

**UNIVERSITY OF VETERINARY MEDICINE, BUDAPEST**

**DEPARTMENT OF VETERINARY FORENSICS AND ECONOMICS**

## **Pet insurances in France**

### ***Kisállatbiztosítások Franciaországban***

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## **1. Introduction**

Veterinary medicine is a constantly developing field, with new imaging methods such as CTs and MRIs becoming more easily available. These new diagnostic methods may permit earlier and more precise diagnosis, which can lead to a better prognosis. However, these new technologies come with a high cost, that many pet owners cannot afford.

As a future veterinarian, I thrive for giving the best possible care to diseased pets while causing them as little discomfort as possible, however I do understand not all pet owners can afford the treatments required to treat their beloved pets. I also understand that veterinarians cannot give away their services for free or give discounts left and right to every other pet owner. This unfortunately leads to situations where pet owners opt out from getting treatment for their pets, and in even more extreme cases, the pet will be euthanized instead of receiving treatment.

In France, veterinary consultation fees can average 20–60 euros, with emergency consultations averaging 50–100 euros. As there are no obligatory vaccinations for pets, many pets are only seen by veterinarians in case of an accident or severe illness, meaning the pet owners will have to shell out even higher fees. Pet insurances could be a solution to decrease the sudden burden of a heavy invoice, and with over a dozen of different companies available, the French have a wide variety of insurances to choose from. Yet less than 6% of French pet owners have subscribed to one [1]. How can we explain this discrepancy, in a country where companion animals are present in every second household? Therefore, the aim of the study was to survey the French pet owners regarding their knowledge on pet insurances.

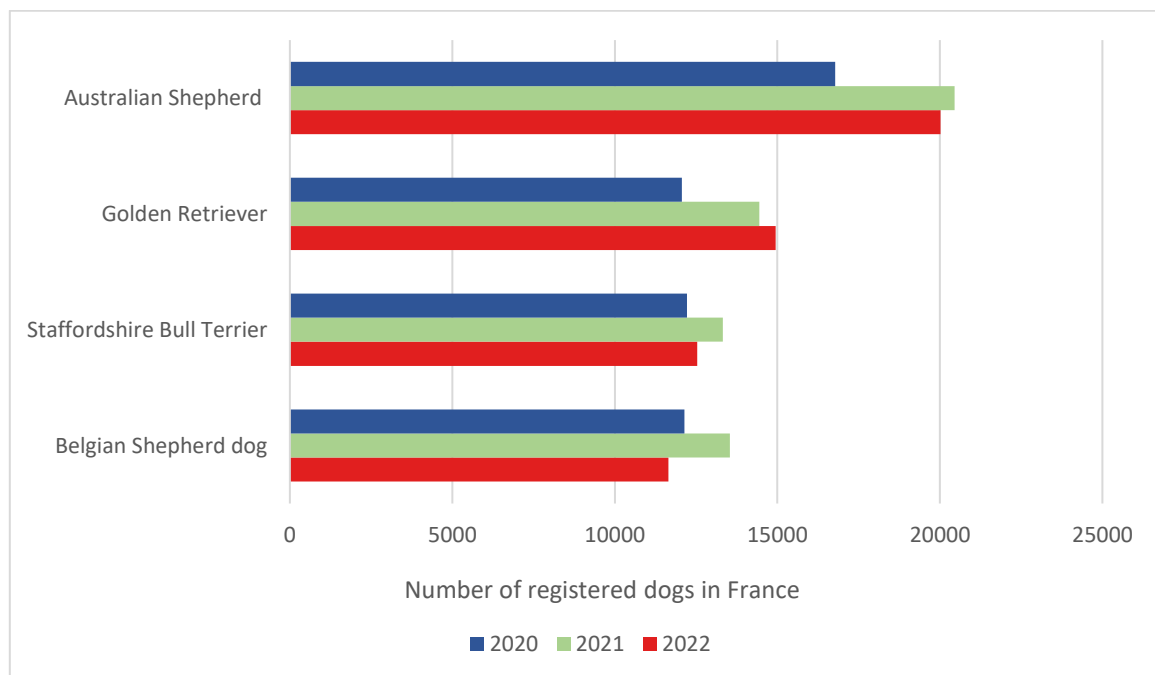
## 2. Literature review

### 2.1 Pet keeping in France

French households are leading the European trends of pet keeping: indeed, it is estimated that over 67% of French households have a companion animal [2], with 30% having at least one cat, and 20% at least one dog [3]. In more concrete numbers, this translates into 7.5 million dogs, and 15 million cats kept as companion animals in 2020 [4]. While we see a gradual increase in cat keeping, with over 6% since 2018, the number of dogs kept as pets has just slightly decreased by 0.1% since 2018 [4]. A FACCO (Fédération des fabricants d'aliments pour chiens, chats et autres animaux familiers - Federation of the producers of cat, dog, and other pet animals' feed) study also estimates that two thirds of French household own at least one cat, and every fifth at least one dog. As a comparison, it is estimated that in Hungary, every second household owns at least one dog [5].

