



BOUGHTBYMANY

PET INDEX 2020

THE YEAR OF THE PET



Created by Bought By Many, voted Britain's Best Pet Insurance Provider 2020





INTRO- DUCTION

As the old saying goes, every dog has its day. And 2020 proved to be the year of the pet. Life changed significantly for many people around the world, with millions of us spending more time at home than ever before.

Pets provided a source of comfort, entertainment, companionship and routine throughout the lockdowns. The positive effect pets have on their owners' wellbeing and happiness is immeasurable, and in 2020, we saw thousands of people decide it was the right time to welcome pets into their homes.

Traditionally, we are able to measure peaks in pet ownership through insurance sales periods. Since our launch in 2017, we often see uplifts in line with major holidays. January is typically the month with the biggest increase in owners taking out pet insurance, with other peaks during the summer holidays as people usually use the time off work and school to settle in with their new pet.

In 2020, this changed significantly. With prolonged time at home, thousands rushed to bring home a pet during the lockdown. My family and I were no different – we welcomed home Ted, a 14-month-old Goldendoodle rescue in June.

During the period of the first lockdown, we saw a 194% increase in sales between March and June compared to the same period last year as owners around the UK rushed to find a pet. Puppies and kittens under 2 months old are always the most popular, but in mid-March, there was a 78% increase in sales

for pets aged 1-2 months old compared to the busy period of January 2020.

The rise in pet ownership was largely driven by younger owners, with 18-24 and 25-34 age groups making up the biggest volume of our sales during 2020, rising 83.6% and 82.3% respectively over the 2019-2020 period.

The pet boom shows no sign of stopping, and at the time of writing this report in early December, we can see a 66% year-on-year increase in the number of pets being signed up for insurance. There are some concerns in the wider pet ecosystem that this rise in ownership could point to more animals being rehomed as some owners may not have considered the long-term and how they will juggle pet ownership with a return to more 'normal' life. However, it's hugely encouraging to see that owners are thinking about their new pet's long-term health and are taking out insurance cover, an important part of responsible pet ownership.



STEVEN MENDEL
CEO and Co-founder
of Bought By Many

Bought By Many's Pet Index 2020 presents data investigating the pet ownership trends of 2020, common insurance claims, analysis of vet treatments and associated costs as well as the effects of lockdown on pets and their owners.

£ PET POUNDS



“The demand for pets outstripped supply in a way we have never seen before. This caused the average price of dogs to increase as breeders hiked prices to meet demand, and owners committed to paying more for their new companion. In comparison, the rise in the cost of cats was lower as availability of kittens and cats remained high. However, while demand for dogs soared compared to 2019, our data reveals that during the lockdown, sales of insurance policies for cats grew by 205% year-on-year, 13% more than dogs.”

Steven Mendel, CEO and Co-founder of Bought By Many

In the week of the 23rd of March, 32% of all new pets getting cover from Bought By Many were aged between 1 and 2 months old, a 78% increase on the highest week recorded in January, traditionally the month with the biggest increase in owners taking out pet insurance. Of the sales in the same week in March, 1-month-old pets made up 7% of all sales.

THE PRICE OF PETS*

DOGS

2020

£1,059

2019

£731

YOY % DIFFERENCE

↑ 45%

CATS

2020

£177

2019

£143

YOY % DIFFERENCE

↑ 24%

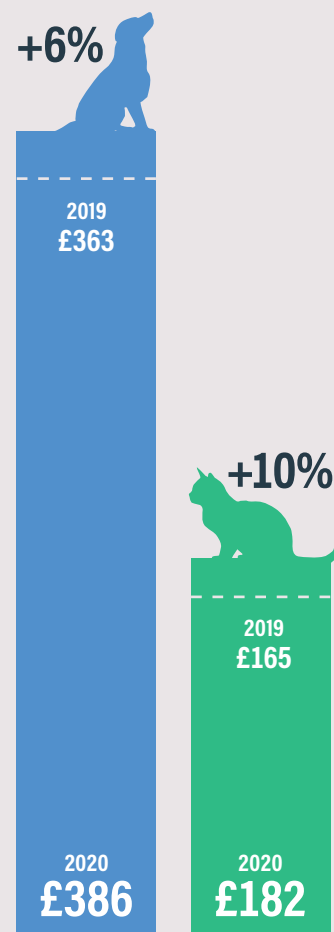
*Average prices



Sarah James, Qualified Veterinary Nurse & Technical Claims Manager at Bought By Many:

