Media Kit 2018
& Cost of Pet Health Care Guide

Prepared by
EMBRACE
PET INSURANCE
About Embrace Pet Insurance

Embrace Pet Insurance is a consistently top-rated pet health insurance provider for dogs and cats in the United States. Offering one simple yet comprehensive accident and illness insurance plan that is underwritten by American Modern Insurance Group, Inc., Embrace is a reliable partner in your pet’s health.

In addition to insurance, Embrace offers Wellness Rewards, an optional preventative care product that is unique to the industry. Wellness Rewards reimburses for routine veterinary visits, grooming, vaccinations, training, and much more with no itemized limitations.

Embrace is a proud member of the North American Pet Health Insurance Association (NAPHIA) and continues to innovate and improve the pet insurance experience for pet parents across the country.
Introduction

Embrace Pet Insurance is more than just an insurance company. We understand what it means to be a pet parent and to love our furry family members. We bring them to work with us and soak up every bit of unconditional love they have to offer. Our pets bring us so much joy, and in return we make sure they are happy and cared for. But most of all, our job is to protect them. Through good times and bad, we are there to provide them with the best life possible.

As pet parents ourselves, we know it won’t always be smooth sailing. Unexpected accidents and illnesses happen, and when they do it’s a relief to know that someone is on your side to help get them well again. Embrace offers peace of mind for pet parents during these difficult moments.

The stress of the financial burden that veterinary care presents is a thing of the past. With Embrace, pet parents can move forward with their vet’s recommended treatment plan to provide their dog or cat with the very best care.

The number one question pet parents have about pet insurance is what it costs. To better understand the costs associated with pet health care, and to demonstrate how pet insurance benefits pet parents, Embrace has compiled helpful claims data from 2017. We’ll review costs related to top claims in dogs and cats, seasonal claims, how to recognize symptoms of common pet health problems, and more. Pets are family. It’s time to understand the benefits of protecting them with pet insurance.
Quick Facts

Ranked one of the highest-rated U.S. pet insurance companies on PetInsuranceReview.com, the Better Business Bureau, and Google Reviews

Offers the pet insurance industry’s most flexible routine care plan, Wellness Rewards

Only company that has a diminishing deductible feature, the Healthy Pet Deductible

Personalized policies provide affordable options for every budget

$2 from every policy sold is donated to a pet-related charity

Consistently rated higher than 9 out of 10 on PetInsuranceReview.com

All Embrace policyholders have access to a 24/7 pet help line powered by whiskerDocs®
The History of Embrace Pet Insurance
Founded in 2003, Embrace has grown in leaps and bounds.

**July 2003**
The 2003 Wharton Business Plan Competition winner was a pet insurance concept later named Embrace Pet Insurance.

**Sept 2004**
Jumpstart, a non-profit venture development fund based in Cleveland, Ohio, picked Embrace as one of three companies out of 150 applicants for inaugural round of funding.

**Oct 2006**
Embrace sold our first policy on October 10, 2006.

**Aug 2012**
Embrace partnered with American Modern Insurance Group®, an AM Best A+ Superior rated insurance carrier.

**April 2014**
Embrace partnered with Helen Woodward Animal Center, one of America’s top non-profit animal welfare organizations, to help protect pets in their forever homes.

**May 2018**
Embrace launched our 24/7 Pet Help Line powered by whiskerDocs.
What is pet insurance and why is it important?

Pet insurance is peace of mind for pet parents when they need it most.

It’s impossible to predict when our pets might have an unexpected accident or illness. The goal of pet insurance is to eliminate the financial burden for pet parents when those unexpected issues come up. According to the American Pet Products Association (APPA), veterinary costs are up seven percent from 2016. Trips to the vet can really add up and pet owners aren’t always prepared for the extent of these costs. This is where pet insurance comes in.

According to The North American Pet Health Insurance Association (NAPHIA), the pet insurance industry is steadily growing year-by-year. Approximately 2.07 million pets were insured in North America at year-end in 2017 and 1.83 million pets were insured in the United States (up by 17.5% from 2016). The claims paid in 2017 as reported by NAPHIA members totaled $624 million USD, which represents an increase of 26.2% over the previous year.
What’s Covered
Pet insurance typically covers things like:

- Accidents & illnesses
- Cancer
- Diagnostic testing
- ER & specialist care
- Hospitalization & surgery
- And more, depending on the company

The North American Pet Health Insurance Association

Embrace is a proud member of the North American Pet Health Insurance Association (NAPHIA). NAPHIA is comprised of reputable pet health insurance (PHI) organizations across Canada and the United States. NAPHIA’s membership makes up over 99 percent of all pet health insurance coverage in effect in North America.