Breed-wise, there is in France an organisation called Société Centrale Canine which is the comparable to the American Kennel Club. It manages the LOF (Livre des origines français), from which it publishes a yearly report about the most commonly kept dog breeds in France (Figure 1).

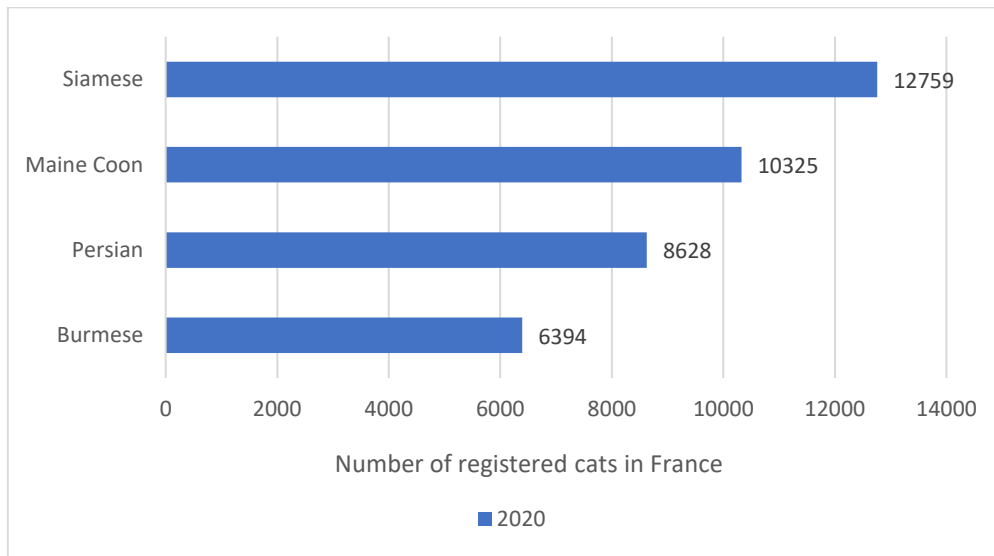
**Figure 1. Most common dog breeds in France between 2020 and 2022 [6]**



Since this data has been collected from the purebred puppies registered at the Société Centrale Canine, it is difficult to estimate the number of mixed breed dogs kept as pets.

The I-CAD (Identification des Carnivores Domestiques) is a registry in which all domestic carnivores must be registered. The aim is to be able to trace and keep tabs on the number of domestic carnivores (**Figure 2**).

**Figure 2. Most common cat breeds in France in 2020 [6]**



While **Figure 2** does not include domestic shorthair cats (they are not registered as they are not purebred cats), they are the most commonly kept, with 775,029 individuals living in the French households [7].

## ***2.2 Pet-owner relationship***

A survey conducted by Statista [8] asked 1003 pet owners in France over the age of 18, how they see their pets. The possible answers were “*like a family member*” (option 1), “*a living being to whom you are strongly attached, however not a family member*” (option 2), “*a living being you appreciate, nothing more*” (option 3), “*a living being you do not particularly appreciate*” (option 4). 68% of responders chose the first option, 29% the second, and only 2% and 1% chose the third and fourth option respectively.

Another survey by the same group asked French working adults whether they would be willing to bring their dogs to their work if they could [9], and 44% of responders answered “[yes]”.

