



Driving Growth of Pet Health Insurance

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BACKGROUND

The pet health insurance industry has witnessed rapid growth in recent years, with the market now up to nearly \$600MM on over a million insured pets. In 2007, NAPHIA was created as a reputable, centralized organization to represent the interests of pet health insurance companies in the U.S. and Canada and advocate for the collective pet health insurance industry. Despite the rapid growth, there is ample opportunity to continue ramping up enrollment in pet health insurance, and NAPHIA would be well-served to position itself as the authoritative voice representing the industry in North America. This research is intended to help do so by better understanding the opportunities, messages, and information that can be leveraged to further drive growth of the pet health insurance industry among both veterinary professionals and their pet-parenting clientele.

OBJECTIVES

Business Objective

Drive growth of the pet health insurance industry

Research Objectives

- Understand perceptions of pet health insurance and how veterinarians feel about it
- Understand where veterinarians stand in regards to recommending pet health insurance and if they are willing to recommend it based on what their clients want
- Understand how comfortable veterinarians are with talking about pet health insurance and whether other staff members can play a key role in the process of educating clients
- Pinpoint the “sweet spot” in terms of communication of pet health insurance
- Understand NAPHIA’s role in helping veterinarians influence pet owners to enroll and the acceptance of NAPHIA throughout the veterinary community

QUALIFICATIONS

- Males and Females, ages 25+
- Resident of the U.S. or Canada
- Full-time veterinarians or practice managers
 - Veterinarians – 501n*
 - Practice Owner/Partner – 292n
 - Associate Veterinarian – 209n
- Practice in a general practice or mobile/house call practice
- Have at least 75% of patients be dogs/cats
- Have at least some input in deciding which products and services are recommended to clients
- 505n total
 - U.S. Respondents – 422n
 - Canadian Respondents – 83n

n = sample size

* Sample also consists of 4 practice managers



Market Sizing

RESPONSIBILITY WITHIN THE PRACTICE

Getting veterinarians on board with recommending pet health insurance is key to success, but is not in isolation of others in the practice who can also play a key role.

WHO IS MOST LIKELY TO RECOMMEND PRODUCTS

	Veterinarian	Practice Manager	Other Veterinary Staff
Pet Health insurance	51%	10%	39%
Client financing & payment options	25%	32%	43%
Pet food	88%	2%	10%
Pet vitamin or supplement	86%	2%	12%
Flea and tick products	81%	2%	17%
Veterinary specialists	98%	1%	1%
Behavioral classes	76%	3%	21%
Boarding services	23%	8%	68%
Grooming services	24%	5%	71%

91% At least share in the decision making responsibility when it comes to deciding which products/services are recommended

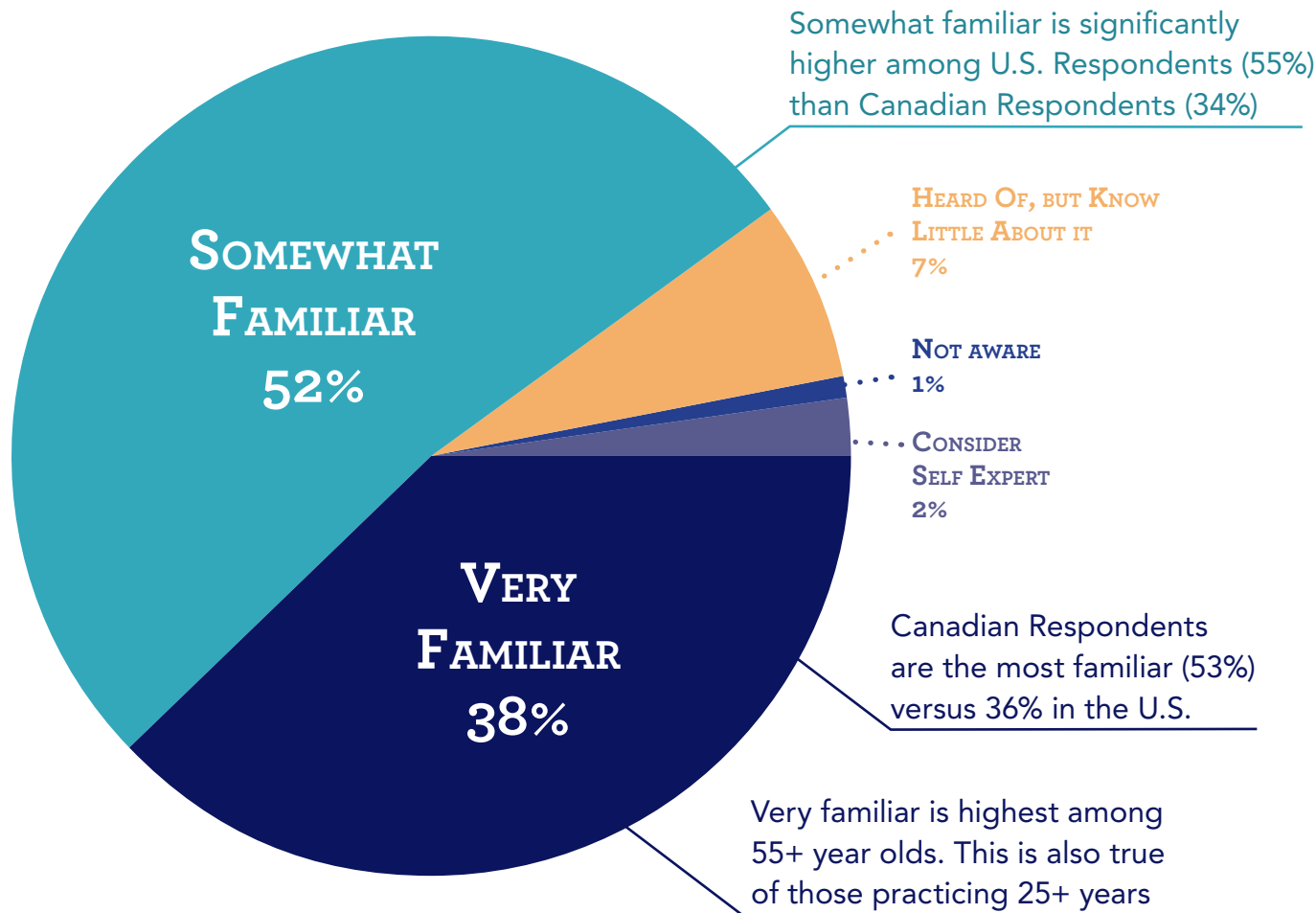
40% Are the sole decision maker

Q.S7 Which of the following best describes your role in deciding which products and services are recommended to clients?

Q.S7a Who is most likely to recommend the following products to clients?

AWARENESS OF PET HEALTH INSURANCE

Familiarity with pet health insurance is not an issue that needs to be addressed, as 92% are at least somewhat familiar and, in fact, most are actually knowledgeable of the details of pet health insurance.



Most are actually quite knowledgeable about pet health insurance, with **96%** correctly answering at least six of the facts/myths correctly.

Total Screens (n=697)

Q.S11 Before today, how familiar were you with pet health insurance?

Q.S12 For each item below, please select if the statement is true or false about pet health insurance.

BARRIERS TO RECOMMENDING PET HEALTH INSURANCE

Veterinarians do not see the value in pet health insurance (and also see it as a hassle), reducing their likelihood to recommend. By educating veterinarians on this, they won't feel as though they are "selling" and, instead providing a service to pet owners. It is necessary to communicate the benefits, mainly avoiding having to make tough decisions.

AMONG U.S. RESPONDENTS WHO DO NOT RECOMMEND OR ARE UNLIKELY TO RECOMMEND PET HEALTH INSURANCE

NET: Financial	46%
It's not worth the money	39%
It's too expensive	24%
NET: Hassle	43%
It's a hassle for my staff and I	35%
It's a hassle for the pet owner	19%
There are too many exclusions	42%
It's not my job (not a salesperson)	40%
I think a pet savings account is a better idea	32%
Our practice doesn't make any money on it	16%
I've heard bad things from my clients	15%
I had a bad experience with it	15%
Too many pets are not eligible	11%
Don't know enough about it	5%
It limits which veterinarians pet owners can see	3%
Other	8%

Financial reasons, mainly the value associated, are a bigger issue among male v. female vets

Q.B11 Why don't you recommend pet health insurance to your clients?

Canada was excluded from this analysis as only 3% of respondents do not recommend or are unlikely to recommend pet health insurance. (n=102)

BARRIERS TOWARDS PET OWNERS ENROLLING IN PET HEALTH INSURANCE

There is a disconnect between why veterinarians think pet owners do not enroll and why pet owners actually don't enroll. Affordability/value is the top issue for both, but veterinarians are creating additional barriers (unclear, coverage) that do not exist for pet owners.

