



Australian Pet Health Monitor

2022

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Contents

1. Introduction	4
2. A word from our CEO	5
3. A word from our Chief Vet	7
4. Pet Breeds	9
Most pawpular dog and cat breeds of 2021	9
Charismatic Canines	10
Fabulous Felines	14
What's in a name?	18
5. Health Trends	21
Top 5 Conditions in dogs by age, 2021	22
Top 5 Conditions in cats by age, 2021	26
How much does it cost?	28
Who visited the vet the most in 2021	30
Conditions affecting our pets in 2021	31
Gastrointestinal conditions in cats and dogs	33
Ear infections in dogs	34
An update on Tick Paralysis in Australia	38
6. VetChat	39
7. Claim on the spot and only pay the gap	40
8. About PetSure	41
9. References	42



1. Introduction

Pet insurance can help pet parents provide treatment for their pet, especially when things don't go according to plan.

While everyday expenses, such as food, vaccinations, and flea and worming treatments can be budgeted for, an unforeseen illness or accident can quickly reach thousands of dollars in vet bills that are more difficult to cover on the spot. This is where pet insurance can help.

Many pet insurance policies pay up to 80% of the eligible vet bills to a value of \$10,000 or more, helping you avoid having to compromise between the cost of treatment and the health of your pet. If your veterinary clinic is GapOnly® enabled, your pet insurance claim can be reviewed and calculated while you're still at the vet, and you only pay the gap. Providing cover for dogs and cats from the age of 8 weeks, means that protection against unexpected vet expenses starts from an early age.

PetSure's Pet Health Monitor looks at pet health trends, the most popular breeds and names as well as a few of the most claimed conditions with the insight of PetSure claims data.

2. A word from our CEO

Following the success of our first PetSure Pet Health Monitor, which examined trends in pet ownership, health conditions and costs associated with pet care over the five-year period from 2013 to 2018, we have examined trends for 2021.

2021 was a challenging year, but the COVID-19 pandemic had an unexpected consequence with many households using the extra time at home as an opportunity to bring a new furry family member into their lives.

With the uncertainty of living through a global pandemic, fur babies brought comfort and joy to many Australian households.

PetSure saw increases in claims for various conditions including ingestion of toxins, foreign bodies and bone fractures to be 22 %, 21% and 19% respectively higher than 2020. Did lockdown mean extra walks for our dogs and perhaps, extra opportunities for mishaps?

The increase in pet ownership and the challenges of the pandemic also greatly impacted the Veterinary industry, as our Chief Vet will explain.

PetSure is a leading Australian pet health company that provides next generation insurance and digital health services to pets and their pet parents.

PetSure introduced pet insurance to the Australian market, and for more than 20 years has been the market leader in both size and innovation. With companion pets becoming an increasingly important member of families around Australia, we couldn't be more proud of the peace of mind and financial support that we provide. With more Australians protecting their pet's health with pet insurance, we now pay a financial benefit to a customer once every 10 seconds, during operating hours.

As the category leader, and in close collaboration with members of the veterinary industry, we continually seek to extend coverage, to keep pace with modern veterinary practices, provide policies that are transparent and operate with the highest levels of integrity.



As a fintech, we continually innovate in new ways that can remove the worries with being a pet owner. Be that better ways to claim or better ways to access the services that Australian pet parents most need.

As examples of our business ventures and partnerships:

- PetSure powers the pet insurance propositions of more than 25 brands in Australian and New Zealand. This includes flagship brands such as Woolworths, RSPCA, PetBarn, Guide Dogs, Medibank, Bupa, Bow Wow Meow, Pet Insurance Australia (PIA), HCF in Australia and Automobile Association & SPCA in New Zealand.
- **Claim on the spot and only pay 'the gap' with GapOnly®.** GapOnly® can help ease the worry of taking your pet to the vet when they are sick or hurt. When your pet gets sick or injured, the last thing you want to be worrying about is the cost of treatment. Innovating the pet insurance claims experience, GapOnly® reviews and calculates your claim while you're still at the vet. You simply pay the gap (the difference between the vet's invoice and the pet insurance claim benefit under your policy) and go. It means a better experience for vets and pet parents alike with no paperwork, on-the-spot processing, and less out-of-pocket expense, leaving you to focus on the health of your pet, and less on the cost of treatment.

- With operating hubs in Australia, the Philippines and South Africa, PetSure not only supports its Australian and New Zealand customers, but also provides outsource services to pet health companies in the northern hemisphere.
- **PetCulture** our joint venture with Woolworths, an online retail store for pet products
- **Vetchat.com.au** a telehealth veterinary service providing 24/7 telephone and video access to qualified Australian vets for consultations, triage services and referral to Vets for in-person consultations and assessment where needed.

Our work in the community extends to supporting our industry through programs designed to encourage youth to pursue higher education, inspire Vets of the future, offer new vet graduates work experience opportunities, and contributing to work in veterinary employees mental wellbeing.

Our services, products, investments, partnerships and advocacy are all delivered by a team of super passionate pet people.

We hope that the 2021 PetSure Pet Health Monitor provides you with some interesting insights as well as some clarity around the role of pet insurance and how it can help you and your fur baby.

Alex Thomas

Chief Executive Officer
PetSure



3. A word from our Chief Vet

The consequences of the COVID-19 pandemic hit the Veterinary profession hard.

From increased patients, Veterinary shortages, to overarching increased emotional pressures for both clients and staff alike. Vets had to rise to the challenge to continue to ensure pet patients received the best possible care.

Additional challenges of keeping staff safe and modifying day-to-day operations added a new layer of complexity as the industry thought outside of the traditional consultation model to take histories by phone or online, and have patients dropped off and picked up without contact with clients. Losing face-to-face contact makes communicating complicated and delivering distressing information even more difficult.

As essential workers with consistent and perhaps even increased demand for Veterinary services due to an increase in pet ownership, the emotional consequences of the pandemic on

the Vet industry are most worrying. As we know our Veterinary colleagues are already under enormous amounts of emotional pressure, now more than ever we need to support the Veterinary industry in any way we can.

Pet insurance can help with the cost of vet treatments, which helps customers, pets, and Vets all to focus on getting the best treatment outcomes.

PetSure's focus on supporting the vet industry extends to sponsoring vets to further their skills through programs like Vets Beyond Borders, providing regular, free continued education session for vets. In 2022 PetSure has launched the For a Life with Pets Fund including the GoWell initiative to provide more support for our animal and veterinary community.

**Dr Dani
Hoolahan**

Chief Veterinary Officer
PetSure



A life-threatening emergency for Ghost the Lykoi cat

“Ghost, our beautiful and mischievous 1-year-old Lykoi cat’s favourite pastime is stealing food from the children at dinner time (Dino nuggets are his absolute favourite!)

When he didn’t come out one evening for his usual shenanigans, our first thought was that he had somehow escaped the house! We spent hours frantically searching the neighbourhood for him to no avail. Exhausted, we returned home only to find him unresponsive on the bed. We rushed him to the emergency hospital. He was diagnosed with septicaemia, a bacterial infection throughout his body that they believe originated in his liver.