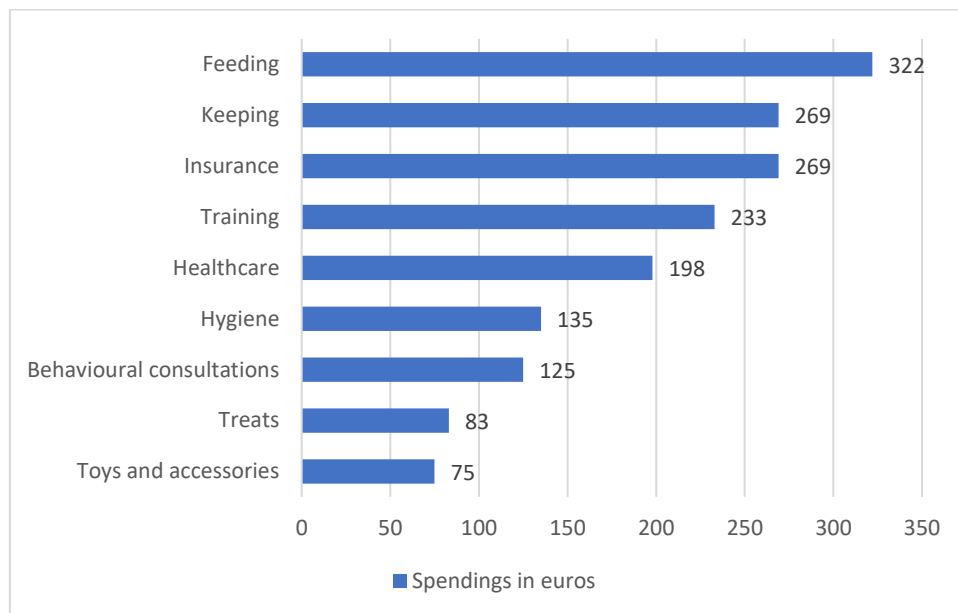
Statista also conducted a survey to ask French people’s opinion on what is a pet’s impact on their owner [10] 97% of pet owners agreed that “*owning a pet brings a lot of satisfaction in the daily life of owners*”, 96% of pet owners agreed that “*owning a pet has a positive impact on owners’ mental health and mood*”, 96% of pet owners agreed that “*owning a pet is beneficial within a family for the development of children [...]*” and 78% agreed to that “*owning a pet is a heavy responsibility for the owner*”.

These surveys show that overall, French pet owners have a strong relationship with their pets, which is a factor that has been shown to influence spending habits: “*a strong pet-owner bond relates to a higher level of veterinary care*” [11]. We would thus expect that French pet owners would be more inclined to spend larger amounts of money regarding their pet’s care.

### 2.3 Pet associated expenses in France

While veterinary costs are the first ones to come to mind when thinking of pet associated expenses, it turns out that on average, feeding, keeping, and training are more costly for pet owners. **Figure 3** compares the average yearly amount spent on the main services and items related to pet keeping in France.

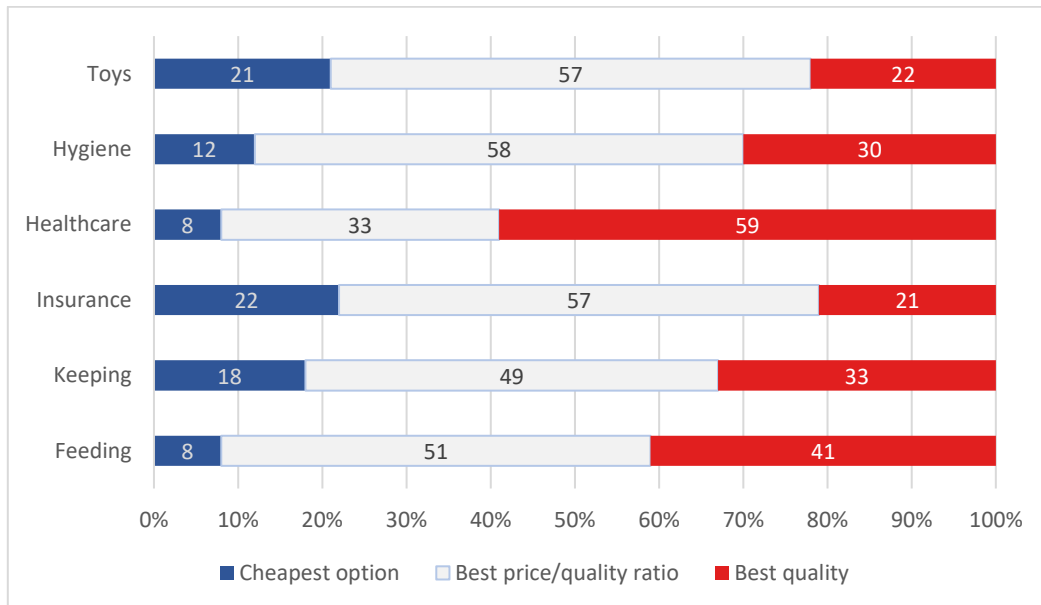
**Figure 3. Average yearly expenses of pet owners in 2022 [12]**



