

The truHealth Report 2023

The most comprehensive report for pet health
and pet care budgeting in North America

Member Imagery

Presented by

trupanion™

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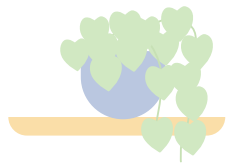


Dr. Steve/ Trupanion Intro

Key Findings

Pets are living longer, better lives with an increasingly human standard of care. Pet parents determined to keep their furry friends healthy are facing higher costs and a variety of challenges.

- ! With inflation, overall cost of care is up 50% in the last 10 years.
- ! Behavioral health-related vet visits in pets are up 239%.
- ! High-tech pet diagnostics are up to 40% more common in 2023.
- ! Routine vaccinations early can protect against illnesses that have cost pet parents up to \$23,000.
- ! Dental care is increasingly important, with an average cost of up to \$404 for a treatment.
- ! Preventing obesity is critical, with obese pets 30% more likely to need unexpected trips to the vet.



Kathy & Mr. Bailey
Member Since 20XX



Lifetime Costs of Common Conditions



Margo & Murdock
Member Since 20XX



We sometimes think of allergies, occasional vomiting, and even limping to be normal parts of a pet's life, and that's often true. But when these conditions become more serious, it's important for pet parents to know what they're up against and protect themselves from a hefty bill.

Top 5 common conditions for pets:

1. Allergies	567,857 total paid claims to date <i>-1 in 10 cases cost over \$6,157 through a pet's life</i>
2. Vomiting & Diarrhea	560,522 total paid claims to date <i>-1 in 10 cases cost over \$4,406 through a pet's life</i>
3. Mass	192,591 total paid claims to date <i>-1 in 10 cases cost over \$5,648 through a pet's life</i>
4. Urinary Tract Infection	146,872 total paid claims to date <i>-1 in 10 cases cost over \$2,423 through a pet's life</i>
5. Cruciate Rupture	135,882 total paid claims to date <i>-1 in 10 cases cost over \$10,862 through a pet's life</i>

Illness Vs. Accidents: Dogs

Trupanion found that puppies in their first year are more likely to visit the vet than in any other age!

Whether it's an unexpected accident or illness, preparing and budgeting for your pet's health from day one can save you (and your pup!) in the long run.

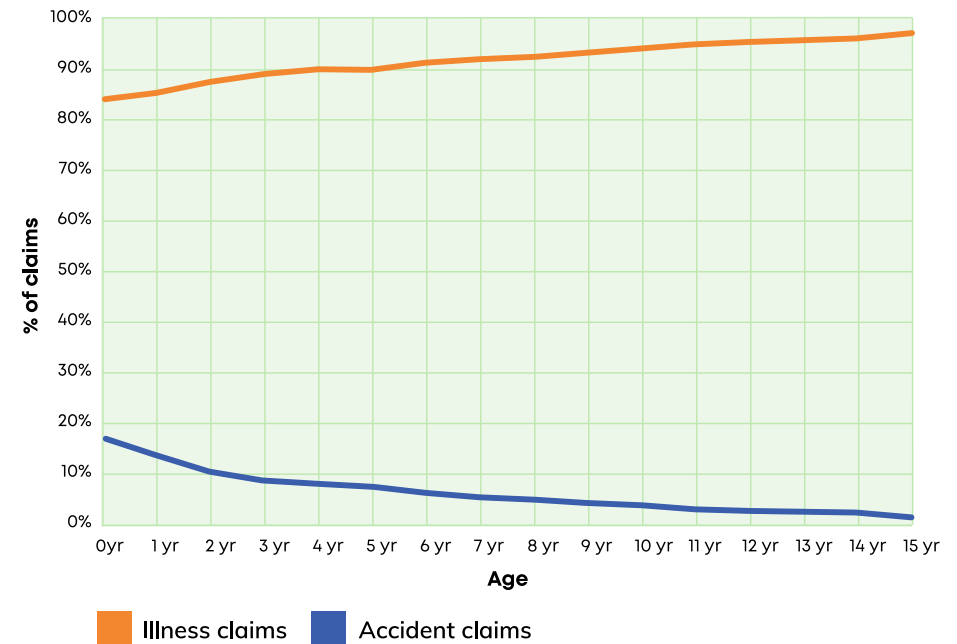


48%
OF PUPPIES
SEE THE VET FOR AN
UNEXPECTED VISIT
IN THEIR FIRST YEAR

82%
ARE RELATED TO
ACCIDENTS

18%
ARE RELATED TO
ILLNESS

Accident vs. illness claims by age - dogs



The lifetime cost of a sick puppy

Nothing's more heartbreaking than a puppy not feeling their best, and a sick puppy will likely need ongoing care for the rest of their life.

Most pet parents struggle to cover a single unexpected vet visit, so a lifetime of vet bills could cripple your savings.



Puppy claims data:

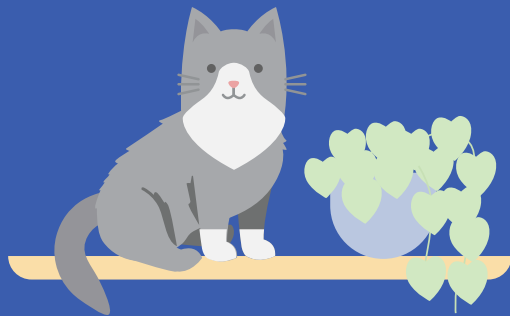
Lameness & Limping	<ul style="list-style-type: none">- 90% of dogs visit the vet up to 14 times for lameness and limping in their lifetime, while one unlucky pet saw the vet 198 times.- 90% of pet parents saw vet bills costing up to \$5,498, while one pet parent received bills totaling \$54,199
Allergies	<ul style="list-style-type: none">- 90% of dogs visit the vet up to 40 times for allergies in their lifetime, while one unlucky pet saw the vet 185 times.- 90% of pet parents saw vet bills costing up to \$6,224, while one pet parent received bills totaling \$43,950.
Urinary Tract Infection	<ul style="list-style-type: none">- 90% of dogs visit the vet up to 13 times for UTI disease in their lifetime, while one unlucky pet saw the vet 169 times.- 90% of pet parents saw vet bills costing up to \$2,417, while one pet parent received bills totaling \$51,840.
Arthritis	<ul style="list-style-type: none">- 90% of dogs visit the vet up to 30 times for arthritis in their lifetime, while one unlucky pet saw the vet 367 times.- 90% of pet parents saw vet bills costing up to \$4,254, while one pet parent received bills totaling \$64,756.
Seizures	<ul style="list-style-type: none">- 90% of dogs visit the vet up to 46 times for seizures in their lifetime, while one unlucky pet saw the vet 352 times.- 90% of pet parents saw vet bills costing up to \$11,252, while one pet parent received bills totaling \$139,993.