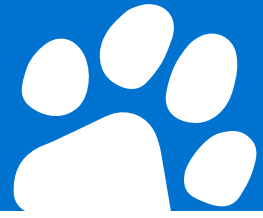
The specialists warned us that his prognosis was very poor, and that he required intensive specialist

veterinary care which included diagnostic tests, medications, and supportive treatments. We were devastated as Ghost is such an important part of our lives.

As a young family of five with way too many pets living in expensive Sydney, the cost of treatment was a concern for us. Fortunately, Ghost’s insurance provider covered 90% of his invoice which was a huge financial relief and gave us the confidence to give him treatment. We never expected to have to deal with such a treatment but we are so happy we were able to treat Ghost who is part of our family.

After several nerve-wracking days, Ghost’s condition finally started to improve, and I’m very pleased to report that thanks to the incredible team at Sydney Vet Emergency and Specialists Ghost made a complete recovery and is back to his usual antics and thriving!”

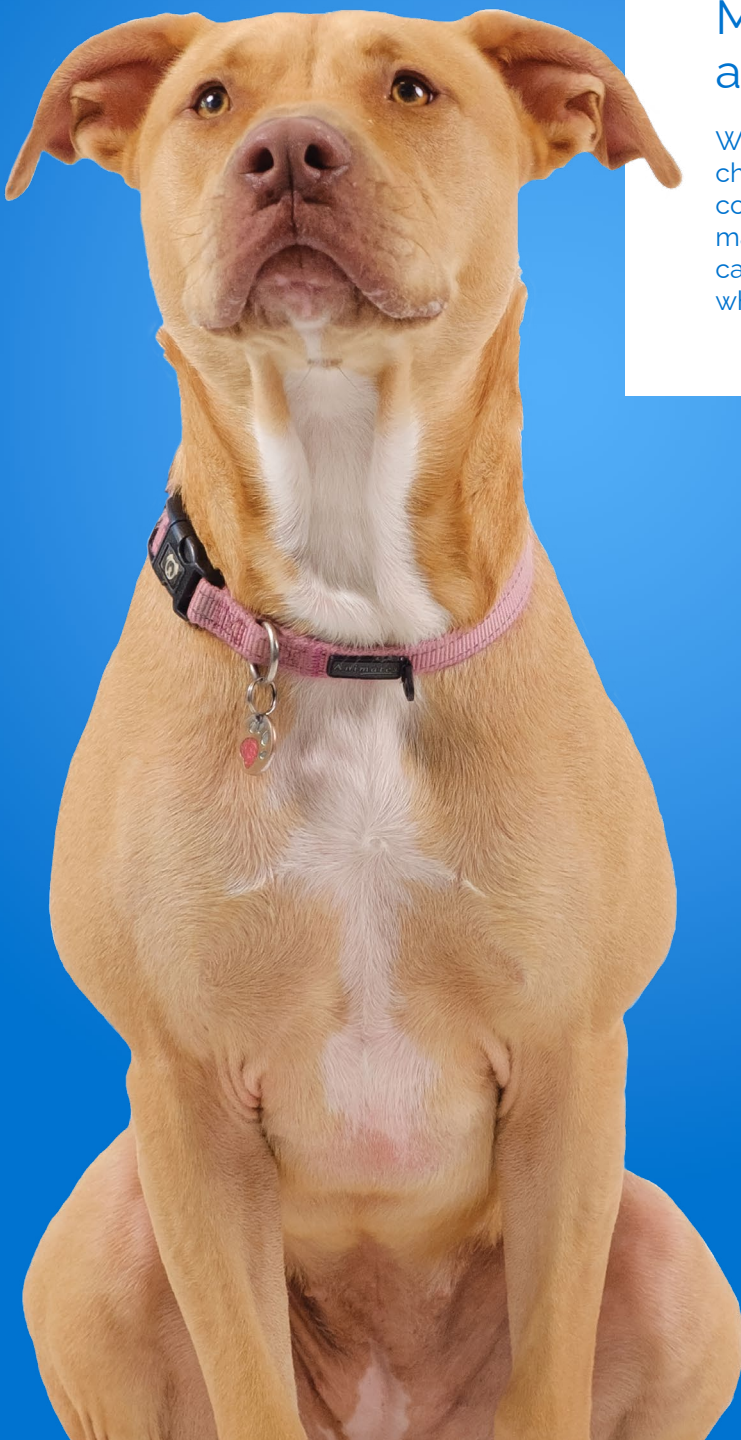
Dr Dani Hoolahan
April 2021



4. Pet Breeds

Most pawpular dog and cat breeds of 2021

We can all agree that 2021 was a challenging year, and one unexpected consequence of the pandemic was that many of us introduced new feline and canine companions into our lives – but which breeds were Aussies choosing?



Here are the Top 10 most popular dog breeds from 2021, according to PetSure policy data.

Charismatic Canines

2019

- 1 Cavoodle
- 2 French Bulldog
- 3 Golden Retriever
- 4 Labrador
- 5 Border Collie
- 6 Maltese Cross
- 7 Miniature Dachshund
- 8 German Shepherd
- 9 Staffordshire Bull Terrier
- 10 Labradoodle

2020

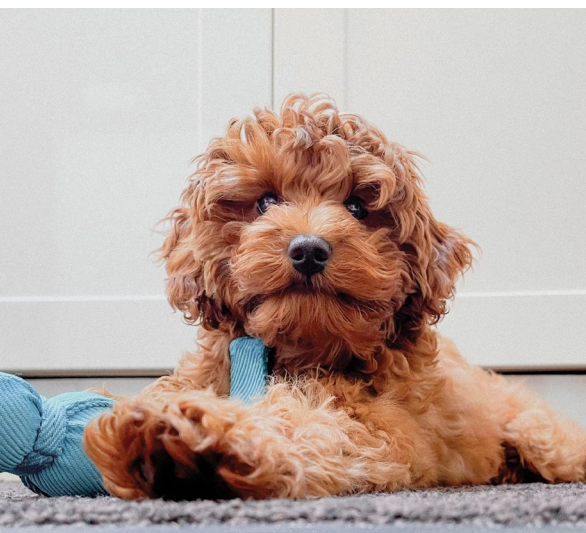
- 1 Cavoodle
- 2 French Bulldog
- 3 Golden Retriever
- 4 Miniature Dachshund
– Smooth hair
- 5 Border Collie
- 6 Labrador
- 7 German Shepherd
- 8 Staffordshire Bull Terrier
- 9 Groodle
- 10 Labradoodle



Charismatic Canines 2021

Here are the top 10 most popular dog breeds from 2021.

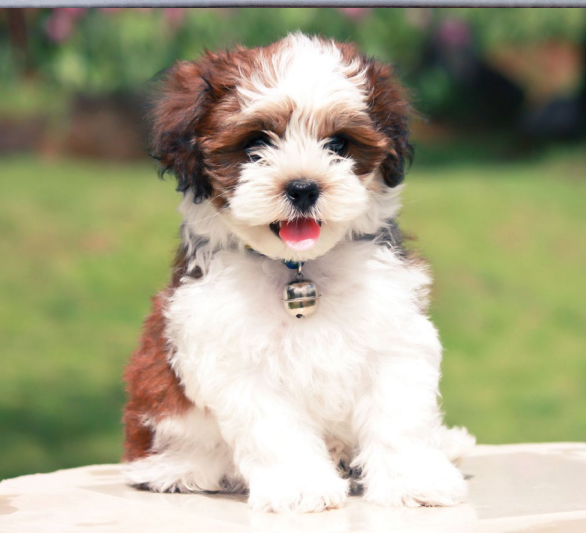
Source: PetSure policy data 01/01/2021 – 31/12/2021, dogs born in 2021.
Data correct as at January 2022.