**Figure 4** shows the differences in the choices made by French pet owners, when considering the price and quality of a service. It can be seen that pet owners would rather choose good quality services regarding the health, even if it means paying more. This could partly be

explained by the existence of pet insurances, as the pet owners are willing to spend more when they know they will be partly reimbursed [13]. It is interesting to note, that some pet insurances in France, such as Santévet, Dalma and Otherwise also cover the costs of medicated feeds, when prescribed by veterinarians.

**Figure 4. Veterinary service choice based on price vs. quality in France [12]**



## 2.4 Veterinary fees

Even though feeding, keeping, and dressage/training have each shown to take a bigger portion from French households' yearly salaries [12] (**Figure 3**), veterinary costs are still a thorn in French pet owners' sides. This could be due to the specificities of the French veterinary system where the basic consultation fee averaged 30-40 euros in 2020, and a vaccination averaged 60 euros: yearly veterinary visits cost an estimated 500 euros for a healthy medium sized dog, which did not get ill nor require any emergency care [14].

We also have to consider, that in France, there is no obligatory vaccination for animals, except for category 2 dogs (breeds deemed dangerous, e.g., Rottweiler, Doberman), or dogs travelling to foreign countries [15]. This means, that there can be a high percentage of pet animals which will not see a veterinarian regularly. In 2015, it was estimated that only 53% of registered cats, and 82% of registered dogs were vaccinated in France [16].

Veterinary costs will only increase over time, as new diagnostic techniques, equipment, and new treatments are naturally being approved in the veterinary field. While it is unclear why



many French pet owners do not get their pets regularly checked up, the high costs of consultations and treatments is not exactly enticing.

While some owners will claim they would do anything to save their beloved pets, even go as far as creating ethical dilemmas with a kidney graft on a cat [17], other might have to refuse treatment to their pets primarily on financial grounds. A study conducted in 2000 in the United States concluded that every third pet owner would choose euthanasia if the treatment fee exceeded 500 US dollars [18]. In a different US study the results were similar: an average uninsured pet's owner would opt for euthanasia if the treatment fee exceeded 575 US dollars, however for insured pets, the fee would have to exceed 2000 US dollars [19]. These studies raise the question: would pet insurances encourage pet owners to seek veterinary treatment more often?

## ***2.5 The advantages of pet insurances***

### *2.5.1 Pet animal insurance for the veterinarians*

While pet owners might take these increasing prices badly, veterinarians do not have it easy: the lack of official fee regulations create a competitive field, where veterinarians are forced to lower their fees as much as possible to attract clients in areas with multiple veterinary practices [20]. Some French insurance companies have reported they would be ready to establish a regulated base fee, to decrease competition between veterinary practices while still ensuring a good revenue for them [21]. Thus, treating insured patients would guarantee a certain amount of revenue for the vets, as clients would not have to take the treatment fee as their main consideration when choosing between two veterinarians.

Louise Dunn states that “insured pets see veterinarians [...] more often than uninsured [ones], clients who have insured pets spend [...] more on average, [...] on core services [and on] ancillary services” [18]. She also recommends that veterinarians should inform pet owners about the existence of pet insurances at the first visit with a new client. It is also worth noting that if the veterinarian is the one to inform pet owners about pet insurances, they can choose to promote insurances which are more convenient to work with and which might fit the veterinary practice better.

### *2.5.2 Pet animal insurance for the owners and their pets*

Pet owners with lower income levels might not be able to shell out larger sums at once in case their pet is struck by an accident or illness. However, pet insurances work by monthly payments, and these same owners may be able to afford these smaller sums over a longer time. If there is no restriction on the amount the pet owner can pay (as in, the pet owner will not refuse treatment due to financial reasons), the correct treatment can be started as soon as possible [18], meaning, the animal will have a better prognosis. With the amount of existing insurance companies and practices within these companies (**Table**), pet owners are bound to find a formula which fits their criteria and is within their price range.

Another aspect to consider is veterinarian-owner relationship, which has been shown to be price-related. The least price-sensitive pet owners tend to follow veterinary advice and post-visit care better than price-sensitive owners [11]. Finally, in case the clients trust their veterinarians, they will be more inclined to take suggestions of pet insurance companies, than if the client is suggested a specific formula by the insurance company directly [13].