NET: Financial	83%	63%
Pet owners don't want an additional monthly expense	59%	33%
It's too expensive for owners with many pets*	54%	10%
It's too expensive	46%	42%
It doesn't seem to be worth the money	34%	32%
NET: Unclear	62%	19%
The information about the plans is not easy to understand	47%	8%
It's too complicated	33%	8%
It seems like too much work to have to submit a claim	25%	10%
NET: Coverage	75%	22%
Many pets have chronic or pre-existing conditions	65%	7%
Coverage does not seem comprehensive enough	36%	15%
Doesn't offer coverage for a specific need	23%	5%
NET: Veterinarian Influence	23%	20%
Veterinarians never recommend it	15%	17%
Veterinarians don't take pet health insurance payments	8%	3%
Veterinarians recommend against it	3%	1%
I tell them it's not worth it	3%	N/A
Pet owners don't have time to research it	35%	11%
Pet insurance companies don't advertise or promote enough	34%	N/A
Many pets are too old	18%	11%
They just never really thought about it	2%	16%

Total Respondents (n=505)

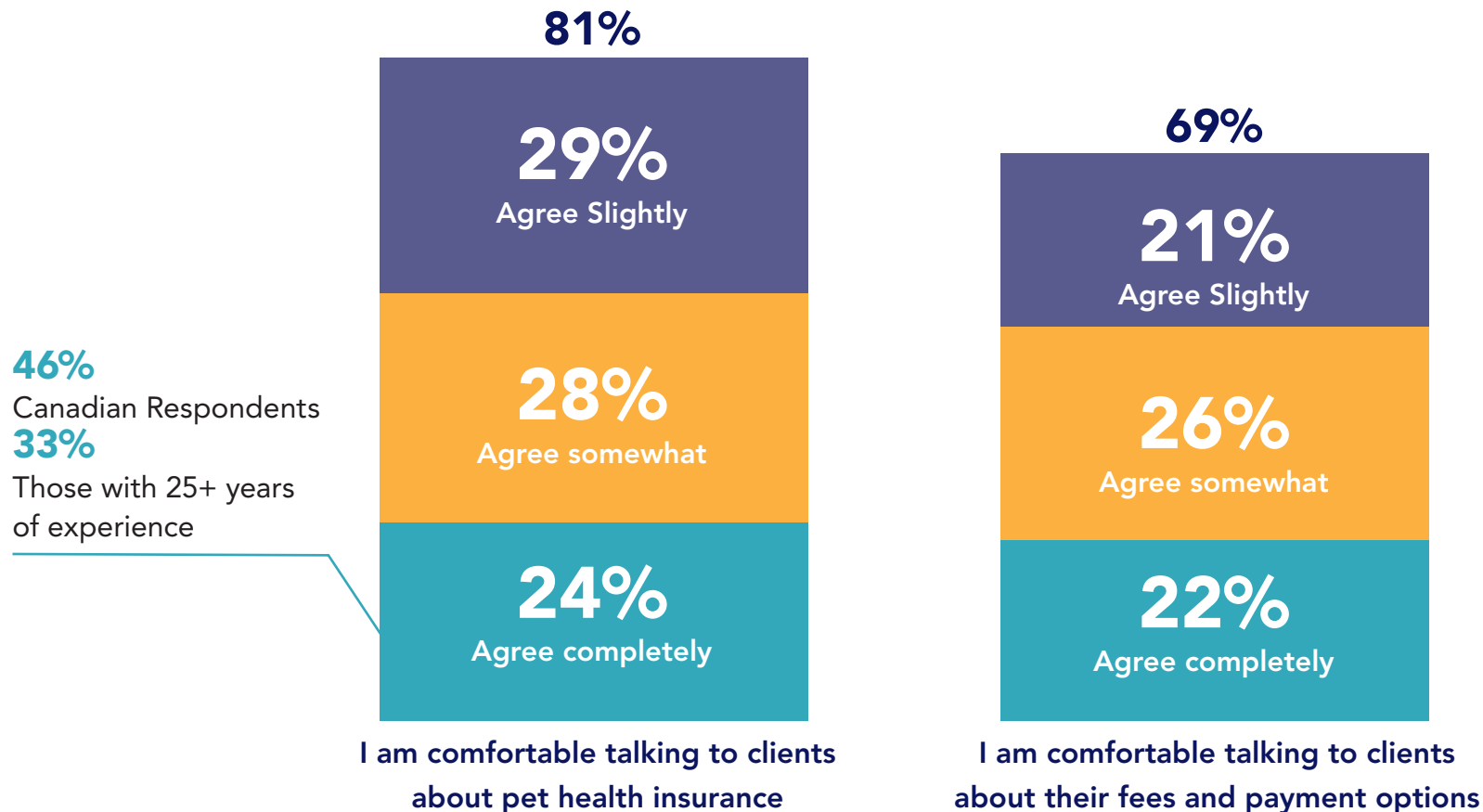
*Note: Answer choice is not the exact same between surveys, but very similar. Data shown is among screens from the pet owner survey
Q.B12 What do you think are the biggest barriers towards pet owners having pet health insurance?



Communicating Pet Health Insurance

LEVEL OF COMFORT DISCUSSING PET HEALTH INSURANCE AND FINANCES

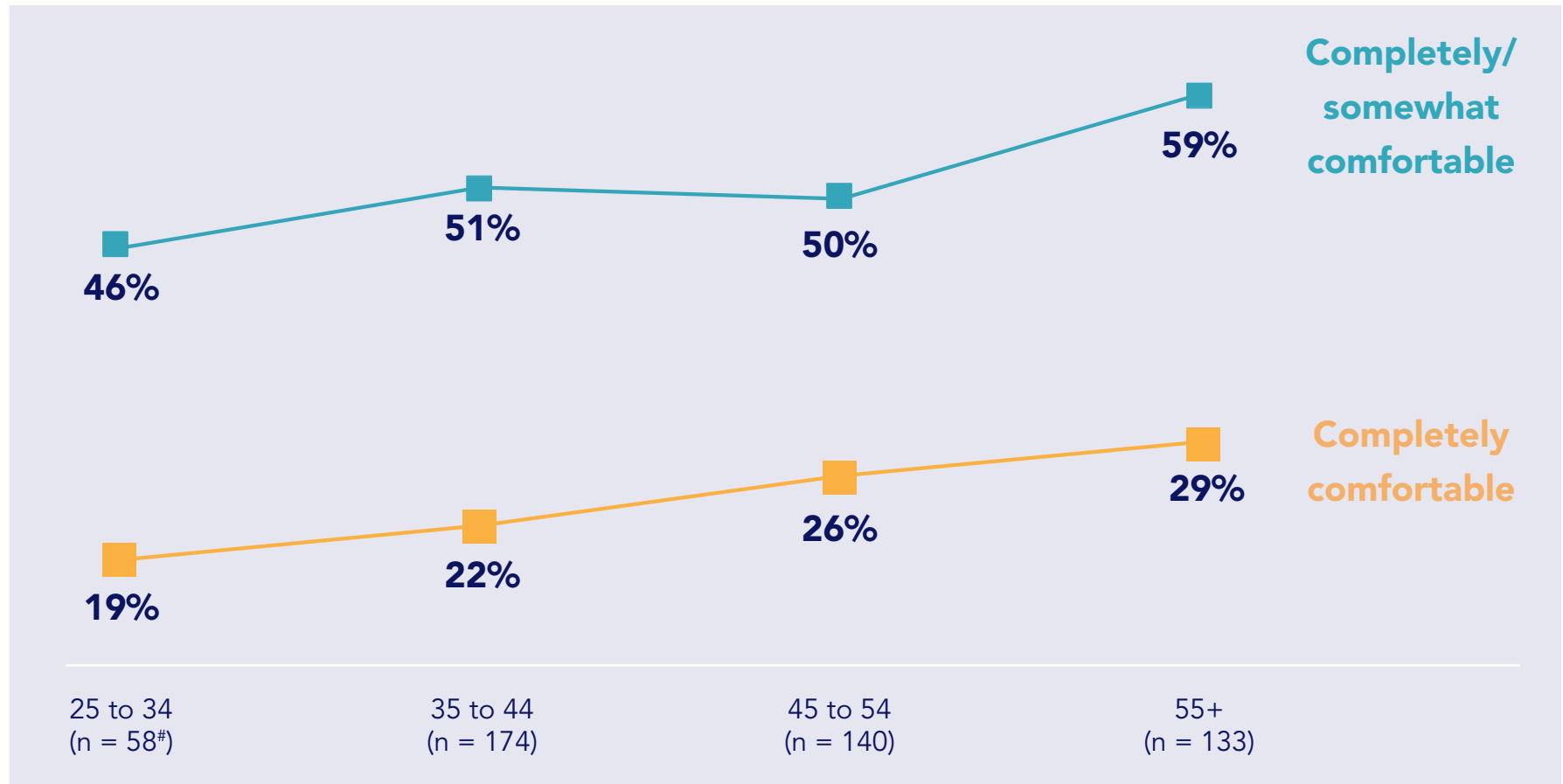
Majority of veterinarians are hesitant discussing pet health insurance – despite being familiar, there is still a high level of uncertainty regarding the details of pet health insurance which is creating this hesitancy. Comfort level will go up as a result of better education which will make veterinarians feel more empowered.