1. Cavoodle

According to PetSure data, the Cavoodle or “Cavapoo” has been Australia’s favourite pup since 2015! Despite their popularity, the cross between a Cavalier King Charles Spaniel and a Toy Poodle is not recognised as an official breed by the Australian National Kennel Council.

In 2021, Cavoodles commonly visited the Vet for gastrointestinal upsets, skin conditions and ear infections.



2. Maltese Cross

The gentle, playful, and charming nature of the Maltese mixed with other small breeds were the second most popular pup in 2021. Because they are a cross breed, there can be a lot of variation in appearance and characteristics. Maltese crosses commonly visited the Vets in 2021 for skin allergies.

Coco and Teddy were the most popular names for Maltese crosses in 2021



3. Labrador

The lovable Labrador made the top three most popular dog in 2021 – and what’s not to love about these beautiful pups! While ear infections and skin conditions were very common reasons for Labs to go to the Vet in 2021, arthritis was also in the top five claimed conditions.

Labradors will famously “Hoover” up any food but ensuring your Lab doesn’t become overweight can help prevent conditions like arthritis and diabetes.



4. Miniature Dachshund

In fourth place for Australia, but third most popular in New South Wales and Queensland, the Miniature Dachshund is a small dog breed recognised for their friendliness, curious and quirky nature. Miniature Dachshunds commonly visited the Vet in 2021 for gastrointestinal upsets.

The top name for Mini Dachshunds in 2021 was “Frankie” for both boys and girls – ‘sausage dogs’ indeed!



5. Staffordshire Bull Terrier “Staffy”

A consistent family favourite is the ever-smiling Staffy. ‘Luna’ and ‘Frankie’ were the most popular names for Staffies in 2021.

Staffordshire Bull Terriers are known for their sensitive skin, and this is reflected in their most claimed for conditions in 2021. Allergies, dermatitis, and pododermatitis (inflammation of the skin on the paws) were among the most common skin complaints affecting Staffies in 2021.



6. Border Collie

Active households love the company of the effervescent and intelligent Border Collie. Their energetic lifestyles may be reflected in the top reasons why they visited the Vet in 2021, which included arthritis and accidents including broken nails, wounds, and broken bones.

Border Collies in 2021 were:

- | | |
|----------|------------|
| 1. Luna | 4. Archie |
| 2. Ollie | 5. Charlie |
| 3. Milo | |



7. French Bulldog

Despite increased awareness about the health issues faced by brachycephalic, or flat faced breeds of dogs, French Bulldogs remain popular. Brachycephalic Obstructive Airway Syndrome was in the top five reasons why “Frenchie’s” visited the Vet in 2021.

Learn more about Brachycephalic Obstructive Airway Syndrome in Consequences and management of canine Brachycephaly in our [KNOWLEDGE HUB](#).



8. Golden Retriever

In the solid position of number 8 was the affable and ever popular Golden Retriever. 'Daisy' and 'Charlie' were the most popular names for Golden Retrievers in 2021.

Aussie Golden Retrievers were visiting in the Vet in 2021 for gastrointestinal upsets, skin conditions and arthritis.



9. Labradoodle

A Labradoodle is a cross between Labrador Retriever and Poodle. With teddy bear good looks, it's perhaps unsurprising that the second top name for Labradoodle in 2021 was 'Teddy'.

Floppy, hairy ears predispose the Labradoodle to ear infections, which was the top claimed condition for this breed in 2021.



10. German Shepherd

Handsome, loyal, and intelligent, the German Shepherd Dog is a popular large dog breed for families but are also important service dogs. 'Luna', 'Bear' and 'Zeus' were the most popular names of 2021 for German Shepherds, and like so many of our beloved canine pals, they commonly visited the vet for skin problems, of which the highest vet treatment cost was for a lick granuloma for \$4,260.

German Shepherds are highly trainable but can sometimes be high strung. They tend to be best suited for active households with experienced dog people.

Although cat breeds are not always as recognisable as dog breeds, there are several breeds of beloved felines ruling Australian households.



Fabulous Felines

2019

- 1 Domestic Short Hair
- 2 Ragdoll
- 3 British Short Hair
- 4 Burmese
- 5 Maine Coon
- 6 Bengal
- 7 Sphynx
- 8 Russian Blue
- 9 Exotic Short Hair
- 10 Scottish Fold

2020

- 1 Domestic Short Hair
- 2 Ragdoll
- 3 British Short Hair
- 4 Burmese
- 5 Maine Coon
- 6 Sphynx
- 7 Bengal
- 8 Russian Blue
- 9 Siberian
- 10 Scottish Fold

Fabulous Felines 2021

In 2021, the most popular 10 cat breeds insured through PetSure Australia were:

Source: PetSure policy data 01/01/2021 - 31/12/2021, cats born in 2021, data correct as at January 2022.



1. Domestic Shorthair

While the pure-bred cats are lovely it's the Domestic Short Hair, moggie or domestic housecat that makes up 61% of the insured Australian feline population and takes the coveted position of "top cat" for 2021. With a broad range of personalities and colours, there could just be a Domestic Shorthair (or DHS) for every type of household. The most popular names for Domestic Shorthair cats in 2021 were Luna and Simba.

The top reason why Domestic Shorthair cats saw the Vet in 2021 was for traumatic injuries like bites, abscesses, and broken bones, which may all be preventable by keeping cats indoors or in cat friendly enclosures.



2. Ragdoll

In second place is the Ragdoll, who are known for being laid back and are undeniably gorgeous. The predominant presenting condition for Ragdolls in 2021 was gastrointestinal upsets, which included diarrhea, vomiting and inflammation of the stomach (gastritis).

According to PetSure data, Ragdoll's make up 15% of the Australian feline population.



3. British Shorthair

A large and gentle breed, British Shorthair cats represent 3.4% of PetSure's insured Australian feline population, with 39.4% of all British Short Hairs residing in New South Wales. The top presenting condition for British Shorthair cats in 2021 were gastrointestinal conditions.

It seems that people wanted their British Shorthair to have a proper British name, with 'Winston' being top name for the breed in 2021!



4. Maine Coon

Big, sweet, and friendly is the Maine Coon cat. 32% of the Maine Coon population lives in New South Wales. Urinary tract disease was a common reason for these lovely cats to visit the Vet in 2021.

Astro and Charlie were the most popular names for Maine Coon cats in 2021.



5. Burmese

38% of Australia's Burmese cats reside in New South Wales and 19% Queensland. In 2021, kidney diseases were in the top five most claimed conditions for these elegant felines.

Leo and Frankie were top choices when naming Burmese cats in 2021



6. Bengal

With most Bengal cats living in Victoria, they make up 2% of the total feline population in Australia. Simply stunning with their leopard-like appearance, Bengals are outgoing and intelligent.