*All costs stated are pre-deductible and prior to Trupanion coverage taking effect

Illness Vs. Accidents: Cats

Cat owners may not be surprised to hear this, but felines tend to be less accident-prone than their canine counterparts. Almost 9 in 10 kittens that see the vet unexpectedly in their first year are there for an illness.

Cat owners should keep an eye out for common illnesses, like respiratory issues, in their pet's first year of life. The majority of kittens that see a vet once for an illness end up having at least one more vet visit.

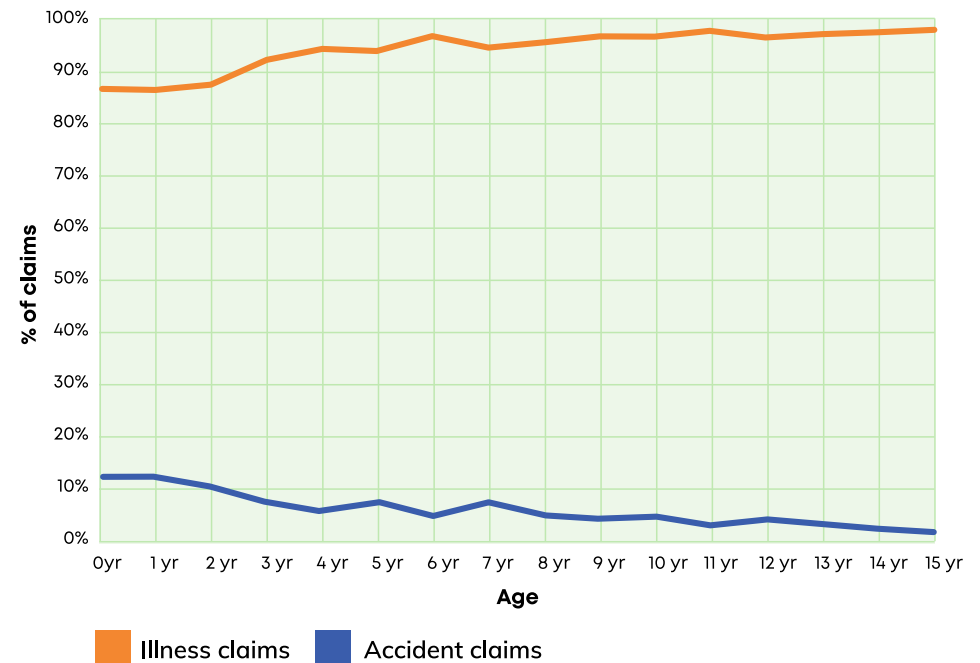


35%
OF KITTENS
SEE THE VET FOR AN
UNEXPECTED VISIT
IN THEIR FIRST YEAR

89%
ARE RELATED TO
ILLNESS

11%
ARE RELATED TO
ACCIDENTS

Accident vs. illness claims by age - cats



Lifetime Cost of Conditions: Kittens

A kitten that looks as sick as a dog will likely need more than one trip to the vet. In fact, they'll probably need dozens more as well as ongoing care for the rest of their life.

A single vet bill can put pet parents into debt, so just imagine the damage a lifetime of vet bills could have on your finances!

Cat illo.

Kitten claims data:

Kidney Disease	<ul style="list-style-type: none">- 90% of cats visit the vet up to 29 times for kidney disease in their lifetime, while one unlucky pet saw the vet 197 times.- 90% of pet parents saw vet bills costing up to \$10,636, while one pet parent received bills totaling \$58,664.
Constipation	<ul style="list-style-type: none">- 90% of cats visit the vet up to 18 times for constipation in their lifetime, while one unlucky pet saw the vet 212 times.- 90% of pet parents saw vet bills costing up to \$3,618, while one pet parent received bills totaling \$40,985
Lymphoma	<ul style="list-style-type: none">- 90% of cats visit the vet up to 25 times for lymphoma in their pet's lifetime, while one unlucky pet saw the vet 112 times.- 90% of pet parents saw vet bills costing up to \$10,427, while one pet parent received bills totaling \$45,836.
Anemia	<ul style="list-style-type: none">- 90% of cats visit the vet up to 24 times for anemia in their lifetime, while one unlucky pet saw the vet 124 times.- 90% of pet parents saw vet bills costing up to \$9,780, while one pet parent received bills totaling \$41,978.
Diabetes	<ul style="list-style-type: none">- 90% of cats visit the vet up to 42 times for diabetes in their lifetime, while one unlucky pet saw the vet 117 times.- 90% of pet parents saw vet bills costing up to \$7,691, while one pet parent received bills totaling \$24,997.

*All costs stated are pre-deductible and prior to Trupanion coverage taking effect

Increasingly Human Standard of Care

As pet parents continue to prioritize their pup or kitten's health, treatments and processes traditionally associated with human care are being applied to our pets more and more. Ultrasounds, x-rays, cytology screenings, and other treatments are on the rise in vet hospitals, along with visits themselves, giving our pets more ways to live longer.