“The introduction of Lucy’s Law on the 6th of April, which means puppies and kittens can’t be sold under 8 weeks old, will have normally slowed sales slightly in this period, but due to the extraordinary circumstances of the virus outbreak, it seems a small percentage of owners were taking on pets that are slightly younger than the recommended age. This small rise could be in part due to breeders’ concerns about keeping puppies or kittens longer than usual because of the lockdown. It is best to take a pet on from at least 8 weeks old and we won’t cover pets that are under the age of 4 weeks, but with the right care and loving home, slightly younger pets should remain happy and healthy.”

AVERAGE COST OF INSURING PETS



BUDGETING FOR YOUR NEW PET

The 4 key costs pet owners need to think about when welcoming home a new puppy or kitten.

1. The basic essentials

£300

Small bed, food and water bowls, toys and chews to keep them stimulated, age-specific pet food and a lead, collar and tag. Prices vary and it's key to remember your pet will grow quickly so owners should shop around for the best deal. Food should be calculated as part of an owner's monthly outgoings, usually around £25 for medium-sized dogs.

2. Routine health care: flea, worming and vaccinations

£150

Initial treatments might come to £150 depending on size and breed. Annual boosters will cost another £40. Young pets need regular flea and worm treatment as most puppies and kittens are born with worms and early treatment is crucial. Pets should also be vaccinated from 8 weeks old to ensure adequate immunity that will last 12 months.

3. Vet bills and insurance

£15-32 PER MONTH

Many owners choose to take out pet insurance so their pets have access to the best treatment without having to worry about the bill. The cost of insurance will depend on the type of policy you take out, where you live, your pet's age and breed.

4. Training and behaviour

£125

We've seen a rise in behaviour-associated claims for younger pets which can cost an average of £252 per claim so it's always best to start a routine and thorough training early. If you need extra support, there are lots of training courses available, and some online training courses can cost around £125.



TOP 10 MOST EXPENSIVE DOGS*

BREED	COST TO BUY	COST TO INSURE
Australian Labradoodle (Miniature)	£2,064	£349
Maltipoo	£2,032	£353
English Bulldog	£1,954	£711
Cavapoo	£1,860	£312
Bulldog	£1,799	£669
Bernese Mountain Dog	£1,639	£762
Chow Chow	£1,618	£611
Dachshund Long Haired & Smooth Haired (Miniature)	£1,613	£393
Newfoundland	£1,568	£785
French Bulldog	£1,545	£698

AUSTRALIAN
LABRADOODLE

£2,064

MALTIPOO

£2,032



TOP 5 LEAST EXPENSIVE DOGS*

BREED	COST TO BUY	COST TO INSURE
Greyhound	£152	£446
Lurcher	£244	£316
Jack Chi	£436	£251
Patterdale Terrier	£446	£275
Jack Russell	£454	£282

GREYHOUND

£152



TOP 10 MOST EXPENSIVE CATS*

BREED	COST TO BUY	COST TO INSURE
Sphynx	£765	£209
Maine Coon	£597	£259
British Blue Shorthair	£587	£210
Ragdoll	£503	£181
Bengal	£475	£227

SPHYNX

£765

MAINE COON

£597



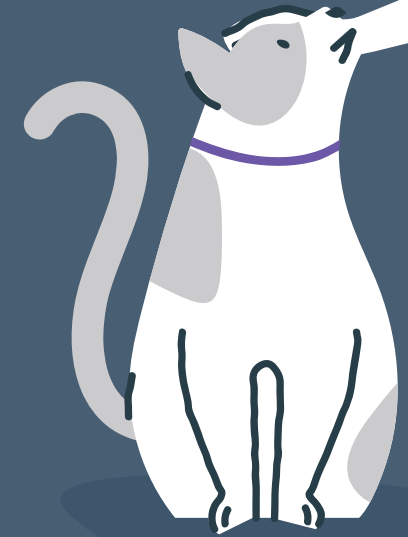
LEAST EXPENSIVE CAT TO BUY*

More common cats like Tortoiseshell, Moggy and Tabby range from £50-£93 and their insurance can range from £157-£270.