Did someone say mischief? The second most common reason for Bengal cats to visit the Vet in 2021 was traumatic accidents which included broken bones, wounds, and bites.



7. Sphynx

These unique hairless cats are highly outgoing and affectionate companions. Most Sphynx cats live in Queensland (30%) and New South Wales (28%), with 'Alby' and 'Luna' being the most popular names.

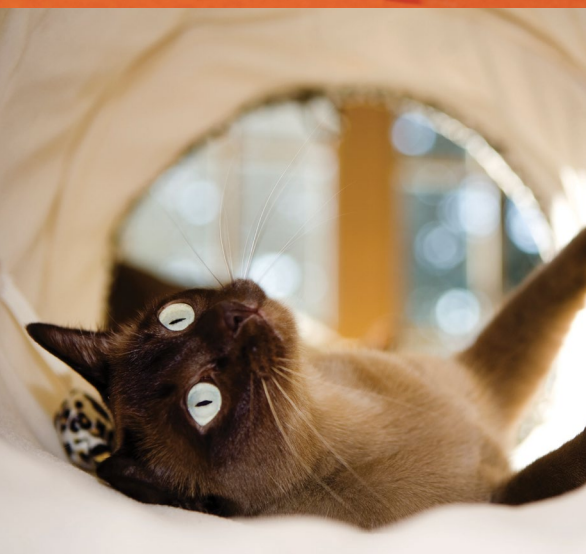
A hairless cat may sound like a dream, but without fur to protect the skin oils and moisture can accumulate in skin folds making them susceptible to skin and ear infections.



8. Russian Blue

Named after their distinct blue coat, the Russian Blue cat is often a reserved, quiet breed. The top names for Russian Blue cats in 2021 were Loki and Halo, we wonder what this says about the personalities of these gorgeous gatos?

Respiratory tract diseases and urinary tract conditions were in the top five conditions that Russian Blues visited the Vet for in 2021



9. Tonkinese

An endearing cross between two Thai beauties, the Siamese, and the Burmese lead to the development of the Tonkinese cat. The top two reasons for these outgoing family favourites to present to the Vet in 2021 were respiratory tract disease and cancers / tumours.

Luna and Leo were the most popular names for Tonkinese cats in 2021



10. Siberian

From Russia, the Siberian is thought to be the ancestor of all long-haired cats. In 2021, Siberian cats were likely to present to the Vet for gastrointestinal upsets as well as eating things they shouldn't, perhaps an indication of their mischievous natures!

Atticus and Bo were the top names for Siberian cats in 2021.



What's in a name?

Luna was the top name for both cats and dogs in 2021. While pet parents are likely to give their dogs human names, the convention for cats seems to be less restrictive.

It seems some of us like to name our pets after sweet treats with Oreo, Cookie and Biscuit being some of the food themed names. Famous or historical people such as George Michael, Prince Harry, and Don Pablo Escobar were also some of the less common names for pets. Others seem to prefer 'big cat' grandeur, with their pets named Simba which was the 3rd most popular name, and Nala the 8th most popular cat name. Trends in pet names, much like children's names change from year to year.

TOP 10 DOG NAMES


Source: PetSure policy data, active policies, dogs with birth year of 2011, 2019, 2021.
Data correct as at January 2022.

2011	2019	2021
Bella	Luna	Luna
Charlie	Frankie	Frankie
Molly	Charlie	Charlie
Ruby	Archie	Daisy
Buddy	Coco	Coco
Max	Daisy	Milo
Coco	Milo	Teddy
Lucy	Bella	Archie
Oscar	Teddy	Bella
Daisy	Jasper	Alfie

TOP 10 CAT NAMES

Source: PetSure policy data, active policies, cats with birth year of 2011, 2019, 2021.
Data correct as at January 2022.

2011	2019	2021
Bella	Luna	Luna
Charlie	Simba	Coco
Oscar	Coco	Simba
Tiger	Leo	Milo
Simba	Loki	Loki
Coco	Milo	Leo
Molly	Nala	Nala
Jasper	Charlie	Mochi
Misty	Bella	Charlie
Milo	Lucy	Oreo



My partner wanted a Beagle, but I wanted cats, so to compromise, the plan was to adopt 2 Scottish Fold cats as they're meant to have "dog-like" personalities but not need all the walks and attention like dogs do. So because they'd be our "children" as well as our first pets adopted together, we decided to give them Lord and Lady type over the top names (because they'd be Scottish and assuming one would be a boy and one would be a girl). Then we looked at the RSPCA website hoping they'd have some for us, knowing it was a long shot, but they never did (shock). We decided just to adopt 2 kittens and went with the Lord and Lady type over the top names for them anyhow coz we thought it was hilarious. Hence Lady McFluffkins (super floofy) and Madam McPurrington (super purry) were born.

Kellie Cox
November 2021



5. Health Trends

As our pets age, their health needs change too. Different ailments occur during different life stages. Understanding these health trends can help pet parents prepare financially. It also allows pet parents and veterinarians alike to implement preventative measures, as well as understand how to best meet the needs of our pets as they age.

PetSure data indicates over 50% of specified accidental injury and illness claims (excluding routine claims such as vaccinations) are for pets between the ages 3 to 7.

The 2021 data indicates that problems with the musculoskeletal system are the biggest contributors to total costs. Issues with the alimentary or gastrointestinal tract and skin conditions are the next two major health expenditures. Endocrine disease (hormonal system issues) appears to be on the increase, particularly among ageing cats.

As Veterinary medicine, surgery and imaging continue to advance, treatment options for tumours and cancers have advanced, and consequently so have treatment costs.

Top 5 conditions in dogs by age, 2021

Source: PetSure claims data, 01/01/2021 - 31/12/2021, accurate as at January 2022.

Under one year

- 1 Gastrointestinal tract diseases
- 2 Ear infections
- 3 Eating foreign objects or toxins
- 4 Skin diseases including – infections and allergies
- 5 Traumatic accidents including broken bones

1-8 years

- 1 Skin diseases including infections and allergies
- 2 Ear infections
- 3 Arthritis
- 4 Cruciate Disease
- 5 Gastrointestinal tract diseases

8+ years

- 1 Arthritis
- 2 Skin diseases including infections and allergies
- 3 Cancers and tumours
- 4 Heart diseases
- 5 Gastrointestinal tract diseases



Perhaps unsurprisingly, puppies commonly suffered from gastrointestinal upsets in 2021. Giardia, a protozoan parasite affecting the small intestine was one of the most common gastrointestinal concerns affecting puppies.

This parasite generally doesn't affect healthy, adult animals, however in puppies it can be life-threatening. It is also common for puppies to have accidents. Fractures of the front legs are high up in the list of accidents suffered by puppies, perhaps from being dropped, jumping from a height, or being accidentally stood on!

As dogs reach adulthood, the onset of skin conditions, particularly allergic skin diseases can occur. As dogs age, and their bodies experience wear and tear as well as injuries, arthritis starts to develop in dogs up to 8 years old. It is also worth remembering that for some breeds, particularly large and giant breeds, 8 years of age is considered 'elderly', so other conditions relating to age, such as cancer do occur in dogs up to 8 years old.