Since 2020:

↑ 30%

Ultrasounds

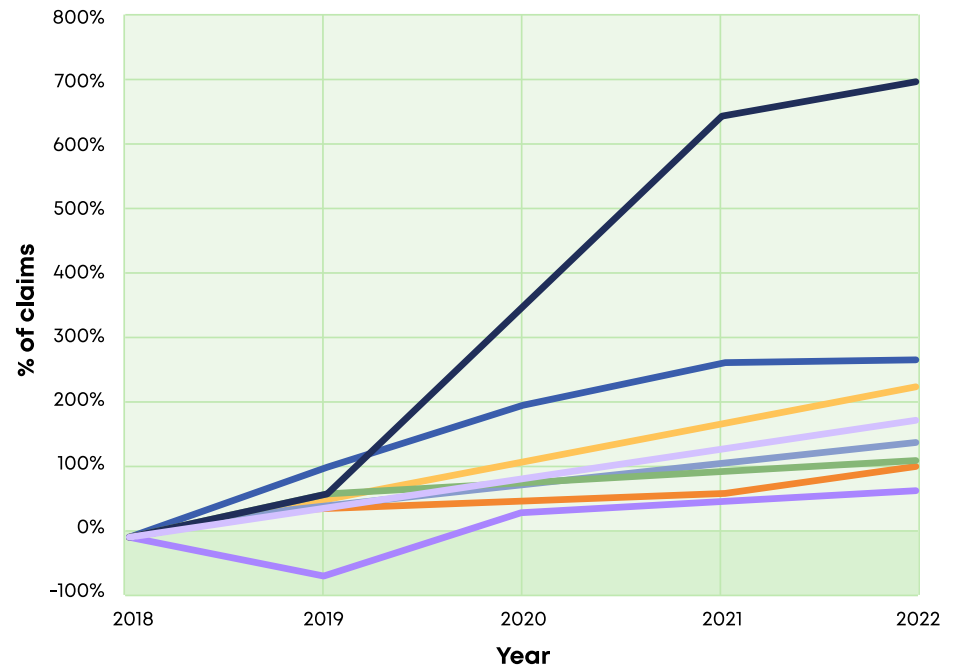
↑ 23%

x-rays

↑ 40%

Cytology

Difference in claim count from 2018



- Surgery
- Ultrasound
- Hospitalization
- Medicine
- Fluids
- Sample Testing
- RadioGraphs
- Waste/Biohazard

Inflation at the Vet's Office

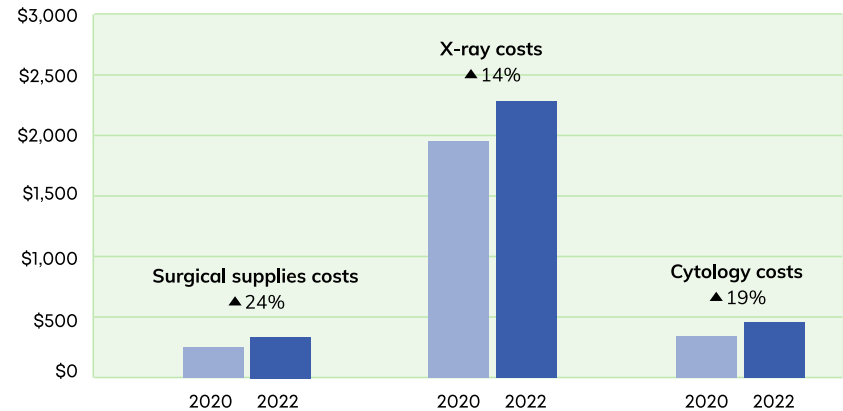
Inflation has been one of the leading global stories of the past year. Though rarely discussed in reference to pets, veterinary care has not been immune to rising costs.

Though increased access to advanced veterinary care in the last 10 years has allowed for improved care overall, it's also led to a 50% increase in costs - which is why budgeting for pet care is more important than ever.

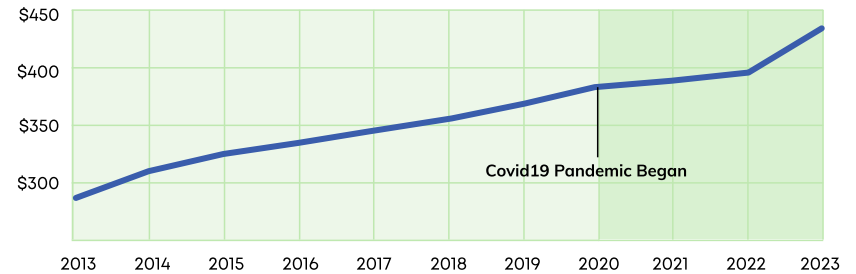
50%
INCREASE IN AVERAGE
COST OF CARE
SINCE 2013

16%
INCREASE IN AVERAGE
COST OF CARE SINCE
START OF COVID

Price increases since 2020



Inflation curve using Trupanion's claims data



Pet Behavioral Health Matters

Mirroring the trend in human care, behavioral health care for pets is being taken more and more seriously. This includes anxiety, depression, social anxiety, or excessive vocalization.

Behavioral issues have been rising, as well as the number of pet parents who inform their vets of a pre-existing behavioral condition.



