics offering GapOnly® rapidly expanded in 2023, and is now available in more than 1,200 clinics around Australia, reflecting its growing demand and popularity. We are proud to support pet parents during their time of need by helping them navigate veterinary costs when their pet falls ill or is injured unexpectedly, because we know a trip to the vet can be an emotional experience.

With headquarters based in Sydney, we employ a global team of 400-plus pet lovers across Australia, Canada, South Africa and the Philippines, who all share a passion for improving pet healthcare outcomes for pets and their people. Setting us apart, we've appointed a team of skilled veterinarians and vet nurses full time, tasked with evaluating claims, addressing customer enquiries and offering expert advice on veterinary matters.

PetSure is proud to be a market leader in the pet insurance category and remains dedicated to promoting pet health and welfare, so that pets and their people can live happier and healthier lives together.

\*Based on PetSure Claims data, 2023 calendar year

References

A word from our CEO, Alex Thomas

- 1 PetSure claims data from 1 January 2023 – 31 December 2023 containing
- 2 PetSure claims data from 1 January 2023 – 31 December 2023 from our database of more than 750K pets, detailing veterinary and pet health care health conditions, treatment outcomes and costs from more than 1.2M pet health experiences during 2023.

Charismatic canines 2023

- <https://www.purina.com.au/dog-breeds>
- <https://www.akc.org/dog-breeds/>
- <https://petsure.com.au/knowledge-hub/>

Pet cancer: key information for pet parents

- 3 American Veterinary Medical Association – <https://www.avma.org/resources/pet-owners/petcare/cancer-pets>
- 4 Veterinarians Org, "Cancer in dogs explained: signs, causes and most common cancer types (2024) - Cancer in Dogs Explained: Signs, Causes, and Most Common Cancer Types - Veterinarians.org
- 5 Chan, B. (2024). Side Effects of Chemotherapy. [Conversation].

Additional background source documents for research:

- Cancer in Pets n.d., American Veterinary Medical Association, viewed 25 January 2024, <<https://www.avma.org/resources/pet-owners/petcare/cancer-pets>>.
- Veterinarians Org, "Cancer in dogs explained: signs, causes and most common cancer types (2024) National Library of Medicine (2015) – <https://www.ncbi.nlm.nih.gov/pmc/articles/PMC6314649/>
- Chan, B. (2024). Side Effects of Chemotherapy. [Conversation].
- Anthony J. Mutsaers, William R. Widmer & Deborah W. Knapp 2008, Canine Transitional Cell Carcinoma, American College of Veterinary Internal Medicine, American College of Veterinary Internal Medicine, viewed 25 January 2024, <<https://onlinelibrary.wiley.com/doi/abs/10.1111/j.1939-1676.2003.tb02424.x>>.
- [www.vetspecialty.com](http://www.vetspecialty.com). (n.d.). Chemotherapy for Dogs and Cats – Frequently Asked Questions (FAQs). [online] Available at: <https://www.vetspecialty.com/specialties/medical-and-radiation-oncology/treatment-options-for-pets-with-cancer/chemotherapy/chemotherapy-for-dogs-and-cats-frequently-asked-questions/#:~:text=The%20primary%20sites%20of%20normal%20cells%20affected%20by,as%20poodles%2C%20bichon%20frises%2C%20and%20most%20terriers.%20> [Accessed 24 Jan. 2024].
- Staff, M. (2022). Caring for a Pet with Cancer. [online] [www.msdsvetmanual.com](http://www.msdsvetmanual.com). Available at: <https://www.msdsvetmanual.com/special-pet-topics/cancer-and-tumours/caring-for-a-pet-with-cancer> [Accessed 25 Jan. 2014].

Living with older pets

- 6 Enomoto M, Lascelles BD, Gruen ME. Development of a checklist for the detection of degenerative joint disease-associated pain in cats. *Journal of Feline Medicine and Surgery*. 2020;22(12):1137-1147, and Wright A, et al. *Value Health*. 2019;22(s1):503-618 Foster Rosenblatt 2019 *Global Veterinarian*, and <https://onlinelibrary.wiley.com/doi/10.1111/jvim.16291>, and <https://www.nature.com/articles/s41598-024-52324-9>
- 7 <https://www.cdc.gov/arthritis/pain/index.htm>, and <https://www.arthritis.org/health-wellness/healthy-living/managing-pain/understanding-pain/sources-of-arthritis-pain>