PREMIUM PETS

The most expensive pets in 2020

BUY
SHIKOKU
£2,566



INSURE
LAPERM
£499

INSURE
**BULGARIAN
SHEPHERD**
£1,442



BUY
BRITISH BREED
£1,250

THE COST OF VET TREATMENT

91,607

TOTAL CLAIMS PAID OUT IN 2020

£8,377

THE MOST EXPENSIVE DOG CLAIM IN 2020 (JOINT SUBLUXATION)

£7,000

THE MOST EXPENSIVE CAT CLAIM IN 2020 (PYELECTASIA)

“

Sarah James, Qualified Veterinary Nurse and Technical Claims Manager at Bought By Many:

“Owners should try to find a breed that suits their environment and lifestyle and should take time to research the characteristics of each breed from behavioural qualities like energy and temperament to physical issues that may be specific to the breed. Many breeds have developed certain hereditary defects or infirmities and could be predisposed to a range of health issues. I recommend that new pet parents organise a pre-purchase consultation with their local vet to run through any questions they have before buying a new pet.”



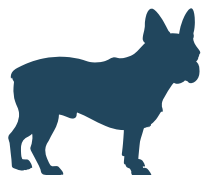
TOP 10 MOST COMMON CLAIMS (cat and dog combined)

- 1 **GAIT ABNORMALITY**
£457
- 2 **VOMITING**
£365
- 3 **DIARRHOEA**
£233
- 4 **HYPERSENSITIVITY (SKIN ALLERGIES)**
£188
- 5 **SKIN DISORDER**
£167
- 6 **GASTROENTERITIS**
£422
- 7 **OTITIS EXTERNA**
£163
- 8 **WOUND**
£268
- 9 **EAR INFECTION**
£155
- 10 **SEIZURE DISORDER**
£380