239%
INCREASE IN VET VISITS FOR BEHAVIORAL ISSUES SINCE 2013

2023
RECORD HIGH YEAR FOR VET VISITS RELATED TO BEHAVIORAL ISSUES

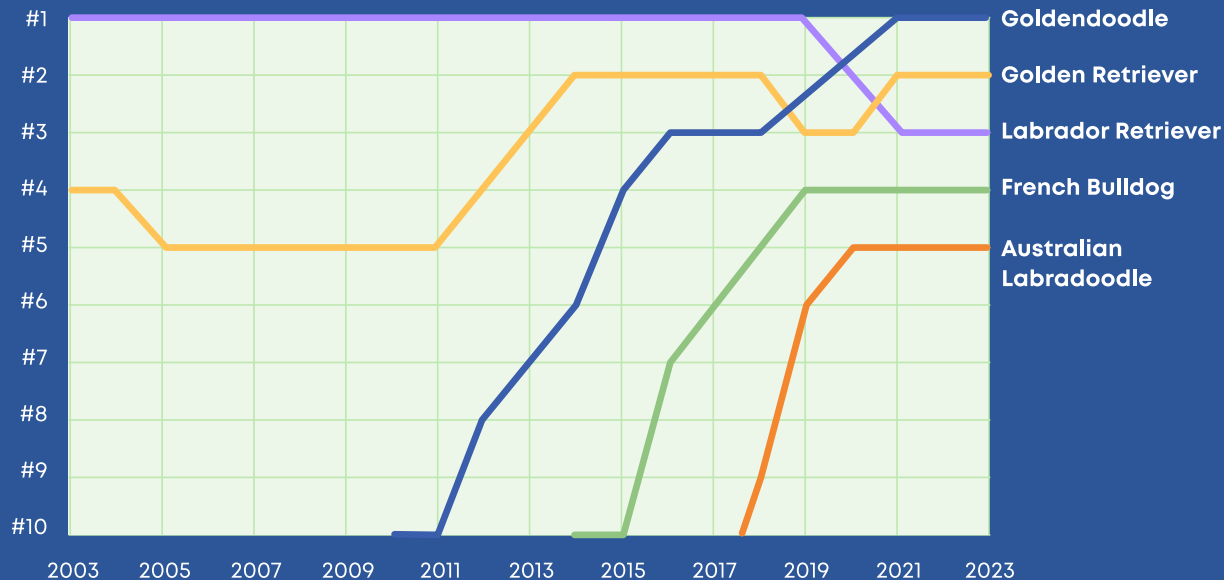
81%
INCREASE IN AVERAGE COST OF BEHAVIORAL HEALTH SERVICES SINCE 2013

TRUPANION TRENDS: DOG BREED POPULARITY

For the first time in almost 20 years, the Labrador Retriever is no longer the most popular dog breed. Both the Goldendoodle and the Golden Retriever outranked the Labrador Retriever this year.

- The Cocker Spaniel was the 5th most common breed in 2001. They fell as low as #49 in 2022, but are now seeing a comeback to rank #40 in 2023.
- The Shih Tzu, long ranked as #2 in the early 2000s, has fallen in popularity again in 2023 and is now ranked #11.
- Similarly, Chihuahuas, #3 in the late 2000s, are now ranked #12.
- Australian Shepherds jumped from #10 in 2022 to #7 in 2023.

Most Popular Dog Breed 10-Year Trend

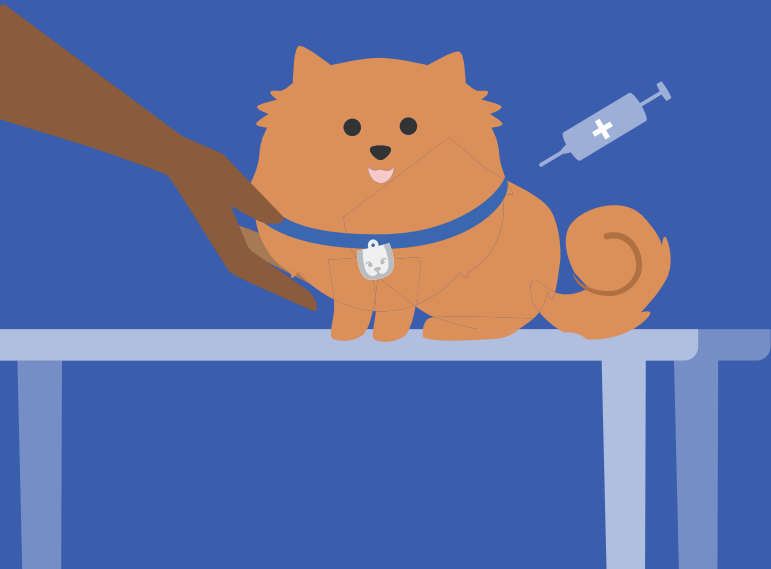


26%
OF DOGS ARE
UNKNOWN
MIXED BREEDS

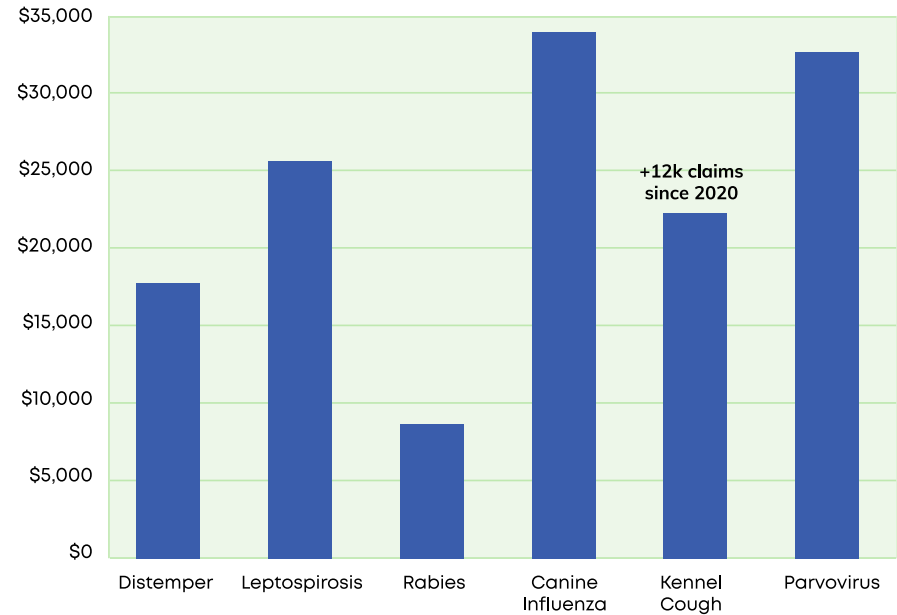
Protection Saves Pets

While most pet parents are well aware of the standard vaccinations for new pets, there are many other vaccines that can prevent serious illness.