Human vs pet healthcare comparison

- PetSure would like to Acknowledge the assistance of Andrew Cottrill Chief Medical Officer of HCF Health insurance or his assistance in understanding the human health aspects of this article.
- 8 <https://orthoinfo.aaos.org/en/treatment/total-hip-replacement>
- 9 <https://petsure.com.au/knowledge-hub/hip-dysplasia-in-dogs>
- 10 <https://www.ncbi.nlm.nih.gov/pmc/articles/PMC10336184/>

Additional background source documents for research:

- <https://www.ncbi.nlm.nih.gov/pmc/articles/PMC8714762/>
- <https://www.frontiersin.org/articles/10.3389/fvets.2021.791434/full>
- <https://medicalcostsfinder.health.gov.au/services/H39/ih>
- <https://www.health.gov.au/mbs/search.cfm?q=hip+replacement&Submit=&sopt=S>
- <https://www.canstar.com.au/health-insurance/hip-replacement-cost/>
- <https://www.aihw.gov.au/reports-data/myhospitals/intersection/access/eswt>
- <https://davidslattery.com/how-much-does-a-hip-replacement-cost-privately>
- <https://coastalorthopaedicsurgery.com.au/how-much-does-a-hip-or-knee-replacement-cost-in-australia/>
- <https://comparehealthinsurance.online/posts/hip-replacement-cost-australia/>
- <https://www.medibank.com.au/health-support/hospital-assist/costs/anterior-cruciate-ligament/>
- <https://www.sciencedirect.com/science/article/pii/S2059775422000840>
- <https://onlinelibrary.wiley.com/doi/full/10.1111/vsu.13755>
- <https://www.nhs.uk/conditions/knee-ligament-surgery/what-happens/>

New hope for Feline Infectious Peritonitis (FIP): a guide for pet parents

- 11 <https://onlinelibrary.wiley.com/doi/full/10.1111/jvim.16803>

Additional background source documents for research:

- Chan, B. (2024). PHM 2024: FIP Article Questions with Dr. Betty Chan. PetSure. 8 Feb.
- Mitchell, K. (2024). PHM 2024: FIP Article Questions with Dr. Kylie Mitchell. PetSure. 14 Feb.
- Worthing, K. (2024). PHM 2024: FIP Article Questions with Dr. Kate Worthing BVSc PhD PGCert. PetSure. 15 Feb.
- Roberts, D.M. (2023). FIP CPD with Madeleine Roberts. BVSc (Hons) FANZCVS Specialist in Small Animal Medicine. 19 Jul.
- International Cat Care (2023). Feline Infectious Peritonitis (FIP) (feline coronavirus). [online] <https://icatcare.org/>. Available at: Feline Infectious Peritonitis (FIP) | International Cat Care (icatcare.org) [Accessed 30 Jan. 2024].
- College of Veterinary Medicine (n.d.). Feline Coronavirus (FCoV) RT-PCR. [online] [www.vet.cornell.edu](http://www.vet.cornell.edu). Available at: <https://www.vet.cornell.edu/animal-health-diagnostic-center/veterinary-support/disease-information/feline-coronavirus> [Accessed 30 Jan. 2024].
- FIP Cats Australia (n.d.). FIP is Treatable. [online] FIP Cats Australia. Available at: <https://fipcatsaustralia.org.au/> [Accessed 8 Feb. 2024].
- Feline infectious peritonitis: answers to frequently asked questions concerning FIP and coronavirus <https://www.ncbi.nlm.nih.gov/pmc/articles/PMC7147232/>
- Unlicensed Molnupiravir is an Effective Rescue Treatment Following Failure of Unlicensed GS-441524-like Therapy for Cats with Suspected Feline Infectious Peritonitis <https://www.ncbi.nlm.nih.gov/pmc/articles/PMC9612227>
- Diane D. Addie, PhD, BVMS, MRCVS (2019). Feline infectious peritonitis: answers to frequently asked questions concerning FIP and coronavirus. [online] National Library of Medicine. Available at: <https://www.ncbi.nlm.nih.gov/pmc/articles/PMC7147232/> [Accessed 14 Feb. 2024].