Total Respondents (n=505)

COMFORT DISCUSSING PET HEALTH INSURANCE BY AGE – COMPLETELY COMFORTABLE AND SOMEWHAT COMFORTABLE

Those 55+ years old are most comfortable discussing pet health insurance, but it is not statistically higher than other age groups.



Total Respondents (n=505)

*Caution low base size.

Q.A2 Thinking specifically about different conversations you have with your clients, how much do you agree or disagree with the following statements?

WHY UNCOMFORTABLE DISCUSSING PET HEALTH INSURANCE WITH CLIENTS

Despite familiarity, there is a high level of confusion that exists with the product.
The key to increasing comfort and, ultimately, recommendations is clarity.

Coded Responses

Not enough familiarity	57%
Confusing coverage (and policies)	35%
Not my job – not a salesperson	18%
Extra time spent	7%
Human health insurance comparison	7%
Financial	5%
Bad idea	4%
Bad experiences (with other clients)	4%
Lack of resources	2%
Unnecessary	2%
Doesn't financially benefit me	1%
Others in our practice discuss this	1%
Don't want the insurance to be able to dictate things	1%
Other	5%

70%

Net: Confusing

"I have handouts, however, not specific info. I do not know if breed predispositions are covered, percent taken off bill, wellness planes, if certain diagnostic/treatments are covered, etc."

"There are so many different types of policies and I don't feel adequately trained to handle their questions. Also, I am not employed by the insurance companies, so I don't feel the need to 'work' for them."

"Hesitation due to some clients not being happy with their policies in the past, so not wanting to be associated with a product that we do not control and clients may not like."

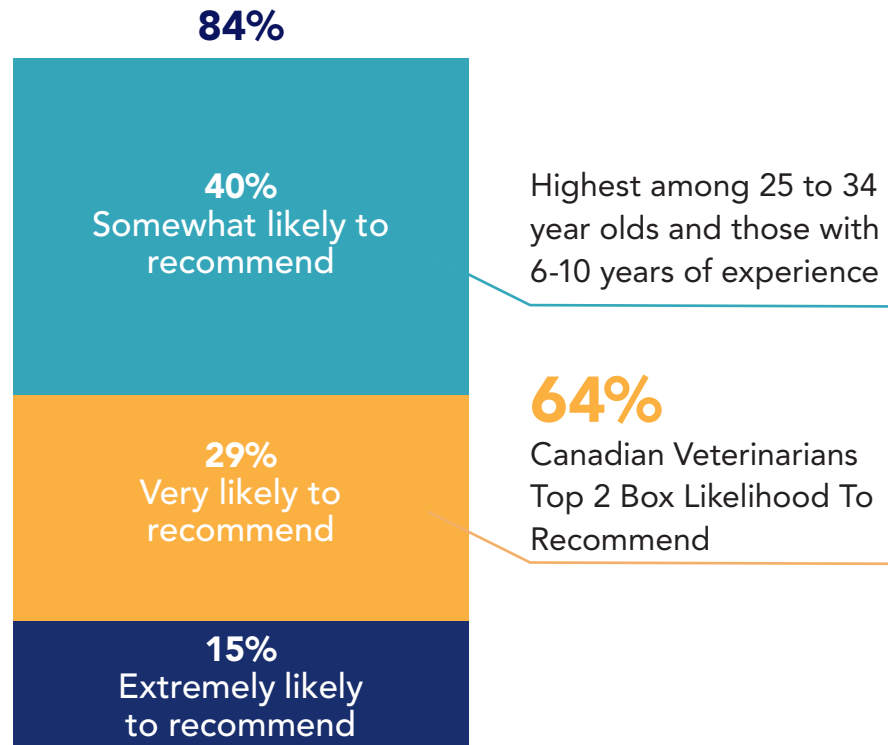
"I do not know enough about all of the companies and coverage options that are available, and there is no resource for information for clients to get info for all the companies and coverage options."

#Caution low base size.

Q.A2a Why are you not comfortable discussing pet health insurance with your clients?

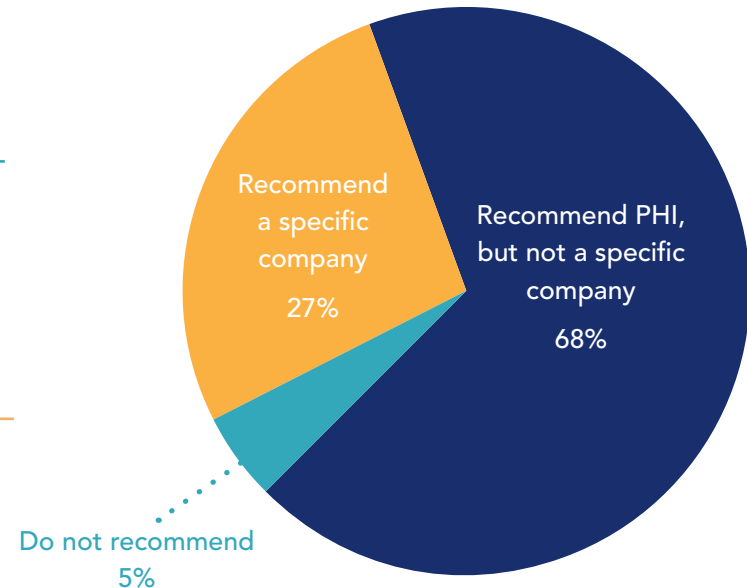
LIKELIHOOD TO RECOMMEND PET HEALTH INSURANCE

The majority are on the fence when it comes to recommending pet health insurance, with over half saying they are not likely or only somewhat likely to do so. However, most have actually recommended pet health insurance. The key is to increase frequency of recommendations.



Recommending Pet Health Insurance

Among Those Who Are Likely To Recommend Pet Health Insurance (n=426)