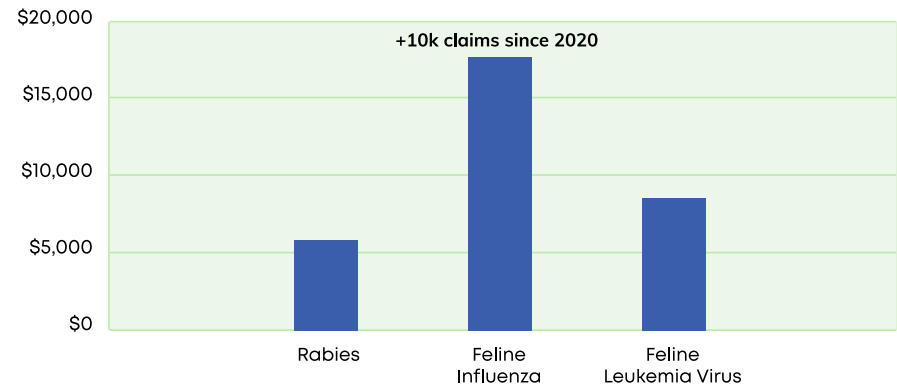
We see bills every year for the diseases listed out in these graphs. Having a regular, ongoing schedule with your vet is key in keeping up with shots and maintaining a happy, healthy pet!



Average cost of vaccine-eligible diseases - dogs



Average cost of vaccine-eligible diseases - cats



Beating the Heat

Summer months are filled with pet-friendly activities, and prepared pet parents can enjoy peace of mind when they're looking out for the most common summer veterinary conditions, including:

- Allergies
- Flea & tick
- Heatstroke
- Burnt paw pads
- Heat exhaustion
- Hyperthermia
- Dehydration



In the summer months, we see:

12%
INCREASE IN ALLERGY
VET VISITS

16%
INCREASE IN VET
VISITS RELATED TO
FLEAS AND TICKS

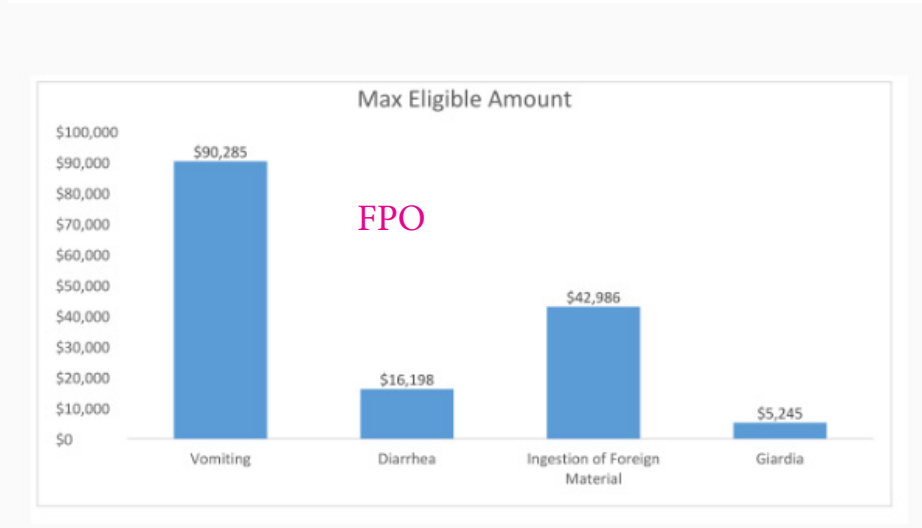
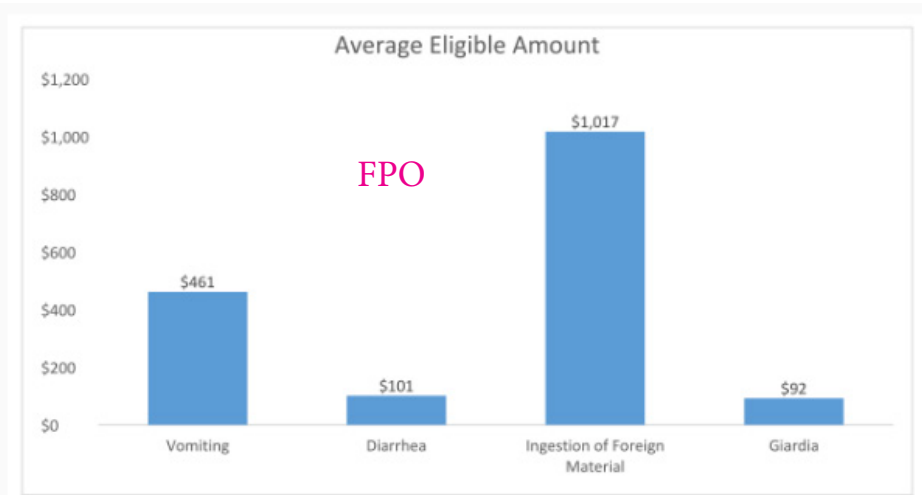
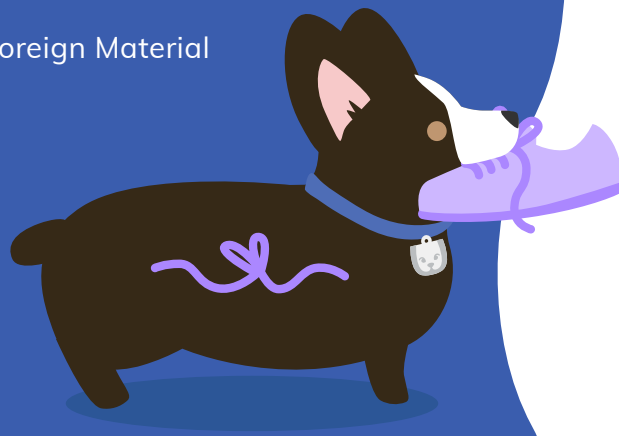
39%
INCREASE IN HEAT-RELATED
CONDITIONS, LIKE DEHYDRATION
AND HEATSTROKE

Stomach problems cost an arm and a leg

Some of the most common, and most expensive, pet conditions that we see are for GI and foreign material ingestion. Keeping a close eye on what goes in our pet's mouths can save a massive vet bill – or worse.