As a coalition, NAPHIA works to advance and grow the PHI industry through proactive research, data sharing, benchmarking initiatives, advocacy efforts, strategic partnerships, resource sharing, and the dissemination of information to collaboratively address challenges and opportunities. To learn more, visit NAPHIA.
What does an Embrace plan cover?

Embrace is the only pet insurance company that gives pet parents the opportunity to personalize their policy by selecting their annual maximum, annual deductible, and reimbursement percentage to fit their budget and their needs. No matter how the policy is personalized, every pet will enjoy the same comprehensive accident and illness coverage.

Embrace’s accident and illness coverage includes, but is not limited to:

- Alternative therapies & rehabilitation
- Behavioral therapy
- Cancer treatment including chemotherapy
- Chronic conditions (such as allergies)
- Congenital conditions
- Dental trauma
- Exam fees
- Genetic conditions (such as hip dysplasia)
- Prescription drug coverage

Procedures we cover include:

- Allergy testing
- Alternative therapies (such as acupuncture)
- CT scans, MRIs, X-rays, & ultrasounds
- General, specialist, & emergency care
- Hospitalization & surgery
- Lab tests & biopsies
- Physical therapy (such as hydrotherapy)

...And more
What’s not covered?

Pre-existing conditions are the most common policy exclusion. No pet insurance company covers pre-existing conditions, but each company defines pre-existing a bit differently.

For a more extensive list, please visit the What’s Not Covered page on the Embrace website here: [What’s Not Covered](#)

To read Embrace's full policy, see our Terms & Conditions page here: [Terms & Conditions](#)

Learn more about our comprehensive insurance plan here: [Comprehensive Insurance Plan](#)

Wellness Rewards

Embrace’s Wellness Rewards for routine care pairs perfectly with an accident and illness policy, protecting pets in sickness and in health.

Wellness Rewards, our flexible preventative care plan, reimburses for everyday veterinary, training, and grooming costs. It works like a health savings account and rewards pet parents with free money for being proactive with their pet’s care.

With three options for Wellness Rewards reimbursement, pet owners can choose the perfect amount for each pet, each year.

- $250 allowance per policy year
- $450 allowance per policy year
- $650 allowance per policy year

Pet owners can change the Wellness Rewards amount each policy year, making it perfectly personalized to meet their needs.

About half of our pet parents add the optional Wellness Rewards plan.

For more information, visit our Wellness Rewards page here: [Wellness Rewards](#)
Why Embrace?
Embrace stands out from the pet insurance pack in several ways:

Personalized Policies
• Same great nose-to-tail accident and illness coverage no matter how you personalize it
• Choose a plan that fits your budget and your needs
• Get up to 90% back on vet bills using any vet

Diminishing Deductible Celebrates Healthy Pets
• Annual deductible reduced $50 each year you don’t receive a claim payment
• Healthy Pet Deductible is included with every policy at no additional cost

Pre-Existing Conditions Evaluated Fairly
• Embrace distinguishes between curable and incurable pre-existing conditions
• Curable conditions could be covered moving forward if symptom & treatment-free for 12 months

Wellness Rewards for Routine Care
• Reimburses for vaccinations, grooming, training classes, and more
• No per-item limits plus use it the same day you sign up

Exam Fees Covered
Exam fees can be a large part of the veterinary bill, make sure they’re not overlooked. Embrace covers:
• Specialist appointments
• Emergency room visits
• Follow up care
• And more

For a more detailed look at how Embrace compares to other pet insurance companies in the industry, visit our Pet Insurance Comparisons page here: Pet Insurance Comparisons
Embrace is Your Pet Health Resource

Embrace Pet Insurance is available to you as a knowledgeable resource regarding pet health and wellness. Many of our Embracers have firsthand veterinary experience – our claims adjusters are Registered Veterinary Technicians (RVTs) and members in our contact center team are licensed insurance agents. Whether you are looking for information regarding pet health, or you have specific questions relating to pet insurance, we’ve got you covered.

Looking for new ideas around pet ownership and pet-related care as starting points for your reporting?

Consider these seasonal scenarios with claim testimonials from actual Embrace policyholders. These pet parents speak for themselves, sharing the unexpected health issues their pets have faced and the claims process with Embrace. For additional claim testimonials, check out the Customer Stories page of our website:

Customer Stories
Spring

Pet Allergies

For a real-life example of an allergy claim, check out Theo’s story: Labrador Retriever Mix with Environmental Allergies

The Spring Itch

Fleas start becoming a problem in the spring. Embrace reimburses for flea prevention under Wellness Rewards, as demonstrated by Pearl and Shiner: Flea, Tick, and Heartworm Medications

Spring Cleaning Hazards

Jackson earned himself a trip to the ER from Tylenol toxicity, check out his story here: Tylenol Toxicity

