

On The Horizon: The Agria Welfare Difference



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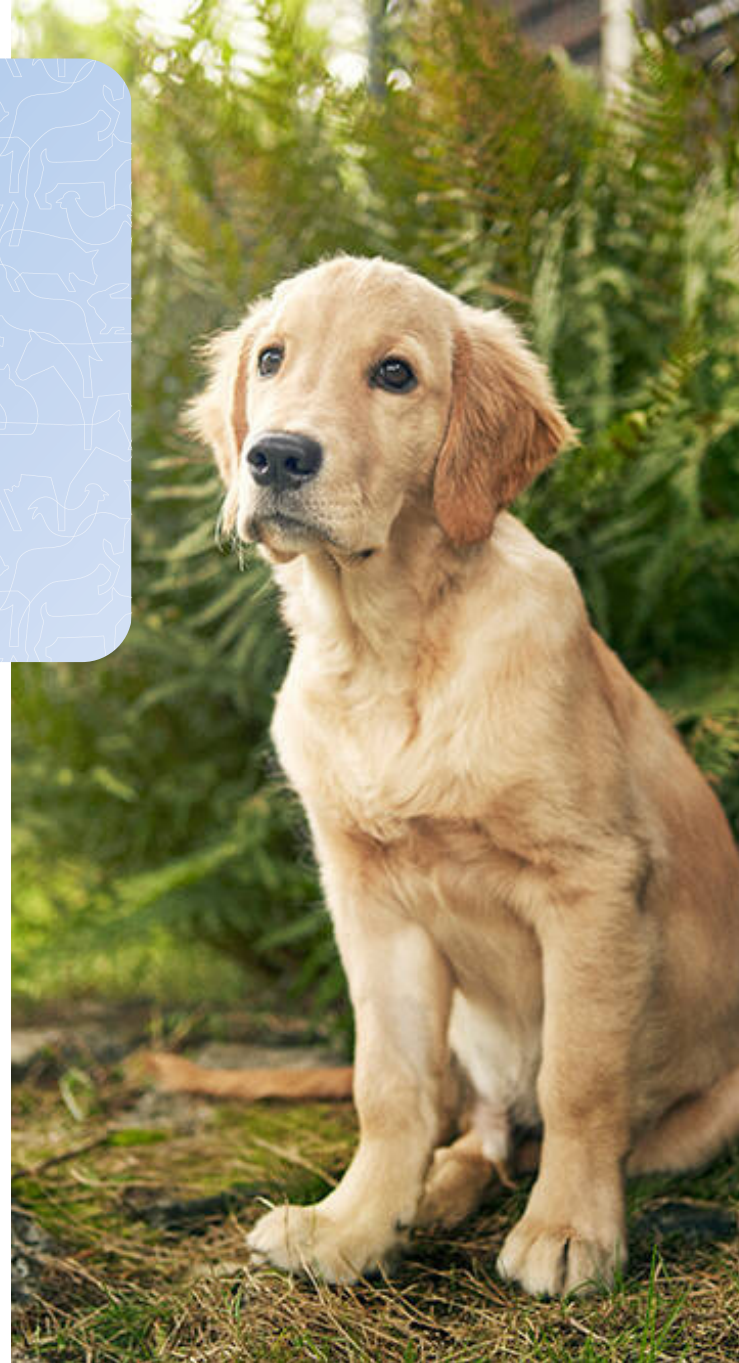


About

The health and happiness of animals are at the **forefront of everything we do** here at Agria Pet Insurance. With the cost-of-living crisis continuing to tighten the economic squeeze, how can we protect animal welfare while offering support to those in need?

In this report, we reveal **findings** on how inflation is **impacting** pet owners' lives – along with powerful insights from our expert partners.

We have embarked on a mission to educate animal lovers in understanding and embracing the five Animal Welfare Needs, as detailed in the Animal Welfare Act 2006.



The cost-of-living has put an immense amount of pressure on pet owners – and **raising awareness of how to prioritise animal welfare is crucial**. Through this report, we're delving into the minds of pet owners and the financial barriers they're facing. This enables us – as industry professionals – to gain a **deeper understanding** of these changing circumstances, so that we can empower and support pet owners accordingly.