Common conditions include:

- Vomiting
- Diarrhea
- Ingestion of Foreign Material
- Giardia

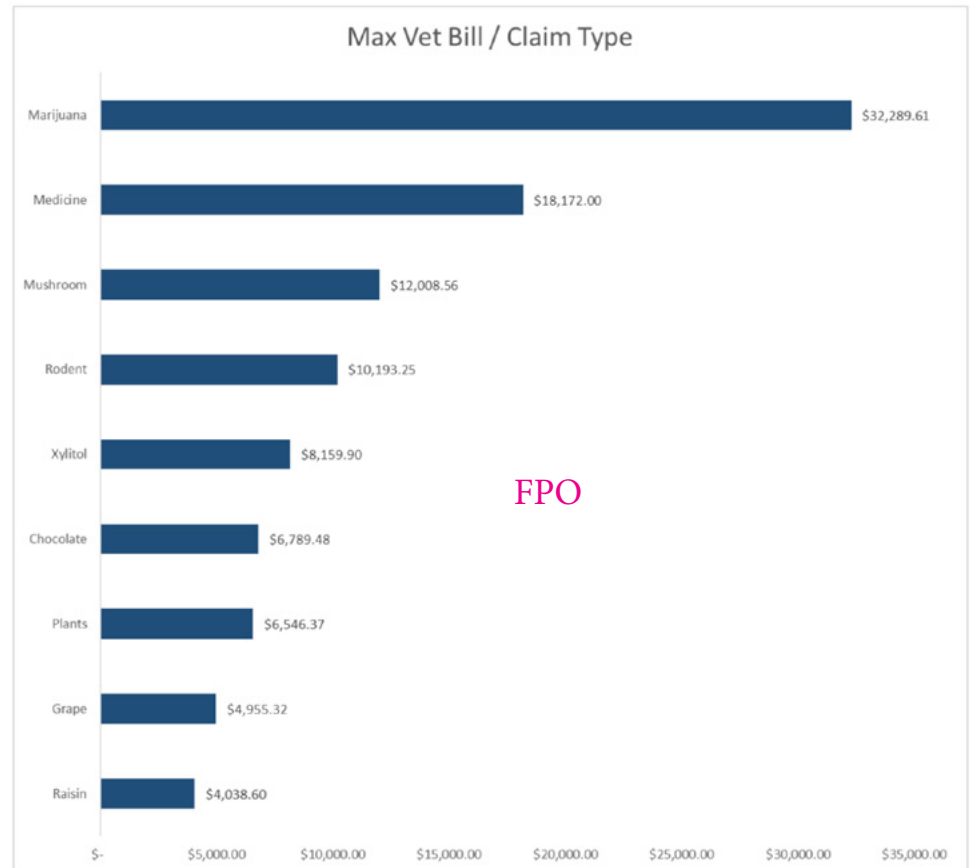


Toxic Sources in the Home

Especially for new puppies and kittens, the home can be an endless source of toxic substances, including some you might not expect. Getting ahead of these unplanned surprises by protecting against them can save your pet's good health from day one.



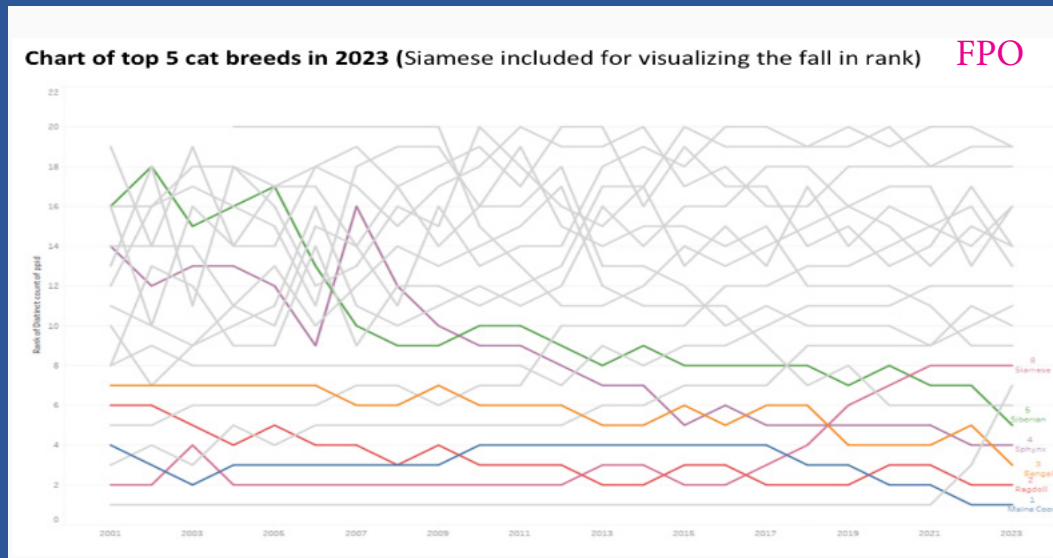
Max Vet Bill / Claim Type



TRUPANION TRENDS: CAT BREEDS

From 2000 to 2016, Siamese cats ranked #1, but they've been steadily falling since. #8 represents the lowest Siamese has ranked since Trupanion started measuring.

- The Maine Coon has solidified their hold on the #1 slot as the most popular known cat breed.
- Siberians and Bengals have left in popularity, up to #5 and #3 respectively.



