

Examination Room: Ashley Gray

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NAME: Ashley Gray



AGE: 42.

QUALIFICATIONS: MA, VetMB, PhD, MRCVS


POSITION: Managing director, Vetsure.

BRIEF CV: I graduated from the University of Cambridge Department of Veterinary Medicine in 1997. After five years in small animal practice and research, I moved to the “dark side” and emigrated to the Netherlands to work in international marketing for Intervet. It was here I developed a passionate interest in marketing and communications.

In 2003, I gained a certificate in marketing from the Chartered Institute of Marketing and then returned to the UK to work for Hills as senior veterinary business advisor. In 2007, I joined Village Vet as marketing and clinical director. I founded Vetsure with Brendan Robinson in 2009.

HOBBIES: Gardening, swimming and fell walking.

LITTLE-KNOWN FACT: I know all the words to Take That’s “Back for Good”. Very useful when I’ve annoyed my wife.



ASHLEY Gray started his career as a vet, but now runs his own pet insurance company. To discover how this unusual transition came about, we asked Ashley to step into the Examination Room.

How, why and when did you set up Vetsure?

Vetsure was set up with my business partner Brendan Robinson in 2009. We're both vets so we knew pet insurers were challenged with rising vet claim costs. Similar situations have been solved in other insurance sectors by the development of network-type approaches. With some additional tweaks to such models and some considerable brainstorming, the Vetsure business model was born.

What makes Vetsure different?

We work with a selected network of vets across the country – currently in the region of 350 member practices and have a finite target number of members we are well on track towards reaching. I hope our members would agree there is a very close and trusting working relationship between us. A reflection of this is member practices share the costs of their treatment procedures with us (as well as the referral centres they commonly use) and we base the prices we sell to consumers on these charges. We do not get involved in determining what prices vets should set, nor which referral centres they use – our role at Vetsure is to give the consumer a price that reflects the level and price of veterinary care they receive locally. This is considerably different to all other insurers.

In 2013 we had grown to a sufficient size to start underwriting for ourselves – we never wanted to be, like other insurers, at the mercy of an underwriter that could choose to employ a new underwriting strategy that was contrary to our values or – like many other big underwriters – simply pull out of the market altogether. Today, we are the only insurer completely dedicated to the pet insurance market and, as a veterinary-based company, I believe we have the best understanding of the needs of the marketplace.

Why is Vetsure's buying group different and how does it fit in with the other aspects of the business?

As a vet, I always wanted to support and drive advances in veterinary care – as an insurer I have to be able to support this at a price the consumer can afford. It was necessary to think differently to achieve this. We are the only pet insurer, for example, to include optional preventive health packages that encourage regular visits to the vet.

Our buying group not only helps our member practices achieve the best savings available on the market, but also allows us to benefit financially at times when our member practices are undertaking high levels of treatments and claims – a type of hedge fund if you like.

As you might imagine, the buying group itself operates differently to others. While still maintaining clinical choice for our members, we have established more mutually beneficial relationships with suppliers.

What's the thought behind the Vetsure think tanks?

We run think tanks twice a year for our members to provide thought-provoking management CPD and also a forum for discussion and sharing ideas. The recent think tank focused on the “Power of Collaboration” and included a series of interactive workshops aimed at analysing the latest trends in the animal health care market and identifying opportunities for genuine collaboration over the next five years. The output of the event was a blueprint document for the next five years that will help our member practices set themselves apart from the rest of the market.



Ashley Gray.

What are the biggest challenges facing independent veterinary practices?

Recent developments in the veterinary marketplace have been stressful for many, but also very exciting if viewed with a positive mindset. In many ways, corporate practice has forced all independent practitioners to up their game and take a long, hard look at the service being offered to clients. Any veterinary models that genuinely understand the importance of the owner-pet relationship have a bright future, but when you are running a relatively small business you soon realise you can't do everything alone. You need to work collaboratively with other like-minded

businesses and suppliers.

What are the benefits of Vetsure's system of directional care?

The first question we ask when providing pet owners with a quote is whether they use an accredited Vetsure practice. Our website also allows people to find their nearest Vetsure-accredited practice and even register online with this practice. We are sending more new clients to our member practices every day as consumer awareness of the Vetsure brand grows.

Vetsure policyholders can use any veterinary practice in the country, but may be charged a higher monthly premium and will pay a higher claims excess if they use a non-accredited first opinion clinic. The choice of referral centre is not impacted in any way and is entirely at the discretion of the

first opinion vet and client. In this way, we are encouraging people to use our accredited practices, but maintaining complete customer freedom.

Do you think some of the bigger pet insurers will go down the same route?

It is difficult to see how other insurers could easily replicate what we are offering. All other insurers are looking for the mass market and are unable to “restrict” their distribution channel to a selected network. Vetsure, on the other hand, has chosen from the outset to work through selected, trusted veterinary partners and has grown with this network.

I can see a time when other insurers will look at new ways to address the challenge of rising claims inflation. For example, an increasing number are likely to try to limit the cover for selected conditions. But such approaches will be incredibly challenging to administrate fairly to the customer and will ultimately impact on sales.

Others have started to examine ways of controlling which referral centres people use, but I believe such strategies are doomed to failure for a number of reasons.

In reality, insurers need to establish more genuinely meaningful relationships with vets – but this is challenging without knowledge of our profession and considerable commitment to the veterinary channel.

How important is greater cooperation between independent practices?

Despite their unique strengths, independent practices will always have a disadvantage against corporate business in key areas, most notably in terms of use of marketing, digital technology and brand. As a result, it will become increasingly challenging to get clients through the door. It is in areas such as these that collaboration between like-minded practices and suppliers is becoming increasingly important.

Do you still practise as a vet?

I have not undertaken any clinical work for a number of years, but do feel it is important to keep abreast with the latest ideas and technology – I always want the provision of veterinary care to be at the forefront of our business.

Do you have a healthy work/life balance?

Anyone who knows me will tell you my family is the most important part of my life. But it is not easy to get this balance right, regardless of whether you are working in general practice, managing a team of vets and nurses or trying to set up a new business venture.

The definition of success for me always involves a few “simple” family targets, including having breakfast with my family at least a couple of times a week, being able to do at least some of the school runs and making sure all digital devices are completely off during holidays. I’m certainly not always successful by these definitions, but I do the best I can and my family has not ditched me yet.