BREED SPOTLIGHT

Top 10 breeds most likely to claim

1



FRENCH BULLDOG

Average cost of claims
£562

Typical health issues
Brachycephalic Airway
Obstruction Syndrome

Average cost of treatment
£1,387

2



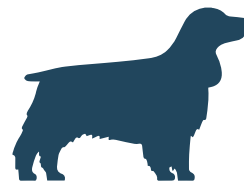
LABRADOR RETRIEVER

Average cost of claims
£455

Typical health issues
Hip Dysplasia

Average cost of treatment
£605

3



COCKER SPANIEL

Average cost of claims
£416

Typical health issues
Otitis externa

Average cost of treatment
£173

4



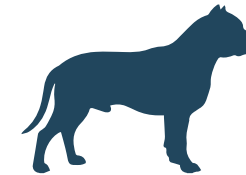
COCKERPOO

Average cost of claims
£362

Typical health issues
Patellar luxation

Average cost of treatment
£927

5



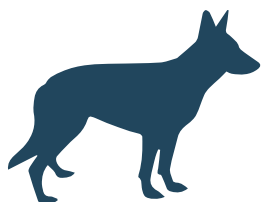
STAFFORDSHIRE BULL TERRIER

Average cost of claims
£412

Typical health issues
Hypersensitivity (allergic) skin
disorder

Average cost of treatment
£193

6



GERMAN SHEPHERD

Average cost of claims
£413

Typical health issues
Gait abnormality

Average cost of treatment
£474

7



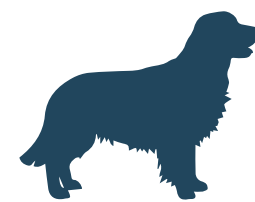
BOXER

Average cost of claims
£441

Typical health issues
Lymphoma

Average cost of treatment
£721

8



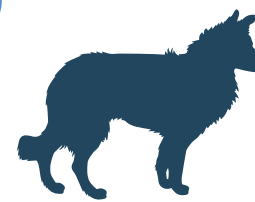
GOLDEN RETRIEVER

Average cost of claims
£409

Typical health issues
Cataracts

Average cost of treatment
£821

9



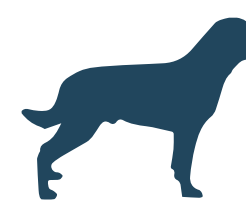
BORDER COLLIE

Average cost of claims
£402

Typical health issues
Seizure disorder

Average cost of treatment
£378

10



ROTTWEILER

Average cost of claims
£567

Typical health issues
Osteosarcoma

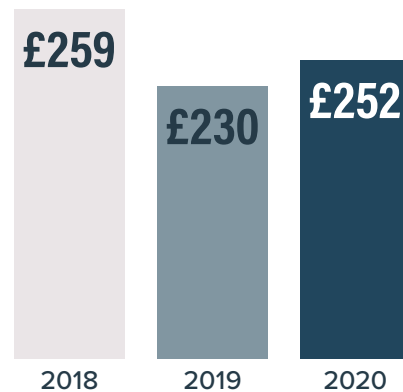
Average cost of treatment
£1,002

BEHAVIOUR CLAIMS SURGE IN 2020

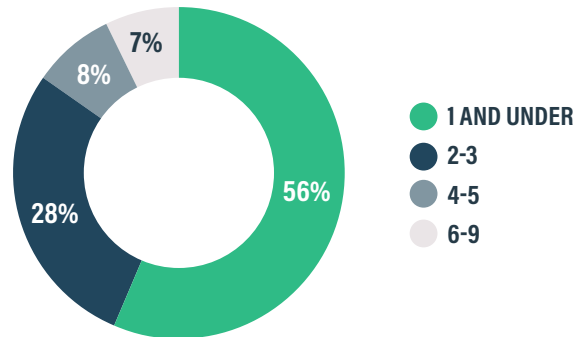
96%

RISE IN BEHAVIOUR CLAIMS

AVERAGE BEHAVIOUR CLAIMS (CAT AND DOG)



AGE RANGE OF BEHAVIOUR CLAIMS IN 2020



IN THE DOG HOUSE

The top 10 dog breeds most likely to claim for behaviour issues

1. COCKER SPANIEL

2.

COCKERPOO

3.

FRENCH BULLDOG

4.

LABRADOR RETRIEVER

5.

GERMAN SHEPHERD

6.

STAFFORDSHIRE BULL TERRIER

7.

GOLDEN RETRIEVER

8.

DACHSHUND SHORT HAired MINIATURE

9.

ROTTWEILER

10. GREYHOUND



“Behavioural claims have increased 96% and these tend to be from younger dogs. The rise could be due to the general disruption that Covid-19 caused. Any significant changes to a pet’s routine can be stressful and can cause anxiety behaviours. For pets who were used to owners being away most of the day, seeing more of their owner might have been confusing or caused over-excitement which can sometimes lead to some unusual behaviour. And for those pets who were purchased during lockdown, having owners return to work after spending so much time together could have caused some emotional distress.

On the positive side, people have been able to spend more time with their pets than ever before and may have been able to identify behavioural issues sooner. We are also seeing more pet parents take an active interest into the psychological wellbeing of their pets in addition to standard physical issues.”

Sarah James, Qualified Veterinary Nurse and Technical Claims Manager at Bought By Many

QUICK TIPS FOR SOCIALISING A NEW PUPPY



The critical socialisation period for puppies is between 3 and 12 weeks old so it's key that owners start training pets early and establishing a good routine.



It's also important the puppy has new and varied experiences every day and is exposed to everyday objects, sounds and activities such as hoovering, hair dryers, TV, traffic noise and children so that your pet grows up happy and relaxed.



If owners are struggling, puppy training courses are a great resource and some are even offered online.

Separation anxiety is a recognised behavioural condition in pets, but few are aware of the impact being away from a pet can have on their owner’s work, social and home life. In a survey we conducted of over 2,000 pet owners, we found some interesting insights into how life has changed during lockdown and how we have adjusted to life at home with our pets.

75%

are suffering from Separation Anxiety and are worried about being apart from their pets

21%

are considering quitting their jobs if they're not able to bring their furry companion into the office

41%

of millennial owners are prioritising pet-friendly properties when looking to move house

19%

have already asked their boss if their pet's friend can come into the office





26%

are contemplating moving jobs to be closer to their home, so they spend less time on the commute and more time with their pet

KEEPING PETS SAFE THIS WINTER

As the days get darker and we prepare for festivities, it's important that owners are aware of potential dangers which could affect their pet at this time of year – particularly if your pet is prone to mischief.