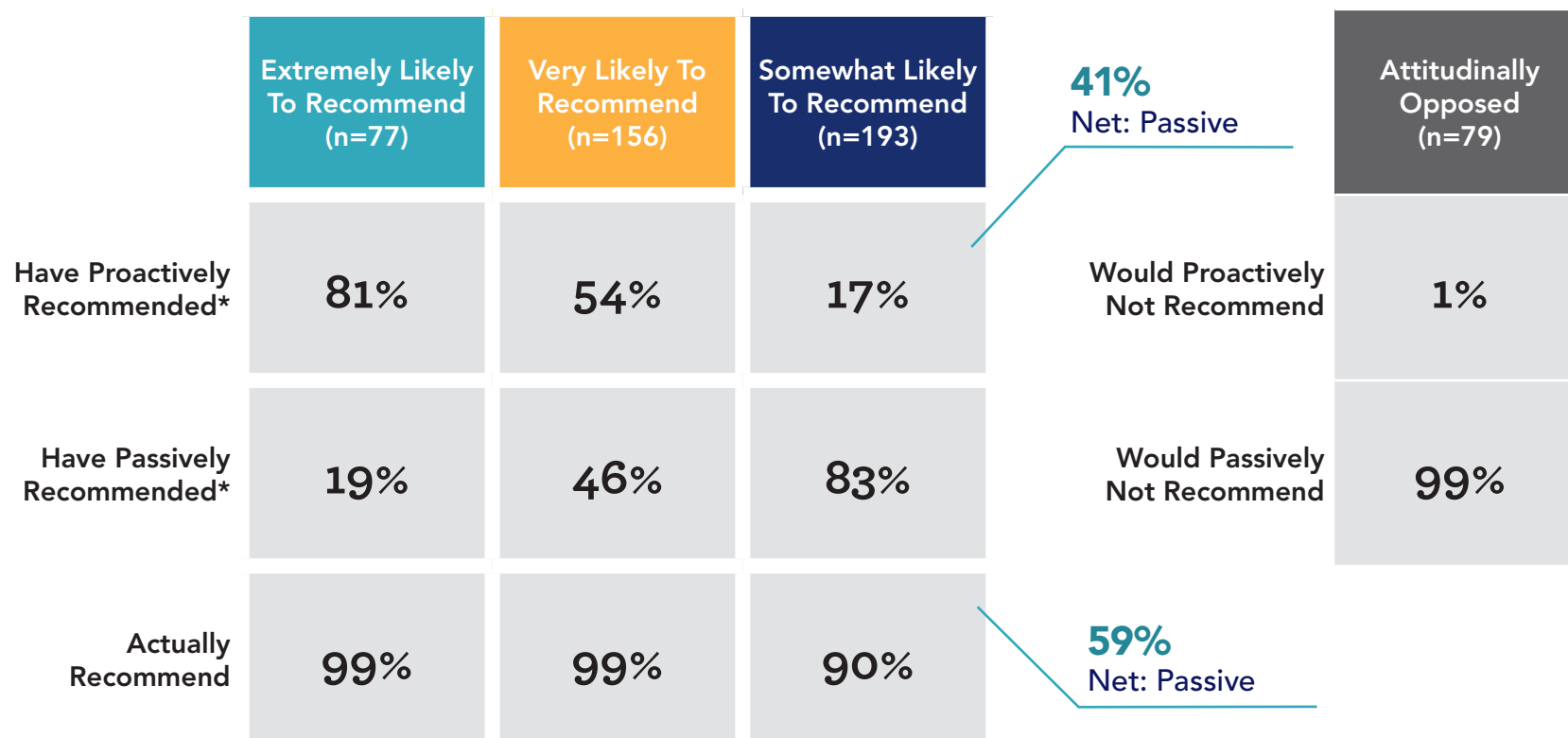


Total Respondents (n=505)

Q.B1 How likely are you to recommend pet health insurance to your clients?

Q.B6 Do you recommend pet health insurance to your clients?

FEELINGS TOWARDS PET HEALTH INSURANCE



Total Respondents (n=505)

Q.B1 How likely are you to recommend pet health insurance to your clients?

Q.B1a/B1b Which of the following best describes your approach to discussing pet health insurance with your clients?

Q.B6 Do you recommend pet health insurance to your clients?

*Note: Proactively recommended means "I proactively suggest clients consider it, even if clients don't ask"

*Note: Passively recommended means "If asked, I would recommend purchasing"

PROFILE OF PROACTIVE V. PASSIVE RECOMMENDERS

Proactive recommenders skew higher for practice owner/partner, are much more likely to recommend PHI, are more comfortable discussing PHI, and wish all their clients had PHI compared to passive recommenders. This comparison reinforces the need to convert passive recommenders into proactive recommenders.

AMONG U.S. RESPONDENTS LIKELY TO RECOMMEND PET HEALTH INSURANCE

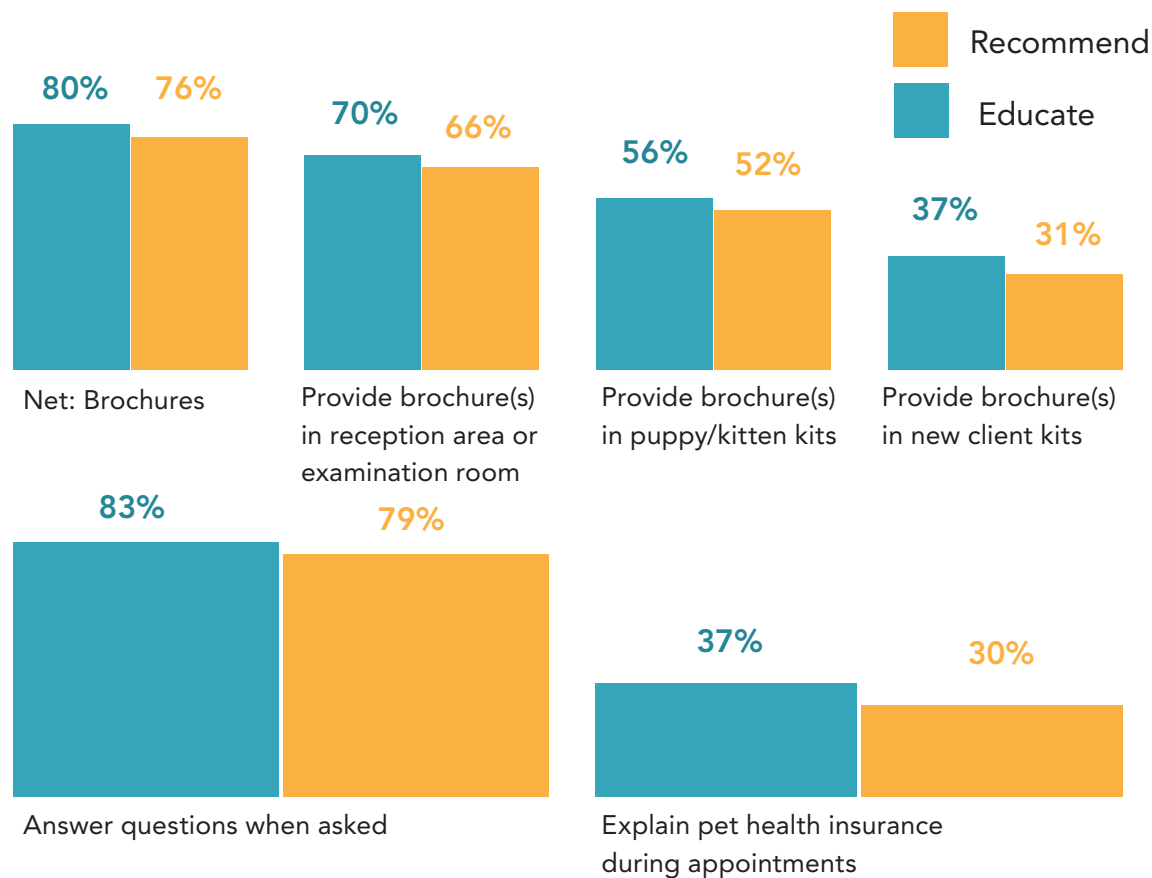
	Total (A)	Proactive (n=133) (B)	Passive (n=212) (C)
Age & Gender			
male	43%	42%	40%
Female	57%	58%	60%
Average Age	45	46	44
Years of Experience			
Average years of experience	17	18	17
Role in Practice			
Owner/ Partner	55%	61%C	48%
Associate Vet	45%	39%	52%A
Likelihood to recommend Pet Health Insurance			
Extremely Likely	14%C	37%C	6%
Very Likely	26%	44%C	25%
Somewhat Likely	41%B	19%	69%AB
Percent of Patients Currently Enrolled			
Average Percent	6%	7%C	6%

	Total (A)	Proactive (n=133) (B)	Passive (n=212) (C)
Comfortable Discussing Pet Health Insurance			
Agree Completely	20%	41%AC	15%
Agree Somewhat	28%	37%AC	28%
Agree Slightly	30%B	16%	39%AB
Net: Not Comfortable	22%B	6%	18%B
Number of Full-Time Veterinarians			
1	20%	22%	17%
2	29%	29%	30%
3	23%	27%	24%
4	28%	22%	29%
Average Number	3	3	3
Number Of Non-Vet Staff – Full and Part-Time			
Average Number of Non-Vet Full Time Staff	9	9	9
Average Number of Non-Vet Part Time Staff	4	4	4
Amount Of Clients Wish Had Pet Health Insurance			
Wish All Clients	51%	77%AC	52%
Wish None of Clients	4%C	1%	-
Indifferent	45%B	22%	48%B

Q.S1 Gender Q.S2 Age Q.B10 Amount would like pet health insurance
 Q.S10 Years of experience Q.S56 Role in practice Q.B1 Likelihood to recommend
 Q.B9 Percent of patients currently enrolled Q.A2 Comfort discussing Q.D1/D1a Size of practice

HOW TO EDUCATE AND RECOMMEND PET HEALTH INSURANCE TO CLIENTS

In fact, most education and recommendations are mainly passive. Opportunities exist to convert these to more active ways of educating and recommending.



Total Respondents (n=505)

#Caution low base size.

*Note: Data not shown for Canadian respondents due to low base size.