75%
OF CATS ARE
UNKNOWN
MIXED BREDS

Obesity is a Growing Concern

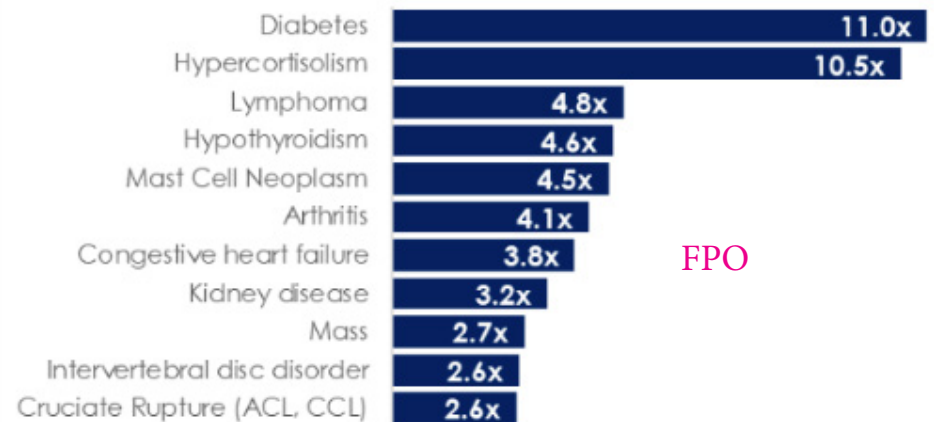
Pet obesity is rapidly on the rise, having serious consequences not only on a pet's health, but also on veterinary bills. Obese pets require significantly more trips to the vet, making obesity a critical challenge in keeping our pets healthy.



Of pets we insure, obese pets are:

↑ 30% more likely to take unexpected vet trips

Obese pets are at higher risk of developing many medical conditions



Managing Cancer

Cancer can be the hardest word for a pet parent to hear. However, with new treatments, veterinarians can improve outcomes for pets fighting cancer. Unfortunately, cancer treatment for pets can be prohibitively expensive for pet owners paying out of pocket. This can make for some tough choices when facing a cancer diagnosis.



\$76.6M CANCER-RELATED VET BILLS COVERED BY TRUPANION

\$66,204 IS THE HIGHEST VET BILL SEEN BY TRUPANION FOR TREATING LYMPHOMA

142 THE MOST VET VISITS OF ONE UNLUCKY PET OVER THEIR LIFETIME FOR CANCER

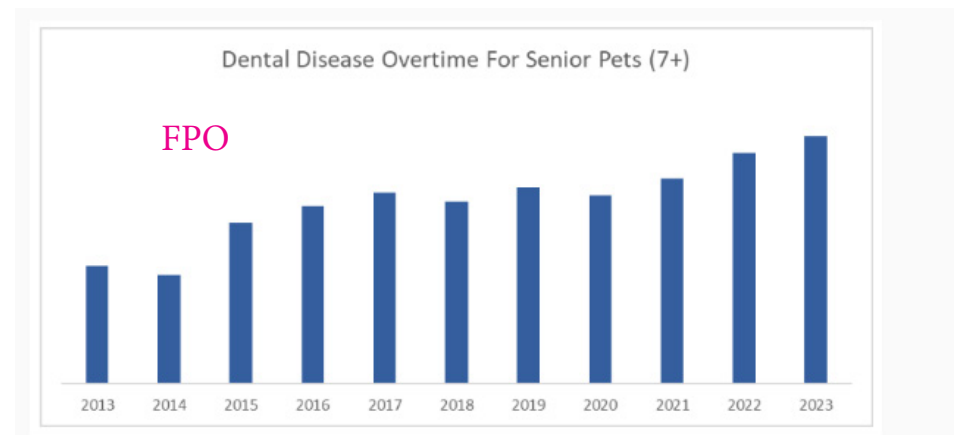
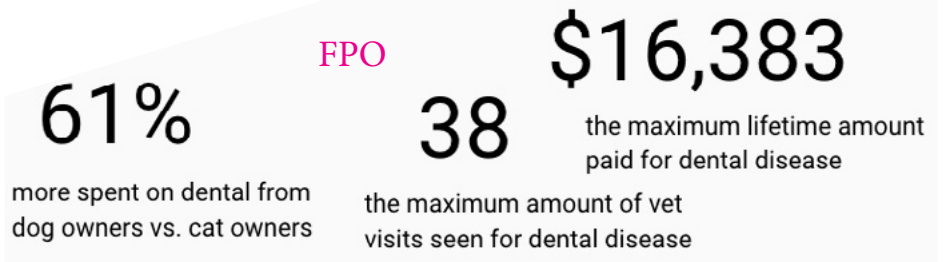
\$139,294 THE AMOUNT THOSE 142 VISITS COST

Dental is a Priority

Periodontal disease is on the rise – our pets are living longer, but as a result, it's critical to stay vigilant with their dental health. Taking a proactive approach to your pet's dental health can result in significant savings, and most importantly, a happy, healthy pet.

The top 3 conditions are:

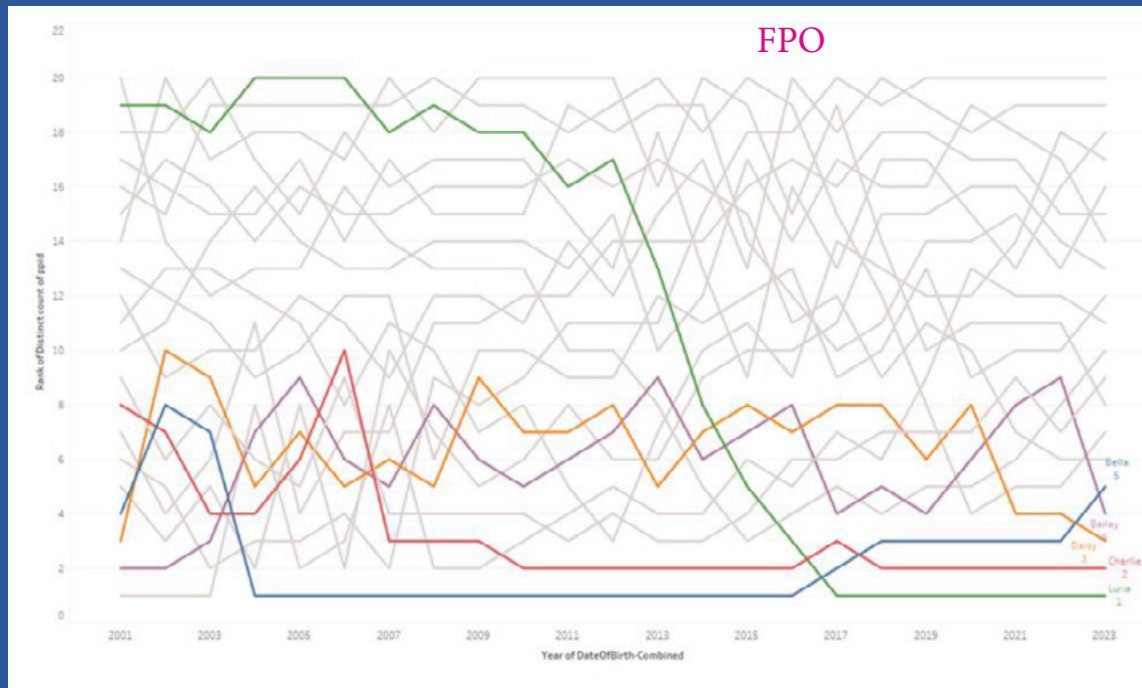
1. Dental disease
2. Fractures
3. Masses