The interdependence of humans and pets: a fulfilling bond

- 12 It should be noted that the order of needs is not a rigid structure and may be quite flexible based on external circumstances. It has also since been expanded upon to include cognitive and aesthetic needs.
- 13 Caroline K. Kramer, Sadia Mehmood & Renée S. Suen 2019, Dog Ownership and Survival A Systematic Review and Meta-Analysis, *AHA Journals*, *AHA Journals*, viewed 16 April 2024, <<https://www.ahajournals.org/doi/10.1161/CIRCOUTCOMES.119.005554>>.
- 14 [https://habri.org/assets/uploads/HAB\\_The-Pet-Effect\\_Heart\\_Attack\\_Survival.png](https://habri.org/assets/uploads/HAB_The-Pet-Effect_Heart_Attack_Survival.png)
- 15 The Psychological and Physical Benefits of Having a Pet 2020, *Psychology*

Today, Psychology Today, viewed 16 April 2024, <<https://www.psychologytoday.com/us/blog/the-mind-body-connection/202010/the-psychological-and-physical-benefits-having-pet>>

- 16 Nancy R. Gee, Kerri E. Rodriguez, Aubrey H. Fine & Janet P. Trammell 2021, Dogs Supporting Human Health and Wellbeing: A Biopsychosocial Approach, National Library of Medicine, viewed 16 April 2024, <<https://www.ncbi.nlm.nih.gov/pmc/articles/PMC8042315/>>.
- 17 Good Mental Stimulation For Dogs n.d., Vet Explains Pet, Vet Explains Pet, viewed 16 April 2024, <<https://vetexplainspets.com/good-mental-stimulation-for-dogs/#>>.
- 18 Dr Kaylene Jones 2024, Animal Medicines Australia (AMA) 2021 Report highlights vital role of veterinarians in society, Animal Medicines Australia, Animal Medicines Australia, viewed 16 April 2024, <<https://www.vetvoice.com.au/articles/ama-report-highlights-vital-role-of-veterinarians-in-society/>>.
- 19 Children's and Adolescents' Pet Attachment, Empathy, and Compassionate Responding to Self and Others 2022, MDPI, MDPI, viewed 16 April 2024, <<https://www.mdpi.com/2673-7051/2/4/39>>.
- 20 <https://www.psychologytoday.com/au/blog/animal-emotions/202202/dog-training-requires-respecting-the-deep-emotional-lives-dogs>

#### Additional background source documents for research:

- Dr Kaylene Jones 2024, Animal Medicines Australia (AMA) 2021 Report highlights vital role of veterinarians in society, Animal Medicines Australia, Animal Medicines Australia, viewed 16 April 2024, <<https://www.vetvoice.com.au/articles/ama-report-highlights-vital-role-of-veterinarians-in-society/>>.
- <https://www.onehealth.org/blog/10-mental-physical-health-benefits-of-having-pets>
- Caroline K. Kramer, Sadia Mehmood & Renée S. Suen 2019, Dog Ownership and Survival A Systematic Review and Meta-Analysis, AHA Journals, AHA Journals, viewed 16 April 2024, <<https://www.ahajournals.org/doi/10.1161/CIRCOUTCOMES.119.005554>>.
- The Psychological and Physical Benefits of Having a Pet 2020, Psychology Today, Psychology Today, viewed 16 April 2024, <<https://www.psychologytoday.com/us/blog/the-mind-body-connection/202010/the-psychological-and-physical-benefits-having-pet>>.
- Nancy R. Gee, Kerri E. Rodriguez, Aubrey H. Fine & Janet P. Trammell 2021, Dogs Supporting Human Health and Wellbeing: A Biopsychosocial Approach, National Library of Medicine, viewed 16 April 2024, <<https://www.ncbi.nlm.nih.gov/pmc/articles/PMC8042315/>>.
- Good Mental Stimulation For Dogs n.d., Vet Explains Pet, Vet Explains Pet, viewed 16 April 2024, <<https://vetexplainspets.com/good-mental-stimulation-for-dogs/#>>.
- Dog Training Requires Respecting the Deep Emotional Lives of Dogs 2022, Psychology Today, Psychology Today.
- Deborah L. Wells, Megan A. Clements, Laura J. Elliott, Eimear S. Meehan, Cora J. Montgomery & Grace A. Williams (2022) Quality of the Human–Animal Bond and Mental Wellbeing During a COVID-19 Lockdown, Anthrozoös, 35:6, 847–866, DOI: 10.1080/08927936.2022.2051935
- Buchanan, T. M., & McConnell, A. R. (2017). Family as a source of support under stress: Benefits of greater breadth of family inclusion. Self and Identity, 16, 97–122.
- <https://www.ahajournals.org/doi/full/10.1161/CIRCOUTCOMES.119.005554>
- May Clinic News Network 2023, Why dogs are good for your health, Medical Xpress, Mayo Clinic News Network, viewed 19 March 2024, <[https://medicalxpress.com/news/2023-12-dogs-good-health.html?utm\\_source=TrendMD&utm\\_medium=cpc&utm\\_campaign=MedicalXpress\\_TrendMD\\_1](https://medicalxpress.com/news/2023-12-dogs-good-health.html?utm_source=TrendMD&utm_medium=cpc&utm_campaign=MedicalXpress_TrendMD_1)>.
- Psychology Today (n.d.). Animal-Assisted Therapy. [online] Psychology Today. Available at: <https://www.psychologytoday.com/us/therapy-types/animal-assisted-therapy> [Accessed 19 Mar. 2024].
- RSPCA Australia n.d., The importance of enrichment for dogs Generic Avatar RSPCA Aus, RSPCA Australia, RSPCA Australia, viewed 20 March 2024, <<https://www.rspca.org.au/latest-news/blog/the-importance-of-enrichment-for-dogs/#:~:text=As%20responsible%20pet%20owners%2C%20prioritising,physical%20exercise%2C%20and%20emotional%20fulfillment.>>>.
- Hare & Tomasello (2005): This reference is to studies conducted by Brian Hare and Michael Tomasello, who have extensively researched canine cognition. For specific studies, look for their work on dog intelligence and social behavior, particularly regarding how dogs understand human gestures and social cues. You might search for their research on Google Scholar or in academic databases using terms like "Brian Hare Michael Tomasello dog cognition."