TOP TIPS FOR KEEPING YOUR PETS SAFE THIS CHRISTMAS

-  Celebratory drinks and foods like mince pies and chocolate can be poisonous, be sure not to feed your pets any leftovers which include these ingredients
-  Decorations should be kept out of reach as these can be choking hazards and can cause blockages which need vet attention
-  If you have a real Christmas tree, keep an eye on your cat nibbling or licking the pine needles to check it isn't ingesting parts of it as some oils produced by the tree and other fertilisers can be toxic
-  Festive plants like poinsettia, amaryllis, holly, lilies, mistletoe and Christmas roses should be kept away as these can be poisonous

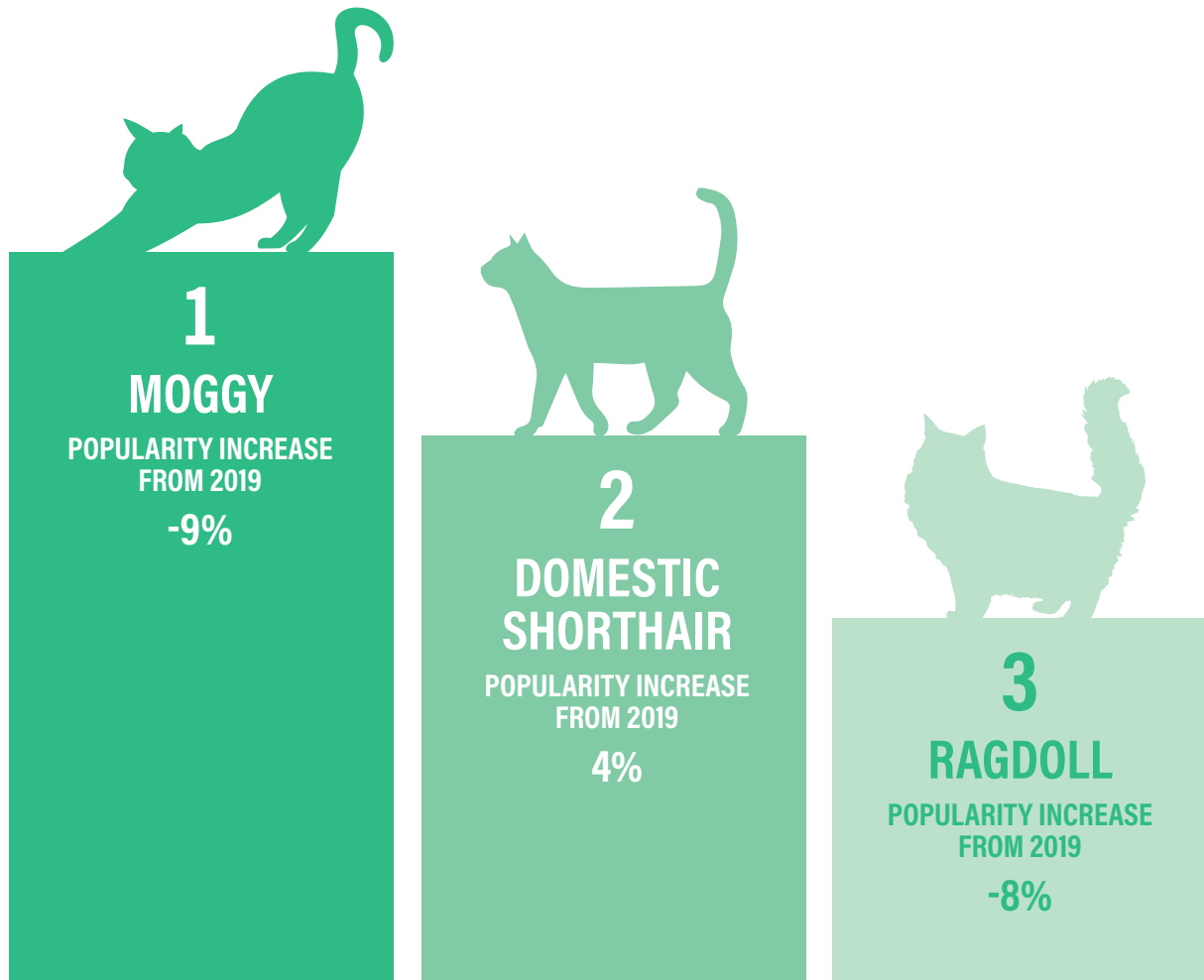


THE NAUGHTY LIST

Potential Christmas dangers and average cost of treatment

 <p>Intoxication (poisoning) – raisins, grapes Mince pies, grapes at New Year £345</p>	 <p>Foreign body Bauble, tinsel, wrapping paper or ribbons £637</p>
 <p>Road accident Low visibility with limited sunlight hours £904</p>	 <p>Intoxication (poisoning) – chocolate Advent calendars, chocolate boxes £222</p>