Summer

Summer Wellness

Preventative care and vaccines add up, especially during the summer months, but luckily Lexington and Tucker had Wellness Rewards: Regular Checkups and Vaccinations for Two Dogs

Summer Safety

Bug bites are common during summer months, so be sure to watch out for ticks! Oliver was bitten and acquired Lyme disease. Read his story below: Mixed Breed Dog with Lyme Disease

Dogs in the Outdoors

A summer lawn hazard that could be lurking in your backyard is...mushrooms! Walter’s story is a reminder to be on the lookout: Mushroom Intoxication
Fall

September is Pet Health Insurance Month, the perfect time to share the importance of pet insurance with others. Learn more here: Pet Health Insurance Month

Safe Halloween with Pets
Halloween is a great time for crafting, but be sure to keep all the extra ribbon away! This cat knows all too well how dangerous it can be: Cat Swallows Ribbon

Autumn Health Hazard
Autumn is snake bite season and this Great Dane pup experienced some of the worst: Great Dane with Snake Bites

Winter

How Cold is too Cold?
It's fun to play in the snow, but cold weather can also be dangerous for dogs. Check out our tips here on how to handle the cold: Dogs and Cold Weather

Cats in Car Engines
When the weather is cool, cats will seek any warm place to sleep. Fletcher was seriously injured when he found himself trapped in a car engine: Cat Trapped in Car Engine

Holiday Bloating
Overindulgence can lead to bloat in our canine friends, like this Newfoundland: Newfoundland Bloats During the Holidays

In addition to these seasonal topics, the Embrace team is available any time for interviews regarding pet insurance, or to provide supporting claims data regarding pet accidents and illnesses. For more information, please contact press@embracepetinsurance.com.
Embrace Claims Data from 2017

We’ve organized Embrace Pet Insurance’s 2017 claims data looking for the most commonly claimed conditions to better understand the cost of pet health care, and how pet insurance benefits pet parents.

Top Claims in Dogs

As dogs age, they become prone to expensive accidents and illnesses. With an Embrace plan, pet parents don’t have to worry about how costly a veterinary procedure can be.

The top five illness and injury claims from Embrace’s 2017 veterinary data are listed below to help give an idea of how cost is broken down for these common canine issues.

<table>
<thead>
<tr>
<th>Illness/Injury</th>
<th>Average Cost of Care</th>
</tr>
</thead>
<tbody>
<tr>
<td>Intestinal issues</td>
<td>$860</td>
</tr>
<tr>
<td>Allergic reactions</td>
<td>$520</td>
</tr>
<tr>
<td>Ear infections</td>
<td>$325</td>
</tr>
<tr>
<td>Urinary tract infections</td>
<td>$525</td>
</tr>
<tr>
<td>Cruciate ligament injuries</td>
<td>$3,000</td>
</tr>
</tbody>
</table>
Recognizable Symptoms

Since our pet parents submit many claims for the health issues listed above, we thought it helpful to include signs and symptoms to keep an eye on. If ever in doubt about the behavior your pet is showing, seeking veterinary help is highly recommended.

Intestinal Issues

Unfortunately, our four-legged friends are known for ingesting things they shouldn’t. From foreign bodies to stomach flu, and even accidental poisoning, always be on the lookout for:

- Vomiting
- Excessive drooling
- Diarrhea
- Foaming at the mouth
- Not eating or drinking

Allergic Reactions

Pet allergies can be some of the most confounding conditions to deal with. They’re widespread, they affect body parts in different ways, and there are a wide variety of treatment options. Though they may sound minor, just as in humans, dogs can also have allergic reactions that are life threatening. Symptoms to watch out for:

- Itching/scabbing
- Licking
- Watery eyes
- Vomiting
- Sneezing/wheezing
- Diarrhea
- Paw chewing
- Redness and/or swelling
- Hair loss around the ear
- Head shaking/loss of balance

Ear Infections

Just like humans, ear infections are extremely common in dogs, with similar symptoms. Keep an eye out for:

- Scratching or rubbing the ear
- Licking
- Warm ears (hot to the touch)
- Redness and/or swelling
- Discharge/odor coming from the ear
- Hair loss around the ear
- Head shaking/loss of balance
- Diarrhea
Urinary Tract Infections

A urinary tract infection (UTI) is an infection caused by microbial organisms (usually bacteria) found in any part of the urinary tract. UTIs are common in both dogs and cats, though their causes differ significantly. For dogs, Cushing’s Disease or Hypothyroidism could be the culprit. Be sure to watch out for the following symptoms:

- Frequent urinations
- Blood in urine/cloudy urine
- Straining to urinate
- Fever
- Whining when going to the bathroom
- Obsessive licking in the area

Cruciate Ligament Injuries

Cruciate ligament injury may well be better termed “cruciate ligament disease” because veterinary scholars don’t yet understand the true nature of this problem. Most dogs with a cruciate ligament “injury” will display some evidence – minimal though it may be – of knee problems in the veterinary exam room before the average owner ever notices anything. Sometimes, both knees are affected – usually one more than the other. Symptoms may include:

- Acute injury- sudden pain, limping, & whimpering
- Lameness in the hind legs
- Swelling
- Stiffness & abnormal sitting positions
- Difficulty getting up
- Decreased activity levels
Top Claims in Cats

It’s common for our furry feline friends to share many of the same health issues as dogs, but their cost of treatment and symptoms may differ. Here are the most common conditions pulled from Embrace’s 2017 veterinary data.