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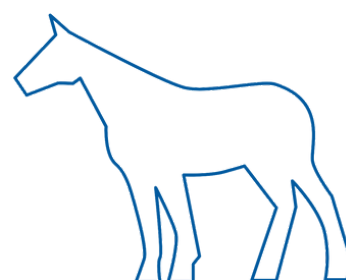
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Part One:

Current Industry Trends

Understanding industry trends and the pet owner landscape is critical to enabling us to provide unrivalled premium services.



The key insights

By tapping into the minds of **1,000 UK-based small pet owners**, we were able to gauge their current feelings about the **rise in inflation and how it's affecting their lives:**

According to our data:

8 in 10 (81%) agree that the expense of owning a pet has increased.



The data unearthed that

£2,500

is the **average yearly cost** of owning a pet.

Over a **quarter** (28%) say that costs have **increased** a "significant amount".





80% of owners do not regret acquiring an animal, citing that their pet is 'a fundamental part of the family'.

Over a **quarter** (27%) are now reassessing whether they need to take out pet insurance at all.



The **top three** reasons owners rely on insurance are to cover **general vet costs** (54%), in the event that **something unexpected** occurs (53%) and knowing the value of having a policy due to a **prior claim** (12%).

To ensure that they are able to care for their pet, **3 in 5** (63%) owners admit that they will need to go without due to the cost-of-living crisis.



More than 1 in 10 (13%) admit they do not have a policy due to the cost-of-living crisis.



More than 1 in 10 (15%) spend up to

£1,000

every year on pet food and treats alone.

Although pet insurance is deemed important by the majority (74%) of pet owners, **over half** (53%) admit that the cost-of-living crisis has **impacted** their perception on the value of it in a bid to minimise outgoings.



The cost-of-living crisis has encouraged **3 in 5** (61%) pet owners to "shop around" when their pet insurance is due to renew.



Almost half (44%) admit they are unaware of the benefits of lifetime cover.



Part Two:

Our Welfare-Based Approach

With these hard-hitting statistics in mind, our focus on animal welfare seeks to offer clear guidance and insight to owners on how **every animal** needs – and deserves – to be cared for. No animal should have to suffer the consequences of increased financial pressures.

Our focus on welfare

Our approach aligns directly with the Animal Welfare Act 2006. Backed by leading experts in the fields of both pet and equine welfare, we aim to give owners interesting and useful insights to help their pets live the best lives that they can, and aim to create a **better level of understanding** between owner and animal, and a stronger bond as a result.

Since we launched in 1890, **animal welfare has remained the foundation of all we do** at Agria.

Animal welfare has remained **the foundation** of all we do at Agria.

Through our Welfare Plan, we seek to inspire owners to understand and adopt the best animal welfare practices, by providing **clear guidance** on prioritising a pet's **mental and physical wellbeing**.



Our **key messages** to pet owners:

Behaviour

It's easy to associate certain behaviours with your pet being 'good' or 'bad', but it's not as simple as that. The behaviour pillar will inform owners about the way an animal can truly express itself, inhabit its environment, and engage with other animals and humans.

Diet and nutrition

No two animals are the same. Therefore, it's important to feed animals with a diet suitable for their specific needs, breed, life stage, and activity level, taking into account financial pressures on owners. Providing guidelines on the right portion or feed size and adequate nutrition required to support an animal's health is crucial for their welfare, helping to avoid obesity and food waste.

Health

It's your responsibility to protect your pet's health and seek medical help where needed. With effective routines for preventative care, including vaccines and parasitic treatments to prevent disease and appropriate insurance in place, animals can receive the right care throughout their lives.

Environment

Regardless of their species, it's crucial for animals to have a place where they can be themselves and exhibit their natural behaviours, with access to an appropriate outdoor space to exercise, explore, and have fun.

Companionship

Since some species are more sociable than others, understanding the level of animal and human companionship each individual needs is crucial.

It's important to consider whether you can provide this for the long-term before taking on an animal.



Why are we doing it?

We're here to **inspire people** to put animal welfare at the very forefront of their decisions. By factoring in these **five key needs**, our goal is to work alongside vets across the UK to encourage pet and horse owners to be more conscious of their animals' individual needs to enable them to live happy, healthy lives.

We are absolutely delighted to welcome the support of Lord Trees to our campaign:



"Animal welfare has always been incredibly important to me. From my roots in the veterinary profession to my role as a crossbench peer, sharing my expertise with the House of Lords, upholding world-leading standards of animal welfare legislation is something I am honoured to be part of.