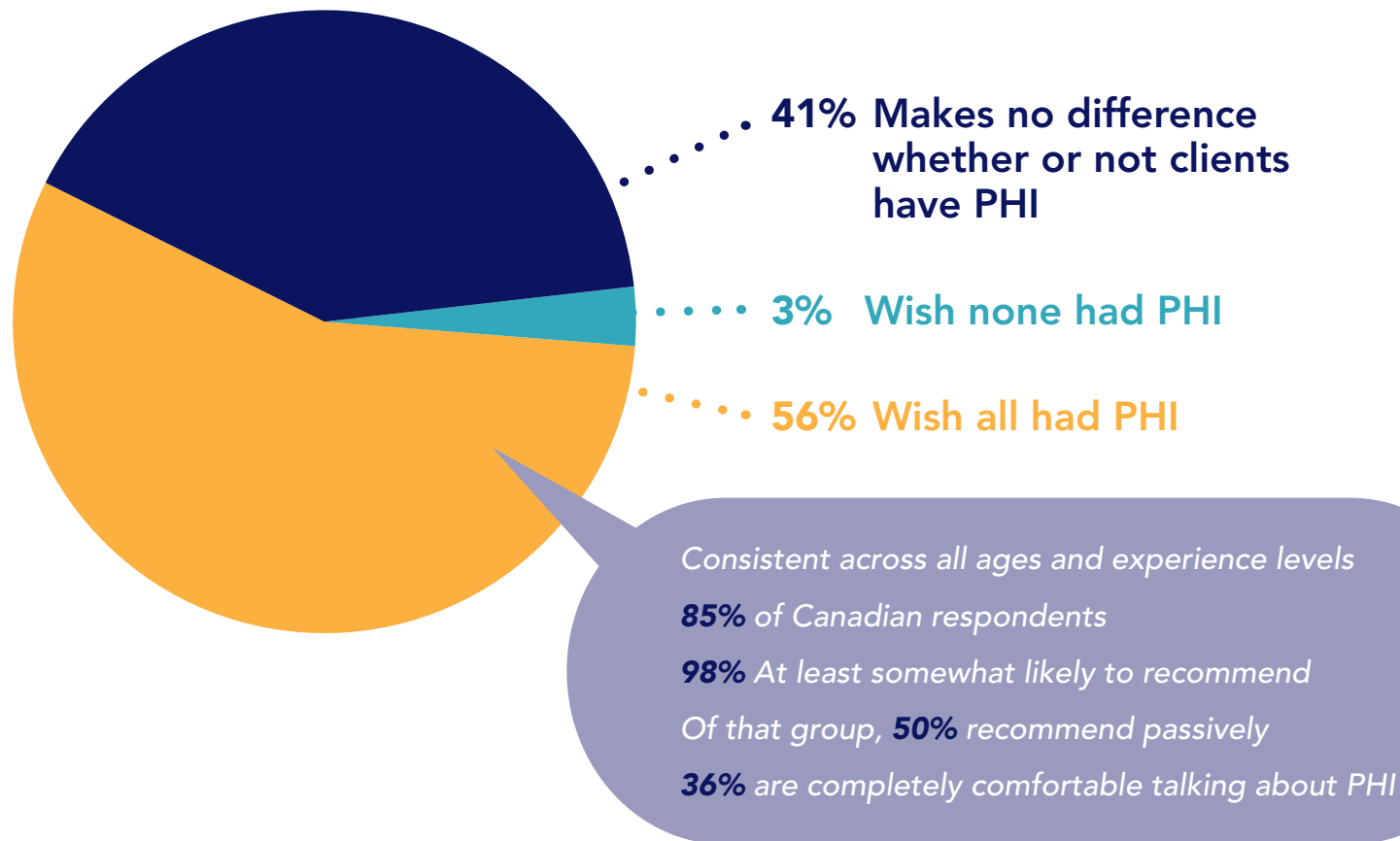
Q.B2 Which of the following, If any, do you and your practice do to educate your clients on pet health insurance?

Q.B7 In which of the following ways do you (or your practice) recommend pet health insurance?

Q.B8 Which pet health insurance brand(s) do you or your practice currently recommend?

AMOUNT OF CLIENTS VETERINARIANS WOULD LIKE TO HAVE PET HEALTH INSURANCE

The majority wish all of their clients had coverage. Rather than trying to convert those who are indifferent ("indifferents"), the focus should be on those who wish all their clients had pet health insurance ("wishers").



Total Respondents (n=505)
Q.B10 Which of the following best describes your opinion of pet health insurance?

PROFILE OF WISHERS V. INDIFFERENTS

Wishers skew higher for males, are more likely to recommend PHI, are more comfortable discussing PHI, and proactively recommend more than Indifferents. This comparison illustrates the challenge of getting Indifferents to become advocates of PHI. Focus should be placed on the 54% of wishers who are passive recommenders.

AMONG U.S. RESPONDENTS

	Total (A)	Wishers (n=212) (B)	Indifferents (n=192) (C)
Gender & Age			
male	43%	47%C	36%
Female	57%	53%	64%B
Average Age	45	45	45
Years of Experience			
Average years of experience	17	17	17
Role in Practice			
Owner/Partner	55%	56%	53%
Associate Vet	45%	43%	47%
Likelihood to recommend Pet Health Insurance			
Extremely Likely	14%C	27%AC	–
Very Likely	26%C	41%AC	11%
Somewhat Likely	41%	30%	58%AB
Net: Not Likely	19%B	2%	31%AB
Percent of Patients Currently Enrolled			
Average Percent	5.6%	6%C	5.4%

	Total (A)	Wishers (n=133) (B)	Indifferents (n=212) (C)
Comfortable Discussing Pet Health Insurance			
Agree Completely	20%C	32%AC	9%
Agree Somewhat	28%C	35%AC	21%
Agree Slightly	30%	24%	36%B
Net: Not Comfortable	22%B	9%	35%AB
Number of Full-Time Veterinarians			
1	20%	18%	22%
2	29%	28%	30%
3	23%	26%	21%
4	28%	28%	27%
Average Number	3	3	3
Number Of Non-Vet Staff – Full and Part-Time			
Average Number of Non-Vet Full Time Staff	9	9	8
Average Number of Non-Vet Part Time Staff	4	4	3
Active Promoter of Pet Health Insurance			
Proactive Recommendation	37%C	46%AC	22%
Passive Recommendation	63%B	54%	78%AB

Q.S10 Years of experience
Q.B9 Percent of patients currently enrolled

Q.S1 Gender
Q.S2 Age
Q.A2 Comfort discussing

Q.SS6 Role in practice
Q.D1/D1a Size of practice

Q.B1 Likelihood to recommend
Q.B1a Active promoter of pet health insurance

WHO TO TARGET

The target group is those who wish all of their clients had PHI and are proactive recommenders, as this group is the most comfortable discussing with clients and will provide the most lift.



Total Respondents (n=505)

Q.B10 Which of the following best describes your opinion of pet health insurance?

Q.A2 Thinking specifically about different conversations you have with your clients, how much do you agree or disagree with the following statements?

NO FEAR OF MANAGED CARE

Fear of managed care is not an issue that needs to be overcome in order to increase recommendations of PHI.

**ONLY 5%
Completely
Agree that:**

“PHI companies will have too much influence in the veterinary profession if it becomes commonplace”

Total Respondents (n=505)

Q.A1 How much do you agree or disagree with the following statements about pet health insurance?

TOP PET HEALTH INSURANCE ASSOCIATIONS – AGREE COMPLETELY

Proactive recommenders have higher associations of PHI

	US Veterinarians: Proactive Recommenders (n=133)	US Veterinarians: Passive Recommenders (n=212)	US Veterinarians: Not Likely To Recommend (n=77#)	Canadian Veterinarians (n=83#)
Provides pet owners with peace of mind	52%	27%	3%	44%
Is helpful to pet owners	52%	27%	4%	49%
Helps avoid the need to make painful choices about withholding care	50%	30%	5%	63%
Pets would get more and better veterinary care if more pet owners had pet health insurance	43%	29%	3%	55%
Is a good investment	40%	9%	-	18%
Helps protect pets from unnecessary pain or euthanasia	32%	12%	2%	43%


 120+ index score

#Caution low base size.

Veterinarian Survey: Q.A1 How much do you agree or disagree with the following statements about pet health insurance?

ALIGNMENT IN PET HEALTH INSURANCE ASSOCIATIONS – AGREE COMPLETELY

	US Veterinarians (n=422)	Canadian Veterinarians (n=83#)	Enrolled Pet Owners (n=188)	Not-Enrolled Pet Owners (n=438)
Is helpful to pet owners	30%	49%	59%	17%
Provides pet owners with peace of mind	30%	44%	49%	21%
Helps avoid the need to make painful choices about withholding care	31%	63%	42%	20%

 120+ index score

#Caution low base size.

Note: Data was indexed within subgroup.

Veterinarian Survey: Q.A1 How much do you agree or disagree with the following statements about pet health insurance?

Pet Owner Survey: Q.B1 How much do you agree or disagree with the following statements about pet health insurance?