- Fernandes et al. (2017): This is a generalized reference to studies on reward-based training effectiveness. To find specific studies, you could search academic databases or Google Scholar for "reward-based dog training" and include "Fernandes" in your search terms to look for authors by that name published in 2017.
- Deborah L. Wells, Megan A. Clements, Laura J. Elliott, Eimear S. Meehan, Cora J. Montgomery & Grace A. Williams (2022) Quality of the Human–Animal Bond and Mental Wellbeing During a COVID-19 Lockdown, Anthrozoös, 35:6, 847–866, DOI: 10.1080/08927936.2022.2051935
- Range & Virányi (2014): Friederike Range and Zsófia Virányi have conducted studies on dog social learning and cooperation. To locate their work, use search terms like "Range Virányi dog social learning" or "dog cooperation studies" in academic search engines or on Google Scholar.
- American Kennel Club n.d., Dog Breeds, American Kennel Club, American Kennel Club, viewed 20 March 2024, <<https://www.akc.org/dog-breeds/>>.

#### Putting pets at the forefront of One Health

- <https://vetnutrition.tufts.edu/2022/01/raw-diets-perception-of-human-health-risks/>
- <https://www.ncbi.nlm.nih.gov/pmc/articles/PMC6849757/>

#### Embracing paws and claws: the transformative power of pet-friendly workplaces

- 21 <https://www.ncbi.nlm.nih.gov/pmc/articles/PMC7824880/>
- 22 <https://habri.org/research/mental-health/workplace-wellness/#:~:text=A%20recent%20study%20conducted%20by,recommend%20their%20employer%20to%20others.>
- 23 <https://www.sciencedaily.com/releases/2019/07/190715114302.htm>
- 24 <https://www.ncbi.nlm.nih.gov/pmc/articles/PMC6513973/>  
Hall SS, Mills DS. Taking Dogs Into the Office: A Novel Strategy for Promoting Work Engagement, Commitment and Quality of Life. Front Vet Sci. 2019 May 7;6:138. doi: 10.3389/fvets.2019.00138. PMID: 31134215; PMCID: PMC6513973
- 25 Nestle Purina Work Perks with Pets Survey Report [https://filecache.mediaroom.com/mr5mr\\_purina/178202/PURINA-PETS%20AT%20WORK%20REPORT.pdf](https://filecache.mediaroom.com/mr5mr_purina/178202/PURINA-PETS%20AT%20WORK%20REPORT.pdf)
- 26 Nestle Purina EU Pets at Work Survey Report [https://live-digo051362-petcare-purinattt-europe.pantheonsite.io/sites/default/files/2022-12/Purina\\_Survey%20Report\\_V4%20120917.pdf](https://live-digo051362-petcare-purinattt-europe.pantheonsite.io/sites/default/files/2022-12/Purina_Survey%20Report_V4%20120917.pdf)

#### Additional background source documents for research:

- <https://www.mars.com/news-and-stories/articles/new-survey-on-bringing-pets-to-work>

#### Summary

- 27 Pets in Australia: A national survey of pets and people. Animal Medicines Australia. 2022



PetSure Australia  
Level 1, 465 Victoria Avenue, Chatswood, NSW 2067

General enquiries  
+61 (02) 9842 4800  
Operational hours: 9am — 5pm AEST, Monday — Friday  
[info@petsure.com.au](mailto:info@petsure.com.au)

[petsure.com.au](https://petsure.com.au)

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. Cover is subject to the policy terms and conditions. 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](https://petsure.com.au/partners)