What we have now is **clear guidance** on how sentient beings should be cared for. Through these needs, the mental and physical wellbeing of the animal is protected. From eating a suitable diet, to being allowed to express themselves and behave in a way that is natural to them as a species, to living in an environment that provides companionship, as well as shelter – the welfare needs are **all-encompassing** to allow animals to live a life that is good – something they all deserve, and we must enable."

- Lord Trees, Professor of Veterinary Parasitology and Crossbench member of the House of Lords

Part Three:

Thoughts From Our Experts

We're proud to work closely with some of the UK's industry leaders who share our passion for putting pets' **health and happiness first**. We spoke to **three experts** about what they'd like to see progress in animal welfare.

Experts include:

Marisa Heath, All Party
Parliamentary Group for Animal
Welfare

Fabian G.B Rivers, Exotic Animal
Vet and Presenter of *The Pets
Factor*

Roly Owers, Chief Executive at
World Horse Welfare



Marisa Heath

All Party Parliamentary Group for Animal Welfare

"People got a pet during lockdown, often for the first time, and have very **little knowledge** about caring for that pet or the Animal Welfare Act and why it is important. This means there is the potential for poor welfare owing to a **lack of understanding**. We need to work with our partners to help owners understand animal welfare better because, in doing so, we can **avoid** some of the problems which lead to relinquishment.

To support pet owners during the cost-of-living crisis, it's important to **collaborate** to offer **clear advice** to pet owners. There's an overwhelming amount of information out there, and so supporting owners to provide good care for pets is **essential**. This will require leaders to focus the messaging and get mutual agreement between them. For those owners really struggling, continued donations of pet food and help with their pet are needed. Equally, we need to ensure that animal lovers who are in a fortunate financial position are aware that other pet owners need help and step forward to offer that help for the benefit of animal welfare.



By providing signposting to organisations that can help give advice on health, diet, and –

"It's important we start collaborating and offering clear advice to pet owners"

in particular – behaviour, Agria is covering some key pet welfare issues – including those that can lead to pet relinquishment – to help owners think through

their decision and see possible solutions. It's also important they are **highlighting preventative actions and advice** to stop health and welfare problems arising in the first place."

Fabian G.B Rivers

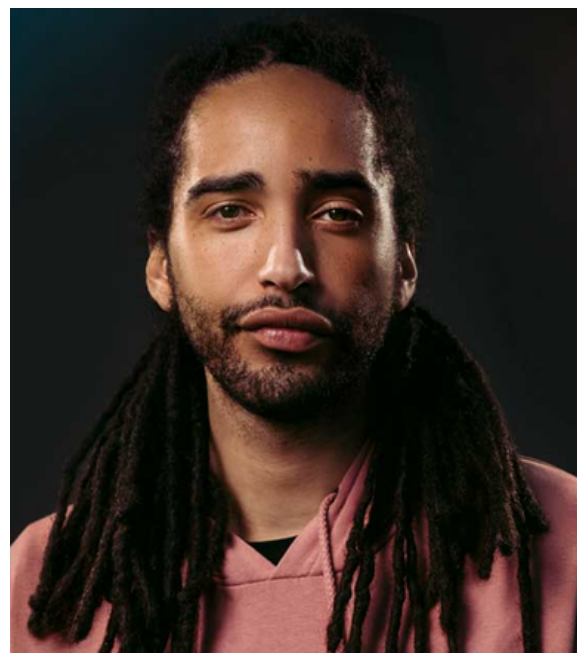
Exotic Animal Vet and Presenter of The Pets Factor

"We need to uniformly agree to payment schemes; otherwise, we are being elitist about who has access to animal companionship. Balancing debt is something the entire world engages in, and sadly, people expect that for all facets of life, including their pet care. I believe that if people who **appreciate the importance of companionship** could find affordable insurance, they'd view it as a matter of **priority rather than choice**.

With the support of vets and professionals, we should create and educate our own smaller local communities about how to care for animals both in our homes and out in the wild. A more harmony-driven connection to the material world outside of a screen that is fun and rewarding can be had, and it would also help humanise animals that need a lot more help than our current world is giving them.