TRUPANION TRENDS: PET NAMES

In 2023, Luna reigned supreme as the most popular name for pets for the 6th year running.

- Former leader Lucy fell 4 spots from #6 in 2022 to #10 in 2023.
- Willow dropped out of the top 10 in 2023, a name that had been on the rise to #9 in 2022.
- For male pets, Henry has gained the most popularity in 2023, rising 16 spots from #66 to #50.
- For female pets, Piper has gained the most popularity, rising from #40 in 2022 to #23 in 2023.



Conclusion

With inflation on the rise, veterinary care is only getting more expensive. Advancements in veterinary medicine are also increasing the cost of veterinary care, but these advancements should be celebrated for helping our pets live longer and easily accessible to every pet parent.

Even though it's more difficult than ever to budget for an unexpected vet visit, every pet deserves the highest quality veterinary care. You love your pet like family, so protect them like family starting on day 1. Here's why your pet's health (and your finances!) may depend on it:

- ✔ Puppies and kittens are more likely to need emergency veterinary care, but pet parents with a young pet have less time to save and budget for the unexpected.
- ✔ Illnesses are common (especially among kittens and older pets), and most illnesses will lead to a lifetime of veterinary bills. It only takes a single vet bill to put pet parents into debt, so a lifetime of care could be devastating.
- ✔ Accidents still happen to the most responsible pet parents, and puppies are the most prone to hurting both themselves and your wallet



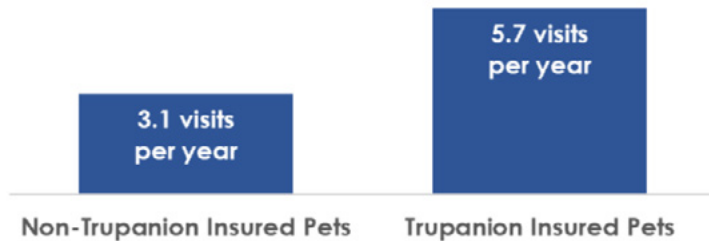
Snake & Magnum
Member Since 20XX

Trupanion Pets Live Longer, Healthier Lives

With increasing costs, longer-living pets, and a rise in some health challenges for pets, pet insurance is more than just a luxury — it's just smart pet ownership.

We're optimistic about the more proactive position pet parents are taking with their pets' health. With insurance, pet parents can schedule every appointment they need and ensure the highest quality care.

Insured pets get the care they need



**OVER \$2 BILLION
PAID IN VET BILLS**



Barbie & Aurora
Member Since 20XX

Methodology

The research in this paper discusses the challenges that pet parents face. The purpose of this report is to help pet parents understand the costs they may face to help them keep their pets health and safe, using data we have available to us.

The findings and information within this paper used Trupanion claims data. The data analysts used the most recent data available as of July 2023. At times the data cited or referenced is current as of January 1, 2023, the most recent data available for that particular topic at the time this report was written. There are times in this report where the data looks at 2022. This was due to us not having available data for 2023 at the time of the report being written.



Persephone
Member Since 20XX



Contact Us

For more information about Trupanion or to speak to a Trupanion spokesperson, please contact our media relations team at MediaRelations@Trupanion.com

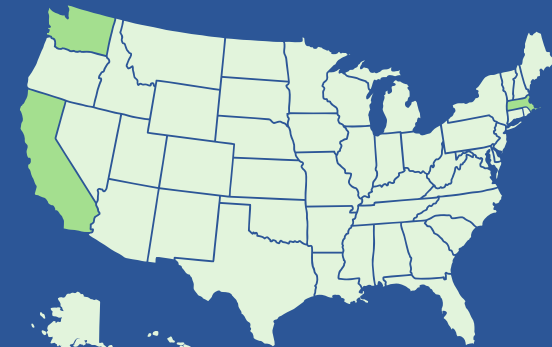
trupanion™

TRUPANION TRENDS: WHERE ARE THE PET LOVERS?

Trupanion covers dogs and cats in all 50 states, but a few states stand above the rest for pet insurance rate.

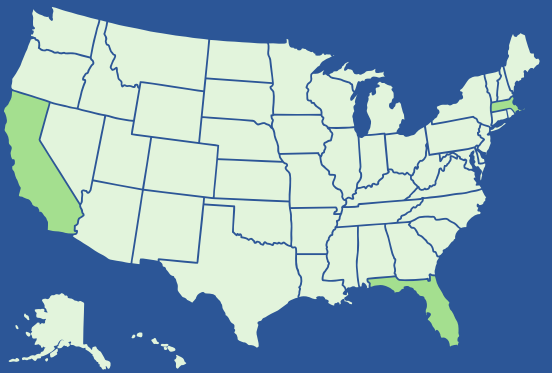
Highest rate of insured dogs: US

1. California
2. Maryland
3. Washington



Highest rate of insured cats: US

1. California
2. Florida
3. Maryland



Highest rate of insured dogs: CAN

1. Alberta
2. Newfoundland
3. Nova Scotia



Highest rate of insured cats: CAN

1. Newfoundland
2. Nova Scotia
3. Prince Edward Island