### Top 5 Cat Medical Conditions

<table>
<thead>
<tr>
<th>Illness/Injury</th>
<th>Average Cost of Care</th>
</tr>
</thead>
<tbody>
<tr>
<td>Intestinal issues</td>
<td>$670</td>
</tr>
<tr>
<td>UTIs and bladder stones</td>
<td>$625</td>
</tr>
<tr>
<td>Kidney disease</td>
<td>$990</td>
</tr>
<tr>
<td>Cancer</td>
<td>$2,500</td>
</tr>
<tr>
<td>Heart conditions</td>
<td>$600</td>
</tr>
</tbody>
</table>

#### Recognizable Symptoms

Our pet parents are no strangers to submitting claims for their kitties either. We’ve included information below regarding what signs and symptoms to watch out for.

#### Intestinal Issues

Most cat parents have seen their fair share of hairballs or bouts of stomach upset, but intestinal issues can be much more serious under the right circumstances. The number one reason why Embrace pet parents bring their cats to the vet is because of stomach issues ranging from food intolerance, foreign bodies, bacterial infections, and more. Be on the lookout for the following symptoms:

- Prolonged vomiting
- Diarrhea
- Anorexia or abdominal pain
- Constipation
- Dull coat
- Weight Loss
- Excessive thirst

#### UTIs and Bladder Stones

Same as a dog, a urinary tract infection (UTI) in a cat is an infection by microbial organisms (usually bacteria) of any part of the urinary tract. Cats between the ages of 1-4 are most susceptible. Bladder stones are also very common in cats and can lead to irritation and subsequent infection, often caused by chronic UTIs. Keep an eye out for the following symptoms:

- Abnormal, frequent passage of urine
- Straining or inability to urinate
- Only passing a small amount of urine
- Constant licking
- Lethargy
- Excessive thirst
- Vomiting
Kidney Disease

Chronic kidney disease is an irreversible progressive disease that affects many adult and senior cats, though it can occur at any life stage. It starts with the inability to fully concentrate urine and ends with complete kidney failure. It’s important to know the signs of kidney disease, as early detection is key for management and slowing the progression. Recognizable symptoms include:

- Increased thirst
- Changes in grooming
- Increased urination
- Weight loss/decreased appetite
- Lethargy
- Vomiting

Cancer

Cancer is one of the scariest diagnoses an owner can receive for their pet. Upon diagnosis, many owners want to know how it could have happened or if it could have been caught sooner. While preventing cancer is difficult, and in many cases, impossible, knowing what to look for may help with an earlier diagnosis and prevention of cancer spread. Keep an eye out for the following:

- Unusual masses (swelling, lumps, bumps, etc.)
- Sores that won’t heal
- Unexplained weight loss
- Decreased appetite or activity level
- Bleeding, bruising, or pale appearance
- Coughing/wheezing
- Vomiting
- Diarrhea/loose stool

Heart Conditions

Just as in humans, heart disease in cats is a serious medical condition. The most common type of heart disease in cats is adult onset cardiomyopathy, but can also include heart murmurs, stroke, etc. Unlike in humans or dogs, heart disease in cats can be more difficult to notice. Once the condition becomes serious, cats tend to withdraw and hide under furniture. Other common symptoms:

- Coughing, difficulty breathing, rapid breathing
- Weakness/lethargy
- Poor appetite
- Weight loss
- Sudden paralysis of one or both hind legs due to blood clots
- Reduced interest in play/exercise
- Restlessness during sleep
- Collapse/fainting
In Summary

Pet insurance is a safety net that protects pet parents from the burden of costly veterinary bills. These incidents are not predictable, but having knowledge of these common dog and cat claims means that you will know what to expect when these difficult situations arise.

At Embrace, we understand the relationship between pet and pet parent. We want the very best for your furry family members, which is why we consistently rank as one of the highest-rated pet insurance companies in the U.S., offering one comprehensive, personalized insurance plan for dogs and cats.

For more information about Embrace Pet Insurance, visit www.embracepetinsurance.com. To schedule an interview with Embrace Pet Insurance or for any press-related questions, please email press@embracepetinsurance.com.