"Many people cannot afford **thousands of pounds at any moment, and it is often too late to make a difference**"

Perhaps a novel way of providing good faith for people's retrospective regret for not getting insurance earlier would be to start insurance for some people for a condition, but then tie them to longer contracts, for example, to reduce liability. Many people cannot afford thousands of pounds at any moment, and it is often too late to make a difference to that animal's life. **The ability to pause payments for a couple months could really help.**"



Roly Owers

Chief Executive at World Horse Welfare

“Looking forward, the most important aspect is for everyone to act and work together to **support each other**. We are in very uncertain times and no two situations are going to be the same, so the commercial and compassionate perspectives need to be very carefully balanced. The equine sector is a real community made up of so many different parts. We have to have confidence that inflation will start to recede over the coming months and hence we have to work together to get through these very turbulent times and not act in a self-interested way.

Entry-level insurance packages would seem the obvious approach to take – possibly time-limited packages that are available for the first 1-2 years. I think there is a change in mindset needed about how owners view insurance, which will

"The most important aspect is for everyone to act and work together"



involve them being able to see first-hand the advantages of cover. I would also like to see insurance providers like Agria working with the likes of World Horse Welfare to help provide practical guidance and advice to horse owners about how best to **care and manage** for their horses in these changing times."



Our experts share their views on the **Agria Welfare Campaign**.

“Agria’s welfare campaign is hallmarked by a clear recognition that quality of life for any animal is built around physical and mental wellbeing. As a firm of animal lovers, not just professional stakeholders, they understand that horse welfare goes far beyond calling the vet when there’s a problem. It’s exciting to see Agria use its vast client base and team of elite sponsored riders to extend these important messages further.”

- Roly Owens

“The 2006 Animal Welfare Act redefined animal welfare by recognising the physical and mental needs of animals. The five freedoms are a crucial starting point for understanding pet needs beyond basic care. I’m delighted Agria Pet Insurance prioritises animal welfare by working with owners to deliver the five freedoms and more for their pets.”

- Marisa Heath

“I am delighted that Agria is highlighting the Animal Welfare Act, and I fully support them as they share the important message of our duty to care for animals.”

- Lord Trees



Part Four: About Agria

The Agria story dates as far back as 1890. On day one, a team of pet pioneers made it their mission to ensure Sweden's pets could live happier, healthier lives. Today, we are proud to provide unrivalled animal insurance on a **global scale**. It's pet insurance as it should be: simple, straightforward, and completely stress-free.

Since landing in the UK, we're proud to be working with over **50,000 top animal welfare organisations, vets, and breeders** to provide the very best in pet healthcare. Combining these ever-growing partnerships with our highly skilled team and deep industry insight, we offer industry-leading insurance services.



Make a positive impact on animals' lives, **together**

With animal welfare at the very core of everything we do, we can provide owners with the **guidance** they need to ensure their pets can live their happiest lives.

Part Five:

Proud To Be Premium

Some pet insurance providers are all bark, and no bite. Not Agria.

We know that finding a tailored approach suited to a pet owner's specific needs can be a challenge, and many owners will have faced large vet bills when their animal has been unwell or injured.

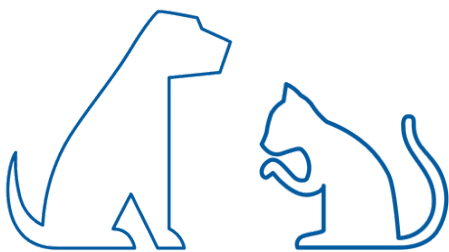
Our award-winning, lifetime products are designed to support pet owners with the cost of vet fees, and protect animals for life.

To prevent any unexpected large outgoings, we're proud to offer exclusively lifetime pet insurance, with **up to £20,000** of vet fees cover, every year.



Pet insurance from Agria also:

- Gives pet owners choice with multiple cover levels and access to flexible benefits
- Pays **97% of claims**, settled within **5 working days**
- Has protected **over 3 million** of the UK's puppies and kittens
- Is recommended by **over 50,000** vets, breeders and animal rescues
- Provides the reassurance that comes from **over 130 years** of experience helping owners care for their animals
- We're also proud to have donated **over £2 million** to animal welfare charities





“We understand the challenges faced by owners who want the very best for their animals, but sometimes have to make tough decisions due to financial difficulties. Our pets really are a member of the family, that’s why Agria is built on truly safeguarding the unique bond we share with our four-legged friends, by supporting owners with the cost of vet fees.



“Agria’s focus has always been welfare-led, and by using the Animal Welfare Act as a foundation to shape our interactions with owners, we aim to inspire and guide them to make the most of their life together with their pets.”

- Vicki Wentworth, Managing Director of Agria Pet Insurance

To find out more about the Agria Welfare Plan, head over to www.agriapet.co.uk/welfare-hub-pet/