 <p>Regurgitation Pine needles, wrapping paper, or reaction to poisoning £607</p>	 <p>Intoxication (poisoning) – Ethylene Glycol Antifreeze £342</p>
 <p>Intoxication (poisoning) – plant Lily flowers £448</p>	 <p>Intoxication (poisoning) – Allium genus Onions, garlic, chives £245</p>

MOST POPULAR CAT BREEDS IN 2020



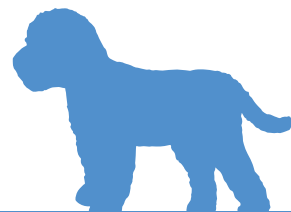
THE TOP CATS OF 2020

POPULARITY INCREASE FROM 2019

4. British Shorthair	20%
5. Bengal	-2%
6. Maine Coon	4%
7. Tabby Shorthair	61%
8. British Blue Shorthair	11%
9. Black And White Shorthair	60%
10. Tortoiseshell Shorthair	53%
11. Black Shorthair	67%
12. Sphynx	19%
13. Tabby	16%
14. Domestic Longhair	-12%
15. Persian	13%



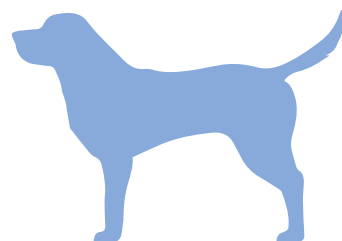
MOST POPULAR DOG BREEDS IN 2020



1

COCKERPOOL

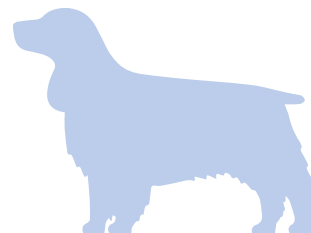
POPULARITY INCREASE
FROM 2019
52%



2

**LABRADOR
RETRIEVER**

POPULARITY INCREASE
FROM 2019
-3%



3

**COCKER
SPANIEL**

POPULARITY INCREASE
FROM 2019
8%

While the Maltipoo didn't make the top 15 this year, its popularity soared over 100% from 2019