Beyond 8 years of age the age that where all breeds are considered seniors, cancers unfortunately feature more prominently. The most claimed tumours in 2021 were lipoma and lymphoma. Lipoma is a benign, fatty mass, whereas lymphoma is a cancer arising from abnormal white blood cells in the lymphatic system.



Milky's Mishaps

TESTIMONIAL

Milky, our little Pomeranian came home with us on 2 July 2021, just before the second round of lockdowns in Sydney. She was a tiny 416g energetic, lively ball of fur that initially terrorised all five of her older feline siblings, but it didn't take long before she was running around and playing well with them. On 19 August, just a few days after Milky had learned to jump on the sofa, she fell off after chasing her favorite feline friend Dottie. Milky cried so loud! We knew straight away something was very wrong, so we took her to a nearby emergency vet, where she was diagnosed with a right ulnar and radius fracture. Because Milky was so tiny and still under 1kg, surgery was not recommended. So, the leg had to be bandaged for 6 weeks, no easy feat in a tiny puppy who doesn't want to ever stay still! Miraculously, the broken bone was healing well as the 6th week of recovery approached, she was using her leg and we felt like everything was going to be okay. On the night before her 6 week recheck for repeat x-rays and bandage removal, we heard Milky and Dottie playing and, you guessed it, Milky fell off the sofa AGAIN! Again, we heard that terrible cry and again we went off to the Vet!

Great news! Milky's first fracture was healed! Only now she had a new broken bone - her right humerus! This time Milky had to have surgery to repair the broken bone. Fast forward another 6 weeks, Milky's humerus fracture healed well, but the recheck X-ray revealed that her first fracture had likely healed a little too quickly as she now had short ulnar syndrome. Poor Milky then needed another surgery to correct the short ulnar syndrome.

Fortunately, Milky recovered well from both of her surgeries, and she is walking and running around like most puppies, and we are very pleased to say she has learned how to hop off the sofa safely, but we have created a landing pad for her to be on the safe side!

We would never have expected her to break her leg once, let alone twice, and then have complications. We are so glad that we took out pet insurance when we got Milky or the costs of Milky's mishaps would have cost us over ten thousand dollars!

Betty Chan
January 2022



Trixie

TESTIMONIAL

Trixie is our 8 month old Cavalier King Charles puppy (4th child) and her injury was so heartbreaking for everyone in our family. After a bad accident at the park, Trixie suffered a very badly broken leg which required specialist veterinary care at the North Ryde Small Animal Specialist Hospital (SASH). Trixie is such a happy, playful and outgoing puppy, who means the world

to our family, which is why we decided to get top pet insurance coverage that ensured she could receive quality care in the event of an accident. I am so fortunate that I made this decision through Woolworths pet insurance, because after her traumatic accident, I could reassure my family that all her necessary specialist treatment could be provided.

Shandelle Licquorice
July 2021

Top 5 conditions in cats by age, 2021

Source PetSure claims data 01/01/2021 - 31/12/2021, correct as at January 2022.

Like dogs, cats present with different conditions in different life stages.

Under one year

- 1 Gastrointestinal tract diseases
- 2 Traumatic accidents such as broken bones
- 3 Skin diseases including infections and allergies
- 4 Eye conditions
- 5 Respiratory tract diseases

1-8 years

- 1 Feline Lower Urinary Tract Disease (FLUTD)
- 2 Gastrointestinal tract disease
- 3 Thyroid disease
- 4 Arthritis
- 5 Diabetes

8+ years

- 1 Kidney disease
- 2 Gastrointestinal tract disease
- 3 Thyroid disease
- 4 Diabetes
- 5 Cancers and tumours



Like puppies, kittens also commonly visited the vet for diarrhoea and tummy upsets in 2021. Young animals can be susceptible to tummy upsets through the stress of coming into a new home, diet changes, or eating something they shouldn't.

Curious kittens are susceptible to fractures, particularly of the hind legs. Keeping your precious kitten indoors or in a secure cat enclosure may help prevent traumatic accidents. In cats under a year old, the most claimed skin condition is ringworm, which is a fungal skin disease that often affects young kittens whose immune systems are not yet fully developed.

In cats 1 to 8 years old, urinary tract disease becomes more apparent. The most seen urinary system disorder in cats is Feline Lower Urinary tract disease (FLUTD). Cats in this age group are also more likely to present with hyperthyroidism and diabetes. Bite injuries are apparent in cats in this age group, again, this may be preventable by ensuring cats are safe and secure at home or in an enclosure where they can't meet roaming cats.

As cats age further, the likelihood of kidney disease increases. Cancers also start to emerge in the top 5 conditions in senior cats. Senior cats are still getting into mischief however, with bite injury along with cat bite abscess ranked 6th in the most claimed conditions of senior cats in 2021.

How much does it cost?

The top 5 Conditions affecting dogs and cats in 2021

The cost to treat health conditions affecting pets can vary depending on how severe they are, the treatment protocol recommended, and the pets' individual response to treatments.

Some skin problems for instance may be uncomplicated requiring only one or two visits, however others require multiple visits and long-

term treatment. Therefore, the average cost may appear low, however over the course of time the cumulative total can still be quite large.

Let's take a dive into the top conditions affecting dogs and cats in 2021 and how much they cost according to PetSure claims data.

Cost of top 5 Conditions in dogs (all ages), 2021

Condition	Average cost (\$)	Maximum vet treatment cost (\$)
1 Allergic skin diseases	\$713	\$17,720
2 Ear infections	\$361	\$14,629
3 Osteoarthritis (arthritis)	\$614	\$9,758
4 Cruciate Ligament Disease	\$3,817	\$26,894
5 Diarrhoea	\$424	\$15,971

Cost of top 5 Conditions in cats (all ages), 2021

Condition	Average cost (\$)	Maximum vet treatment cost (\$)
1 Feline Lower Urinary Tract Disease (FLUTD)	\$1,638	\$47,693
2 Vomiting	\$592	\$10,784
3 Diarrhoea	\$443	\$6,904
4 Hyperthyroidism	\$1,069	\$4,768
5 Osteoarthritis (arthritis)	\$508	\$5,524



Bella

TESTIMONIAL

It was an awfully stressful time, with Bella very unwell with blocked ureters. The team at NEVS were so kind, keeping me regularly updated and looking after her so well. The claims process was one less thing I needed to worry about, as it was so quick and easy. I am very thankful that I decided to take out Bow Wow Meow insurance from the start of my time with Bella, as it took the financial distress out of the equation. I'm also very grateful that Bella is back home and doing really well!!

Thank you!

Suzanne Potgieter
November 2021

Who visited the vet the most in 2021?

Dogs



According to PetSure claims data 2021, the dog breed that most often presented to the vet was the Miniature Bull Terrier. The dog breed that was least presented to the vet was the Maremma Sheepdog.

The cat breed that most often presented to the vet was the Persian while the cat breed that was least presented to the vet was the Pixie-Bob.

Cats



This ranking has been calculated by the PetSure 2021 claims prevalence per breed data, correct as at January 2022, based on insured pets with policies in force excluding breeds with under 500 policies.