GAPS IN PET HEALTH INSURANCE ASSOCIATIONS – AGREE COMPLETELY


Communication to Veterinarians should highlight where associations do not align to help them better understand Pet Owners motivations for enrolling

	US Veterinarians (n=422)	Canadian Veterinarians (n=83#)	Enrolled Pet Owners (n=188)	Not-Enrolled Pet Owners (n=438)
Getting pet insurance shows that pet owners love their pets	11%	19%	55%	18%
Getting pet insurance is what responsible pet owners do	10%	22%	53%	16%
Is a good investment	16%	18%	48%	11%

Q.B13 If a client asks a question about pet health insurance, who is most likely to get asked the question?

Q.B13a If a client asks a question about pet health insurance, who is most likely to respond and provide detailed information?

Q.B13b In addition to who already discusses pet health insurance with clients, with whom else are you comfortable discussing pet health insurance with your clients?

 120+ index score

QUESTIONS ABOUT PET HEALTH INSURANCE

If the veterinarians are still not comfortable discussing pet health insurance with clients, Practice Managers and Receptionists can play a key role. If there is hesitation with the receptionist discussing it, a system should be in place for Receptionists to easily pull in the Practice Manager.

	Veterinarians	Practice Managers	Receptionst	Veterinary Technician	Other Veterinary Staff
Who is most likely to get asked the question	78%	11%	41%	32%	6%
Who is most likely to respond and provide information	66%	20%	36%	29%	4%
Who else comfortable discussing (not including who already discusses)	40%	42%	26%	34%	27%

#Caution low base size.

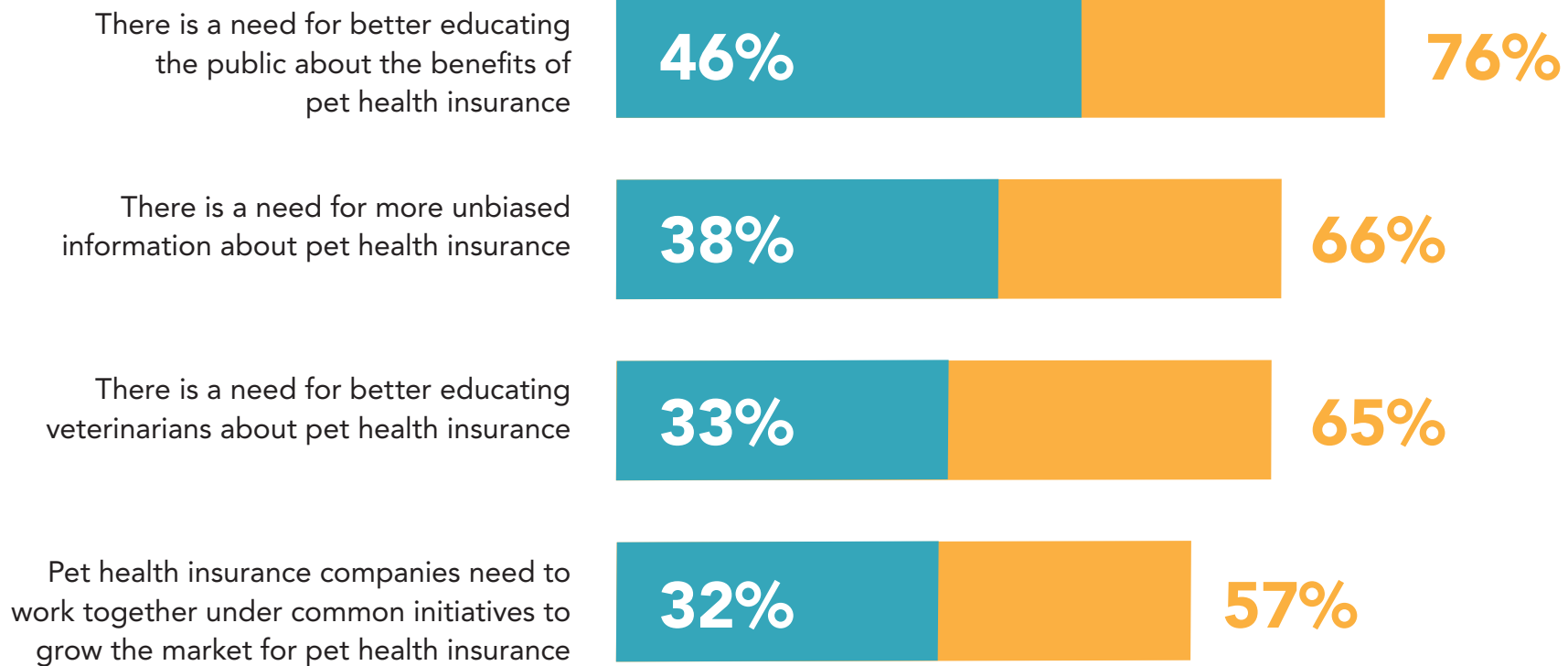
Note: Data was indexed within subgroup.

Veterinarian Survey: Q.A1 How much do you agree or disagree with the following statements about pet health insurance?

Pet Owner Survey: Q.B1 How much do you agree or disagree with the following statements about pet health insurance?


GENERAL ATTITUDES ABOUT PET HEALTH INSURANCE

Most agree that there is a need for better educating the public through unbiased information.



Total Respondents (n=505)

Q.C1 How much do you agree or disagree with each of the following statements regarding pet health insurance?



How to Increase Enrollment in Pet Health Insurance

OPENNESS TO OFFERING THE FOLLOWING TO INCREASE ENROLLMENT

Providing a link to enroll is the best option for how practices can help increase enrollment. Communicating the importance to pet owners makes a significant difference in veterinarian's openness.



Total Respondents (n=505)

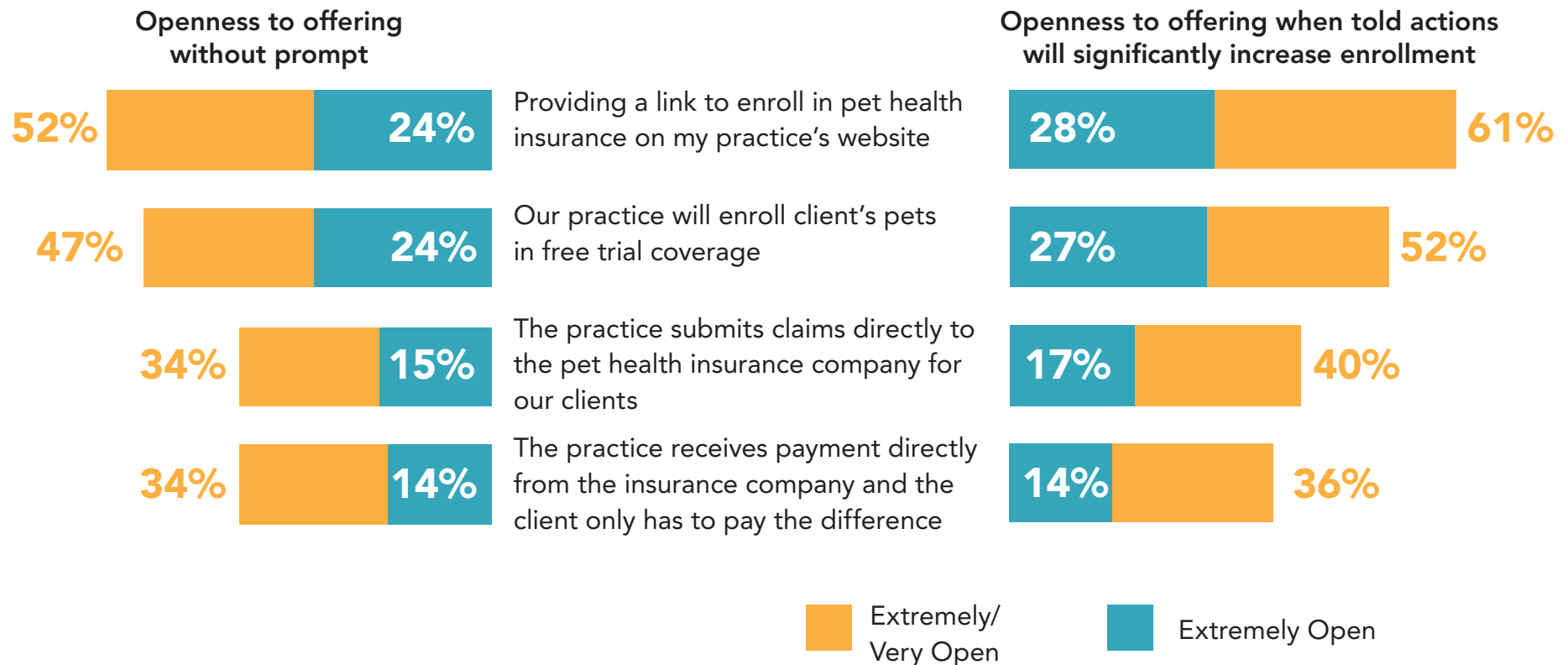
Q.B19 How open would you be to providing the following at your practice?