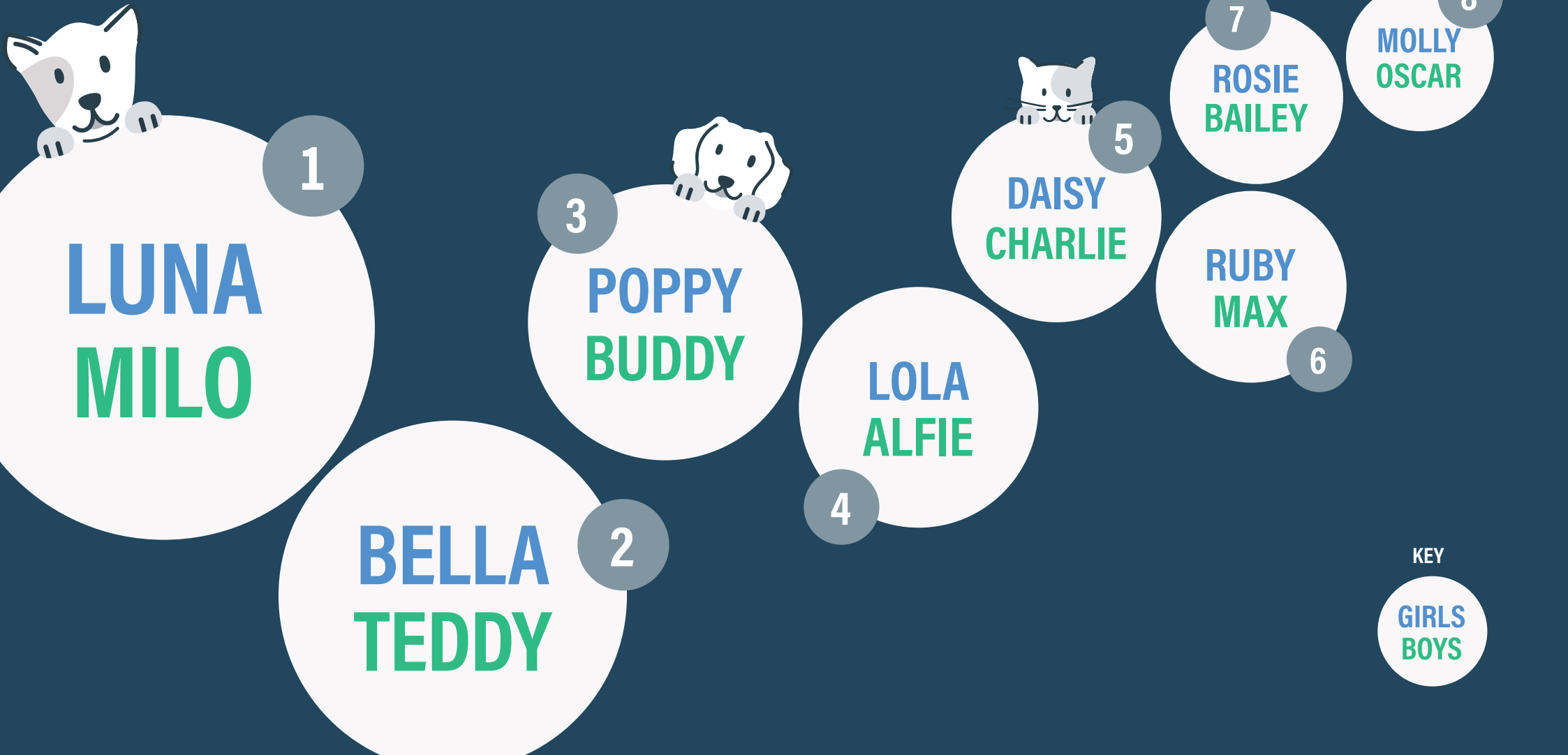
THE TOP DOGS OF 2020

POPULARITY INCREASE FROM 2019

4. Medium Mongrel (10kg-20kg)	19%
5. French Bulldog	-24%
6. Small Mongrel (Up to 10kg)	11%
7. Staffordshire Bull Terrier	-6%
8. Large Mongrel (More than 20kg)	59%
9. German Shepherd	4%
10. Cavapoo	57%
11. Border Collie	-8%
12. Golden Retriever	2%
13. Dachshund Short Haired (Miniature)	4%
14. Labradoodle	15%
15. Jack Russell	-23%

POPULAR PETS

TOP 10 MOST POPULAR PET NAMES 2020
(dog and cat combined)





2020 NAME TRENDS

Among the most popular names, we found some names that reflect 2020 perfectly

CHANGING PET OWNER NEEDS

“

Vet practices had to close during the lockdown meaning many owners were unable to make regular vet appointments. Online services and access to vets became crucial for owners who were looking for advice for their pet. We were the first insurer in the UK to partner with FirstVet to offer customers unlimited, free, 24/7 video calls with vets, giving owners peace of mind and saving them money – a crucial service over lockdown. We believe more and more customers will use the service even after the pandemic has been controlled as online access suits our modern and busy lifestyles. However, balance is key. Face-to-face appointments with your local vet are still essential for routine treatments and check-ups could help spot potential issues early to keep your pet in good health.”

Steven Mendel, CEO and Co-founder of Bought By Many



29,795

CONSULTATIONS FROM
BOUGHT BY MANY
CUSTOMERS IN 2020 SO FAR

13,120

CONSULTATIONS FROM
BOUGHT BY MANY CUSTOMERS
DURING MARCH 1ST-JULY 31ST





BOUGHTBYMANY



METHODOLOGY

The data in this report was collected on 25.11.20 and is based on Bought By Many's sales and claims data.

ABOUT BOUGHT BY MANY

Bought By Many creates comprehensive pet insurance so owners can enjoy life with their pets and not worry about the what ifs. More than 200,000 pet parents love Bought By Many, that's why customers voted Bought By Many the Best Pet Insurance Provider of 2020 at the Insurance Choice Awards. Bought By Many offers up to £15,000 of lifetime vet fee cover, unlimited 24/7 video calls with qualified vets, and easy online claims. It's insurance that's built for pets and loved by people.