Conditions affecting our pets in 2021

Allergic skin disease in cats and dogs

In 2021, allergic skin disease was the top claimed condition in dogs and the tenth most claimed condition in cats. This is an important condition to take care of that affects the health and wellbeing of many of our beloved pets. With one of the top symptoms being pruritis (otherwise known as itchy skin), you can appreciate how allergic skin disease, or atopic dermatitis in dogs, can quickly become a problem for pets and pet parents!

Itchy and damaged skin can quickly become infected, so complications arising from allergic skin disease often include secondary bacterial infections, smelly and greasy skin, ear infections,

wounds, and inflammation. Allergies may be seasonal or occur all year round. According to PetSure claims data from 2018-2021 there is an increase in claims for allergic skin disease for both cats and dogs in the month of December and decrease in claims for allergic skin disease for both cats and dogs in the month of June.

This condition is most diagnosed in dogs less than 3 years of age and cats around 1 year old. Treatment for allergic skin disease often involves a combination of treatments, medications, and supplements.

According to PetSure data in 2021, Atopic Dermatitis was most prevalent in the following dog and cat breeds:

Dog Breed

West Highland White Terrier
Bull Terrier
Miniature Bull Terrier
French Bulldog
Australian Bulldog

Cat Breed

Devon Rex
Sphynx
Russian Blue
Persian
Domestic Short Hair Cross

*Prevalence = Total Number of Unique Claiming Pets/Total Number of Insured Pets (Trailing 12 month period). Excludes breeds with less than 500 exposed policies in the period.

Source: PetSure claims data 01/01/2021 - 31/12/2022, accurate as at January 2022.



Stanley

TESTIMONIAL

Stanley is a three-year-old boxer. I got him when he was about 10 weeks old. He is a typical wild crazy boxer who absolutely loves to destroy beds and anything with stuffing in it. He is a snoring champion and loves playing with other dogs

My pet insurance provider is Pet Insurance Australia (PIA). I took out insurance because boxers are known to be prone to cancers and growths, cardiac issues and hip issues. Insurance was also recommended at puppy pre-school.

Stanley is basically allergic to life! He is allergic to dust, several trees and grass pollens, cockroaches and a variety of other everyday things. I tried many natural remedies but ended up having to go and see Dr Danielle Hoolahan, a vet dermatologist, to have him tested. He now takes Apoquel daily and has injections regularly in an

attempt to build up his resistance to his allergens. This is a very expensive undertaking and I could not afford it without the insurance coverage. It is also comforting to know I have the insurance if my crazy boy hurts himself or needs other veterinary procedures for health problems.

I often recommend PIA as I find they are very easy to deal with and the claim process is easy.

Angela Dick
June 2020

Gastrointestinal conditions in cats and dogs

Both dogs and cats are susceptible to conditions of the gastrointestinal system. These may range from simple cases of vomiting or diarrhoea to more complex and lifelong conditions like inflammatory bowel disease. In 2021 gastrointestinal diseases were the second most claimed illness in cats and were the fifth most claimed illness in dogs.

Common gastrointestinal conditions affecting dogs and cats include:

- Bacterial or viral infections
- Parasitic infections (such as worms or other parasites)
- Dietary intolerances or reactions
- Colitis (inflammation in the large intestine)
- Gastritis (inflammation in the stomach)
- Bloat
- Constipation/obstipation & diarrhoea
- Gastrointestinal obstructions
- Cancers
- Ulceration of the gastrointestinal tract
- Haemorrhagic (bloody) gastroenteritis
- Problems with nutrient absorption
- Inflammatory bowel disease

The management of gastrointestinal conditions depends on the cause and can therefore range in complexity and cost. Learn about gastrointestinal conditions, our **KNOWLEDGE HUB** has great resources on gastrointestinal conditions **Gastric Dilatation Volvulus** and **Canine Haemorrhagic Gastroenteritis**.

In 2021, the average, cost relating to gastroenteritis in dogs was \$860, and the highest, cost was \$23,001.

For cats, the average, cost relating to gastritis was \$586, and the highest, cost was \$8,593.

According to PetSure data in 2021, the top five breeds of dogs and cats that visited the vet for gastrointestinal complaints were:

Dog Breed

Welsh Corgi - Pembroke
Yorkshire Terrier
Italian Greyhound
French Bulldog
Golden Retriever

Cat Breed

Exotic Short Hair
Persian
Birman
Devon Rex
Maine Coon

*Prevalence = Total Number of Unique Claiming Pets/Total Number of Insured Pets (Trailing 12 month period). Excludes breeds with less than 500 exposed policies in the period.

Source: PetSure claims data 01/01/2021 - 31/12/2022, accurate as at January 2022.

Did you know

Gastrointestinal obstructions and gastric dilation-volvulus or (GDV) are emergency conditions requiring immediate veterinary attention.

Ear infections in dogs

If your canine friend has had an ear infection in his or her lifetime, they're not alone! In fact, in 2021, ear infections were the third most claimed condition in dogs. Ear infections are also seen in cats, but not as commonly as in dogs and they did not feature in the top 5 claimed conditions for cats in 2021. Ear infection is often referred to as otitis and this term translates to "inflammation of the ear".

Otitis can be related to allergic dermatitis, foreign bodies such as grass seeds, parasites, tumours within the ear canal and some hormonal imbalances such as hypothyroidism.



According to PetSure data (across the 2021 calendar year), ear infection was most prevalent in the following breeds of dog.

Dog Breed

Italian Lagotto Romagnolo
26.13 %

Miniature Bull Terrier
17.31 %

Australian Cobberdog
16.64 %

Poodle - Standard
16.63 %

Shar-Pei
16.50 %

*Prevalence = Total Number of Unique Claiming Pets/Total Number of Insured Pets (Trailing 12 month period). Excludes breeds with less than 500 exposed policies in the period.

Source PetSure claims data 01/01/2021 - 31/12/2021, accurate as at January 2022.



Itchy, irritated, painful, and even smelly ears are all signs that your pup may be suffering from otitis.

In 2021, the average cost relating to otitis was \$361, and the highest, vet treatment cost was \$14,629. The overall treatment cost can vary depending on the underlying cause of the otitis. An uncomplicated and simple ear infection may only need a short course of topical drops for example, whereas more complicated infections, or those with underlying causes like allergies, may require more intensive and ongoing management.

For more on otitis in dogs and cats, read our article on the [KNOWLEDGE HUB](#).



Bodie

TESTIMONIAL

Bodie is our 8 year old Hungarian Vizsla, we picked him up from a breeder in Blue Mountains when he was 12 weeks old.

I can't even imagine what we would have done if we hadn't taken out pet insurance. Bodie is very allergic. He first started getting chronic ear infections when he was still a small puppy and from then until now we have always been at the vet with him. Woolworths insurance has been absolutely awesome. So much of Bodie's treatments are covered and while we would have paid for anything he needed regardless, it has made the decision to try really expensive options to make him more comfortable, easier.

We now have two other dogs (both Hungarian Vizslas). They are both also insured with Woolworths insurance, it has really helped out when our youngest puppy ate a small green tomato that got stuck in his intestines and emergency surgery was required. A few years ago our second dog, Cooper, was bitten by a brown snake, we got to the vet in time, but he had a day in intensive care. We were lucky that we had insurance - you never know when you will need it. I would highly recommend Woolworths insurance and will always insure my pets in the future. The other thing I love about Woolworths pet insurance is that it is so easy to claim and their website is easy to use and keeps great records.