Q.B19a How open would you be to providing the following at your practice if you know that it would significantly increase client enrollment in pet health insurance?

OPENNESS TO OFFERING THE FOLLOWING TO INCREASE ENROLLMENT

The lift seen in communicating the importance to pet owners is augmented among the vets who wish all their clients had PHI. Over half would be willing to provide a link for enrollment and enroll a client's pet in free trial coverage.

Among Those Who Wish All Their Clients Had Pet Health Insurance (n=286)

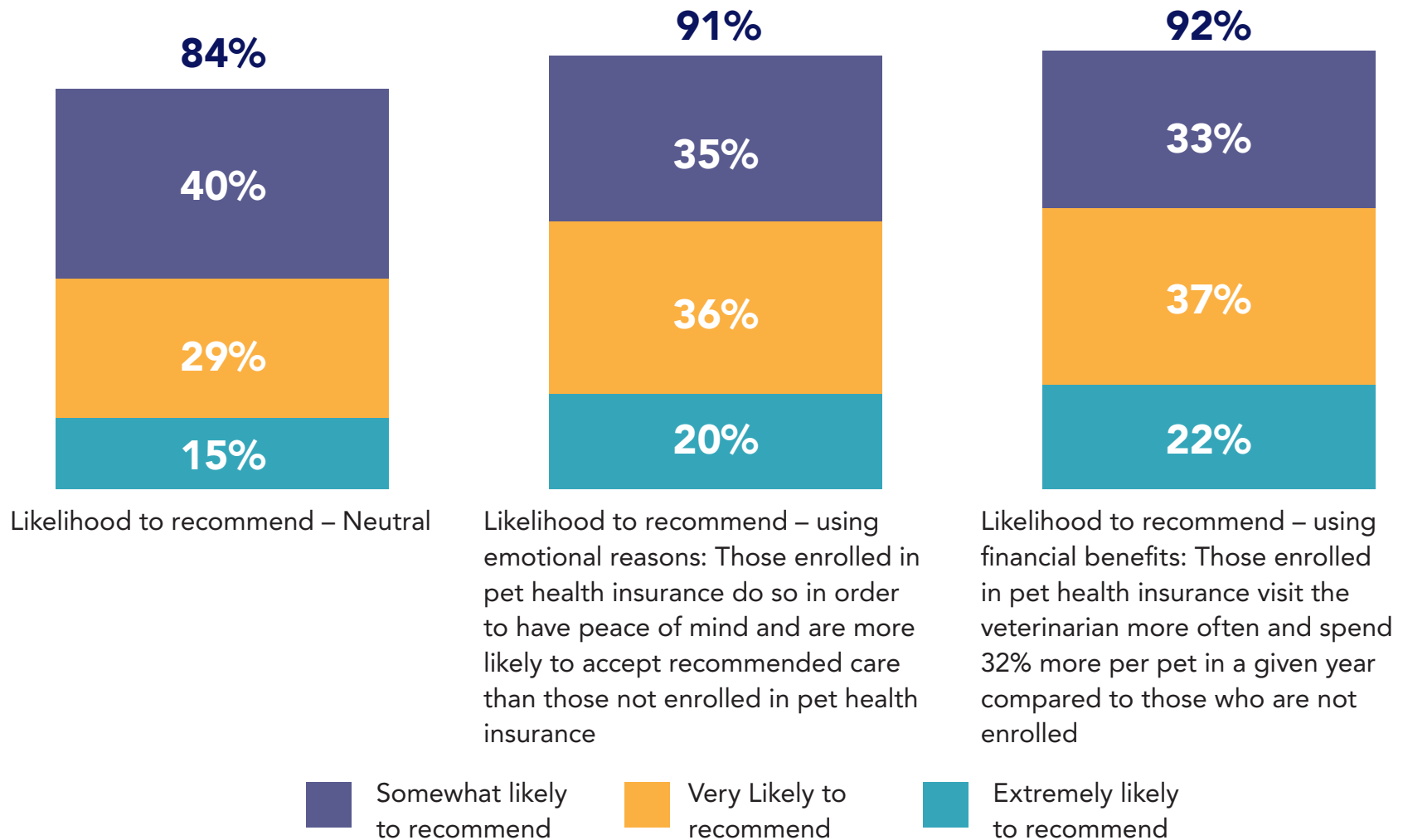


Q.B19 How open would you be to providing the following at your practice?

Q.B19a How open would you be to providing the following at your practice if you know that it would significantly increase client enrollment in pet health insurance?

BEST COMMUNICATION FOR INCREASING LIKELIHOOD TO RECOMMEND PET HEALTH INSURANCE

Both emotional and financial reasoning work to increase likelihood to recommend among veterinarians, but we recommend aligning communication to vets with communication to pet owners, which relies on the associated emotional benefits.

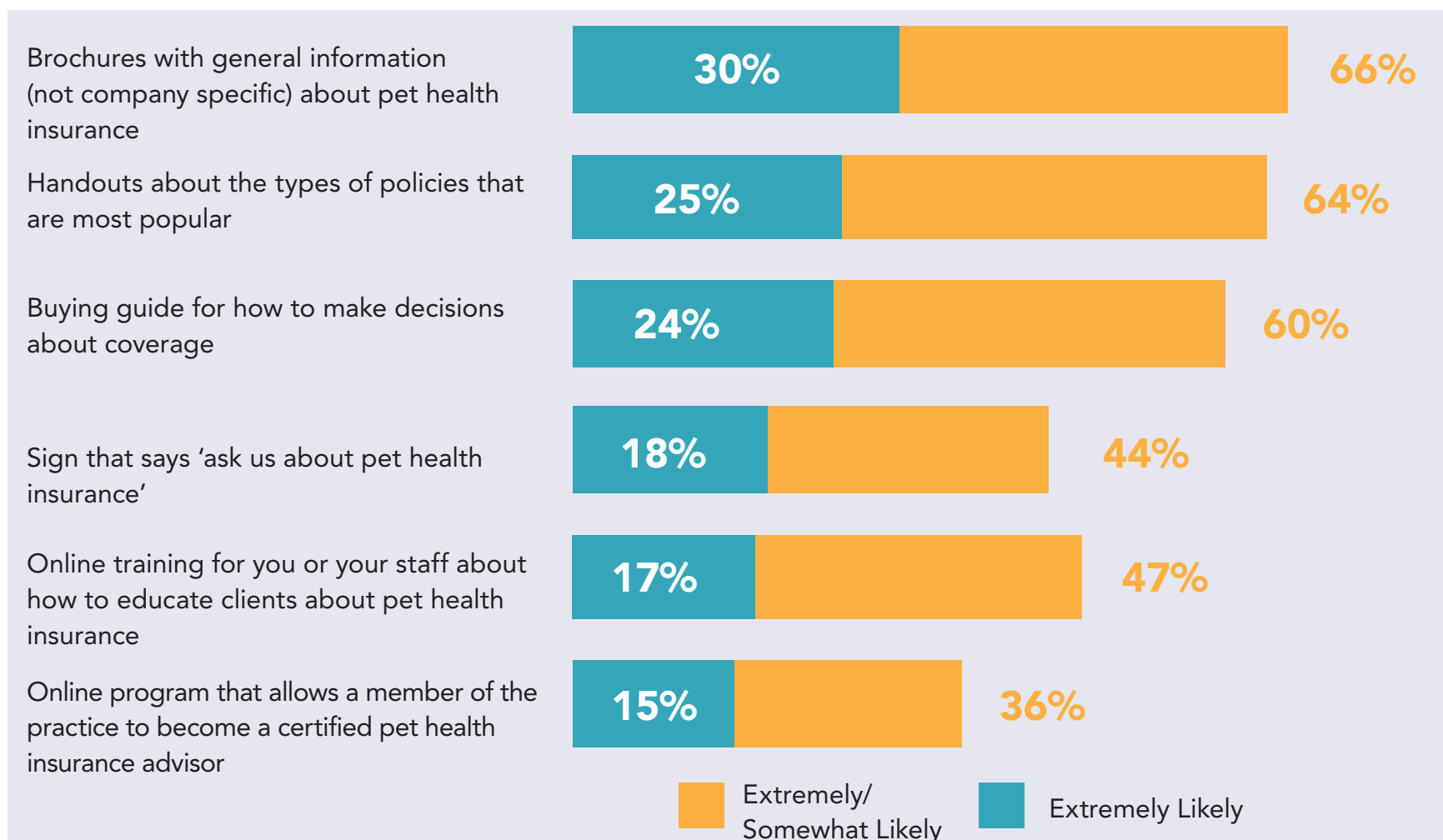


Total Respondents (n=505)
Q.B20/B21 With this in mind, how likely are you to recommend pet health insurance?