Michelle Kelly
May 2020

Cat Fight Abscesses

Traumatic accidents were number three in the top claimed conditions for cats in 2021. Of these accidents, bite injuries and cat fight abscesses featured prominently.

Cats are territorial by nature, so if your cat has access to the outdoors, it is very likely that they will get into scuffles with other roaming cats. Fighting increases the risk of cats being injured and developing abscesses as well as increases their risk of developing Feline Immunodeficiency Virus (FIV) and other diseases.

When cats bite, the bacterium from their mouth is effectively injected into the skin.

According to PetSure claims data, cat fight abscesses occurred most frequently in cats between 1 and 2 years old, but cats of all ages attend the Vet for cat bite abscesses.

What to look out for

Your cat has been fighting with other cats

Wounds, puncture marks, blood, or areas of wet/matted fur

Hot, painful, or swollen areas on your cat's body

Pus or blood coming from a ruptured abscess

How to prevent cat fight abscesses

Keep cats indoors or in a cat safe enclosure

Introduce new cats slowly

In 2021, the average cost relating to cat bite abscess was \$494, and the highest vet treatment cost was \$16,387. The actual cost can be a lot higher however, as serious, and potentially fatal diseases such as Feline immunodeficiency virus (FIV) and Feline leukaemia virus (FeLV) can be spread between cats via bite and fight wounds.

Read our guide to **CAT FIGHT ABSCESSSES**.



Eyes, the window to the soul

Eye conditions featured among the top 10 most claimed conditions in both dogs and cats in 2021. Eyes are delicate and sensitive organs that can suffer a variety of conditions.

For both cats and dogs, conjunctivitis was the most common eye condition experienced in 2021. Conjunctivitis is the inflammation of the pink tissue surrounding the eyeball, known as the conjunctiva. There are many different causes of conjunctivitis, including viruses, bacteria, allergies, traumatic injuries, foreign material (such as grass seeds) and more.

In 2021, the average claimed amount for conjunctivitis in dogs \$176 and highest claim was \$4,900. In cats the average cost for conjunctivitis was \$219 and highest was \$4,505.

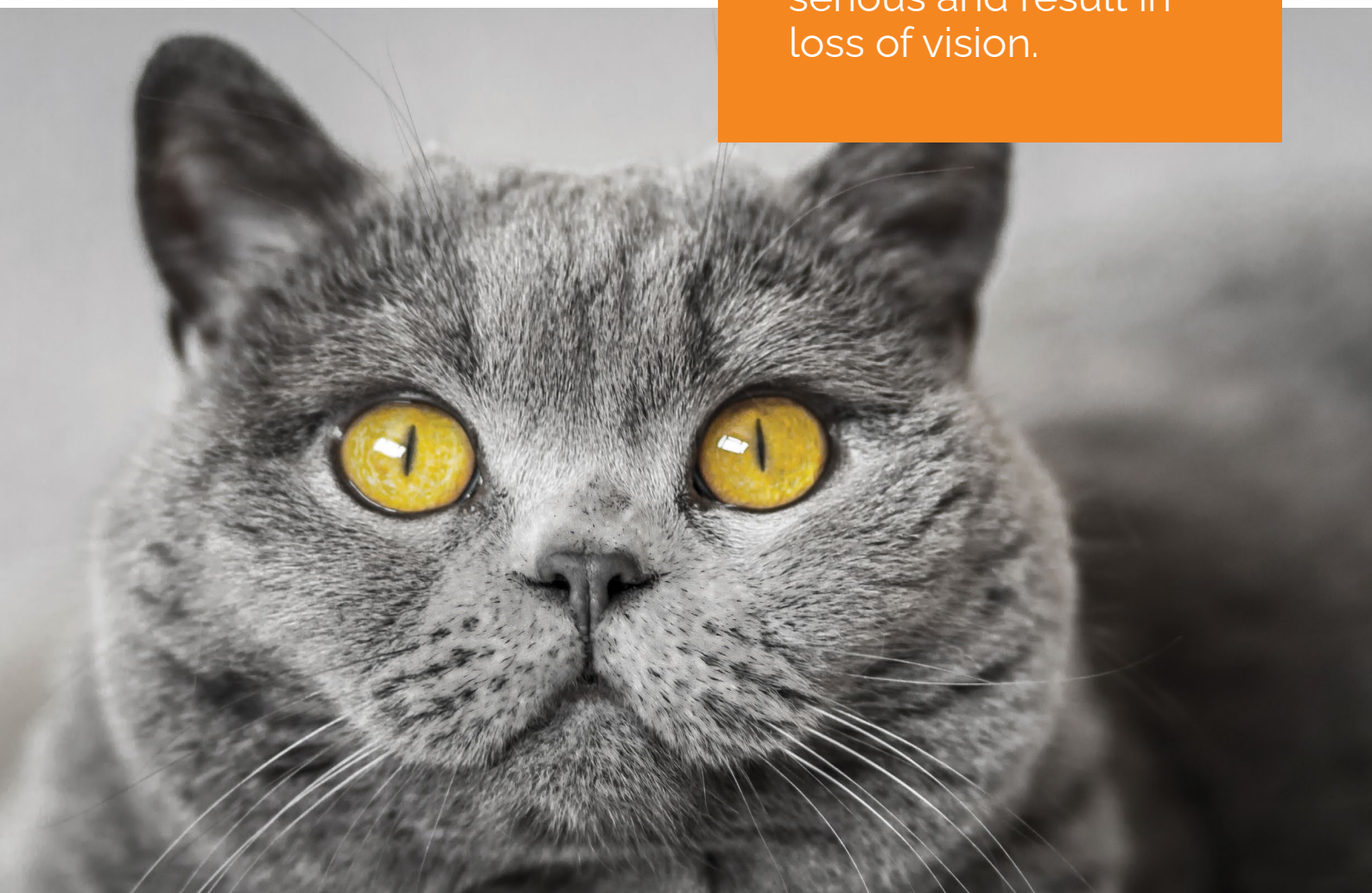
Corneal ulcers are also a common and painful eye condition that were experienced by both dogs and cats in 2021. Corneal ulcers can arise from injuries, such as scratches foreign objects or other trauma to the eye but can also be secondary to disorders of the eyelids, keratoconjunctivitis sicca (also known as "dry eye") and endocrine diseases such as diabetes or Cushing's disease.

Corneal ulcers can be complicated to treat, as they can become very deep and slow to heal. This is known as a descemetocoele, which is in reference to the layer the ulcer has reached in the eye (Descemet's Membrane).

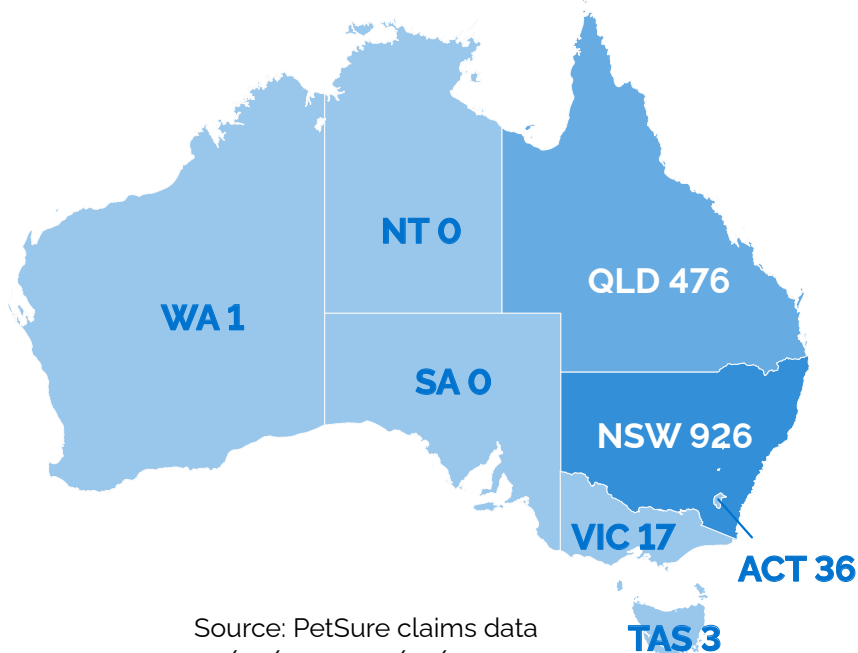
In 2021, the average claimed amount for corneal ulcers in dogs was \$652 and the highest vet treatment cost was \$13,032.

In cats the average is \$554 and maximum amount was \$5,107.

If you suspect your pet has a problem with his or her eyes, do not delay in contacting your vet. Eye problems can quickly become very serious and result in loss of vision.



An update on Tick Paralysis in Australia



Source: PetSure claims data
01/01/2021 – 31/12/2022,
accurate as at January 2022.

While paralysis ticks (*Ixodes holocyclus*) cause life threatening paralysis to dogs and cats, it is relatively rare according to PetSure claims data from the 2021 calendar year. Excluding routine procedures, tick paralysis accounted for 0.08% of canine and 0.01% of feline pet insurance claims. Whilst there is a low overall prevalence, it is still a very serious condition.

When dividing cases by state, the highest prevalence of tick paralysis is in the coastal areas of Eastern Australia with New South Wales having the highest prevalence of tick paralysis cases in 2021 at (63.5%), followed by Queensland (32.6%).

Despite being relatively uncommon, tick paralysis can still be costly to treat. In 2021 the average, cost relating to tick paralysis was \$2,201 for dogs and \$1,657 for cats. The highest treatment cost for dogs was \$26,248 and \$6,328 for cats.



Signs of Tick Paralysis

weakness

incoordination or collapse

difficulty breathing

difficulty swallowing

gagging and/or vomiting

droopy facial features

Prevention is the best cure

- 1 Use tick preventative medications (Ask your Vet about the right product for your pet and lifestyle!)
- 2 Do daily tick searches
- 3 Keep long coated pets short especially during tick season
- 4 Avoid coastal bushland and long grasses
- 5 Keep your yard mowed short if you live in a tick area

Click here for more on **TICK PARALYSIS**

6. VetChat

Insight into digital trends

Dr. Claire Jenkins, Founder and CEO of VetChat has been providing telehealth via video call and text chat, to improve access to quality care for pets and their carers since 2017.

VetChat provides families peace of mind by connecting their pets with trusted Australian licensed veterinarians via video and text chat consultations. The consultations are in real time and delivered via the VetChat platform using mobile phones, tablets, and desktop computers. The service is on-demand - available within minutes, 24/7.

On VetChat, pet carers can describe and show their pet's issue in real-time to a Vet, and learn what needs to be done. The issue may be managed at home or need a hands on examination and diagnostic tests. The VetChat vet will explain the urgency of the issue, and whether waiting for their local Vet to open the next day or immediate emergency care is required.

After the consultation VetChat vets will provide a summary of what was discussed and recommendations made, as they would in a face-to-face consultation. The consultation summary is sent directly to the parent and partner Veterinary clinic.

According to VetChat, the demand for veterinary services has skyrocketed. The pandemic has Veterinarians in Australia caring for more pets than ever before, without the increase in veterinarian numbers needed to support those pets.

This is primarily due to the boom in pet adoptions and sales, with a reduction in veterinarians to care for these pets. Lockdowns, illness, weather events, and exhaustion has contributed to staff shortages, translating to increased wait times for in-person care.

Vets in Australia are doing a great job making sure all emergencies are treated properly, but less urgent issues can now be waiting days to access veterinary advice.

Since 2017, VetChat has helped over 30,000 pet parents access vet advice and triage online.

VetChat has also expanded services to provide veterinarian phone triage for partner veterinary clinics around Australia, who have in-house emergency after hours care operating at capacity. Providing triage ensures non-urgent calls are helped, while emergencies continue to be handled by veterinary clinics.

As we've seen an increase in people using telehealth services for their own personal care, people are expecting that same access and care to be available for their pets.

Telehealth consultations are great for:

Non-urgent questions about pets

General veterinary advice to keep pets healthy

When carers don't know when or if they need to see a vet

Support when their vet isn't available

VetChat is a separate subscription based service from other PetSure products and offerings. VetChat does not form part of the pet insurance product and is not insurance.



7. Claim on the spot and only pay the gap

GapOnly® can help ease the worry of taking your pet to the vet when they are sick or hurt.

When your pet gets sick or injured, the last thing you want to be worrying about is the cost of treatment. Innovating the pet insurance claims experience, GapOnly® reviews and calculates your claim while you're still at the vet. You simply pay the gap (the difference between the vet's invoice and the pet insurance claim benefit under your policy) and go. It means a better experience for vets and pet parents alike with no paperwork, on-the-spot processing, and less out-of-pocket expense, leaving you to focus on the health of your pet, and less on the cost of treatment.

gaponly.com.au



8. About PetSure

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

We're on a mission to improve pet healthcare moments so that dogs, cats and their people can enjoy healthier and happier lives together.

PetSure is a leading Australian pet health company that provides next generation insurance and digital health services to pets and their pet parents.

As Australia's leading pet insurance administrator with more than 20 years of experience, we develop, underwrite and administer pet insurance policies on behalf of The Hollard Insurance Company Pty Ltd. PetSure powers the pet insurance propositions of more than 20 brands, including some of Australia's most recognisable and prestigious brands, such as IAG, Woolworths, RSPCA, PetBarn, Medibank, Bupa and HCF. We are a team of passionate pet people who are committed to working with veterinary teams to provide the best possible healthcare

outcomes for pets and their owners. We're the only insurance administrator in Australia to have a team of dedicated veterinarians and vet nurses employed full time to assess claims, and we have a dedicated vet helpline to provide support. We launched our eClaims service in 2016, which allows vets to process pet insurance claims on behalf of their clients electronically, meaning a better experience and less paperwork.

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. You should consider the relevant Product Disclosure Statement (PDS) to decide if a product is right for you. PDS and Target Market Determination are available from the relevant partner's website. Insurance products are issued by The Hollard Insurance Company Pty Ltd ABN 78 090 584 473, AFSL 241436, arranged and administered by PetSure (Australia) Pty Ltd ABN 95 075 949 923, AFSL 420183 and promoted and distributed through their Authorised Representatives and distribution partners.

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