LIKELIHOOD TO USE MATERIALS PROVIDED BY NAPHIA

While awareness of NAPHIA is low, veterinarians are open to using materials provided. The top 3 are all passive forms of increasing awareness and knowledge.

4% Aware of NAPHIA



Q.C2 Before today, were you aware of NAPHIA?

Q.C5 if NAPHIA provided the following items, how likely would your practice be to use them?

Total Respondents (n=505)

KEY FINDINGS

The biggest barrier to growth is veterinarians' level of comfort with recommending the product

- They do not see the value associated and feel it is a hassle for them; many also feel it is not their job
 - Focus should be on shifting the view from "selling" to better connecting the recommendation to helping pet owners avoid having to make tough choices
 - By increasing knowledge of the specifics and the associated value, comfort (and recommendations) will increase
-

Canadian veterinarians are supportive and in favor of pet health insurance, potentially due to the difference in the human healthcare in Canada v. the U.S. As such, focus should be on U.S. practices, as Canadian practices are already promoting the product

Communication to veterinarians should use a more emotional tone to align with how veterinarians and other sources of influence communicate with pet owners

The challenge is to increase the frequency of proactive recommendations

- This can be overcome by communicating why pet health insurance is important, to both pet owners and veterinarians alike
 - Focus should be placed on the veterinarians who wish that all their clients had coverage, but are passive recommenders – converting them to proactive recommenders is the key to growth
 - By educating this group, some of the fringe groups (indifferents and those on the fence) will inevitably learn more at the same time
-

Veterinarians are the key to educating and recommending clients on pet health insurance, but other members of the practice (Practice Managers and Receptionists) also play an integral role. A system should be in place to educate key members of the practice and create a plan for how communication with clients should occur

NAPHIA can play a key role in bridging the knowledge gap of the specifics of PHI. The clarity provided will alleviate discomfort and shift perceptions from negative to positive. In doing this, NAPHIA also needs to provide information and education that elicit proactive recommendations which are key to growing the industry



Appendix

GREATEST MISCONCEPTIONS ABOUT PET HEALTH INSURANCE

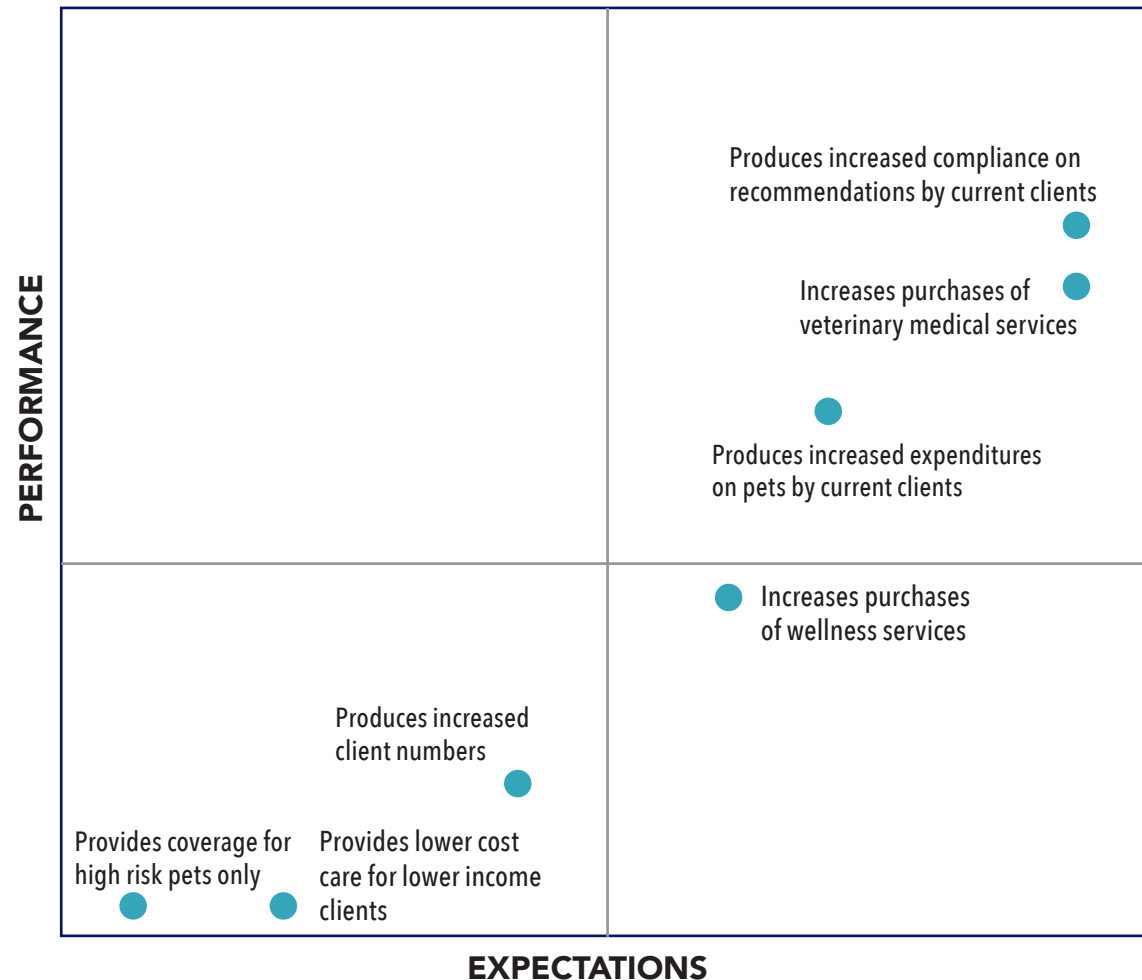
	% Answered Correctly	Key Subgroups Where Knowledge Is Lower
Pet health insurance is one of the fastest growing products used by pet owners <i>(this is a true statement)</i>	72%	<ul style="list-style-type: none">• Ages 25-34
Some pet health insurance companies mandate how much veterinarians can charge their patients <i>(this is a false statement)</i>	83%	<ul style="list-style-type: none">• Ages 55+• Those practicing 5 years or less
Pet health insurance does not cover prescribed medications <i>(this is a false statement)</i>	89%	<ul style="list-style-type: none">• Ages 25-34• Those practicing 5 years or less
Pet owners who are enrolled in pet health insurance visit the veterinarian more often than those who are not enrolled <i>(this is a true statement)</i>	89%	<ul style="list-style-type: none">• Those practicing 5 years or less

Total Screens (n=697)

Q.S12 For each item below, please select if the statement is true or false about pet health insurance.

PET HEALTH INSURANCE EXPECTATIONS AND PERFORMANCE

Veterinarians' top expectations for pet health insurance (increased compliance, increased purchases) also have above average top box performance, indicating expectations are in line with performance.



Total Respondents (n=505)


Q.A1a Which of the following, if any, do you expect from pet health insurance?

Q.A1b How much do you agree or disagree with the following statements about pet health insurance?

PET HEALTH INSURANCE ASSOCIATIONS – AGREE COMPLETELY

As part of communication to veterinarians, emphasis should be placed on the value (good investment) of pet health insurance and protection of pets from unnecessary pain or euthanasia (a top priority for pet owners) to better educate and shift perceptions in an effort to make vets feel more comfortable and encourage more proactive recommendations.

	Active Recommenders (n=182)	Passive Recommenders (n=244)
Helps avoid the need to make painful choices about withholding care	57%	30%
Is helpful to pet owners	54%	27%
Provides pet owners with peace of mind	53%	27%
Pets would get more and better veterinary care if more pet owners had pet health insurance	48%	30%
Helps protect pets from unnecessary pain or euthanasia	37%	13%
Is a good investment	36%	8%
Getting pet insurance is what responsible pet owners do	23%	7%
Getting pet insurance shows that pet owners love their pets	16%	12%
Is a necessity	13%	2%
Is recommended by most veterinarians	11%	4%
Premiums are reasonable	9%	2%
Policies are confusing	9%	15%
Pet health insurance companies will have too much influence in the veterinary profession if it becomes commonplace	2%	4%
It's unnecessary	1%	-
Is a waste of money	-	-
Is excessive	-	-
Pet health insurance is appropriate for dogs	76%	43%
Pet health insurance is appropriate for cats	68%	35%

 120+ index score

Q.A1 How much do you agree or disagree with the following statements about pet health insurance?

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