### *2.5.3 Pet animal insurance and preventive care*

It is also important to keep in mind, that the early and precise diagnosis of a disease can decrease the overall costs of treatment, and the prognosis may also be better for the animal [22]. A simple tumour removal has different cost and recovery implications than chemotherapy, or an early dental disease diagnosis can be solved with tooth extraction, versus antibacterial and anti-inflammatory treatment if it turns into gingivitis, bacteraemia, etc. [16]. Furthermore, the regular preventive consultations at the veterinarian is essential to nip health issues in the bud, and the veterinarians should inform pet owners better on preventive treatments such as dental cleaning, vaccinations, castration/sterilisation [16]. As vaccinating pets is not obligatory in France (unless when travelling to a different country, due to the pet passport only being valid with a rabies vaccine), veterinarians may have patients they do not even see once a year. Therefore, for the veterinarians, advocating for regular vaccinations may also be a way to keep an eye on their patients and be able to detect health issues early.

## ***2.6 A comparative study of pet insurances in France***

### *2.6.1 History of pet insurances in France*

When speaking about pet insurances in France, we have to make a distinction between “mutuelle animale” and “assurance”. In France, “assurance” which would literally translate to insurance, is an act of civic responsibility. It means that if the pet gets injured due to the owner’s or the pet’s own fault, the treatment fees are not reimbursed. The “assurance” will cover the damages caused by the pet to a third party. The “mutuelle” is the service which will reimburse treatment fees and other related services in case of injury for example. Subscribing to an “assurance” is mandated by law [23] in case the pet is labelled as a category 1 or 2 dog, or if it is labelled as a dangerous animal, but is optional for other pets. For “mutuelles”, the subscription is also optional, and there are no laws or regulations since it is a private service. For ease’s sake, any mention of “pet insurance” in this study refers to “mutuelles”, and “assurance” will be addressed as “civic responsibility”.

The first pet insurances in France were launched in the 1970s with MUTAEF and AMA, yet today, only around 10% of pets in France are insured [1]. As a comparison, in the United Kingdom, the market for pet insurances is more recent (from the early 2000’s), however 17% of dogs and 11% of cat are already insured [18]. It is interesting to note, that while in France there are a multitude of independent pet insurance companies available, the subscription rate is not much higher than in Hungary, where only a few pet insurance options are available, and most of them are part of the home or property insurances. The only independent pet insurance in Hungary is Aegon [24].

### *2.6.2 Pet insurances today: a comparative study of the French market*

As of 2023, there are over 20 insurance companies which offer pet insurance services in France. At the time of starting this thesis, I decided to choose the most well-known companies, which are deemed reliable and have already settled in the market pool. The access to quotes and data from these companies also weighted heavily in choosing them, as I wanted to make a comparative table.

The comparison factors in the table are:

- Species covered: while this study mainly focuses on dogs and cats, exotic pets are widespread in France, so it is interesting to see how well the insurance companies cater to the needs.
- Waiting period: this is the “blank” time between the moment a client subscribes to the insurance, and the time at which it can be claimed. For example, if a dog insured at Santévet, with any formula, has an accident, the insurance should have been subscribed to for longer than 48 hours.
- Age limit at the time of subscription: on average, the insurances will accept to insure pets older than 3 months, but the upper limit is quite variable, ranging from 5 years at Bulle bleue, to 10 years at Assur O’Poil. The newest feature of some insurances like Santévet, is the age limit depends on the breed of the pet.
- Different formulas offered: the more formulas per insurance, the more specific they can be. They can be split up different ways: for Otherwise, the formulae offered are “accident only”, “accident and illness”. Whereas in case of Santévet, the formulae are divided on the base or “light”, “comfort”, “premium”, where the formulae do not depend on the services covered, but on the amount reimbursed and the amount set for preventative treatments.
- Coverage: the amount which will be reimbursed from the veterinary treatment fee, in percentage. It ranges from 50-100%, depending on the company, and on the formula chosen within the company.
- Franchise: this amount is deducted from the first reimbursement request of the year (a year is counted from the time of subscription to the insurance, not from the calendar year). In simpler terms, this means that if the franchise of the formula is 20 euros (Santévet, formula “confort”), there will be 20 euros less reimbursed at the first reimbursement request. It ranges from 0 to 150 euros, or can be given in percentage with a minimum amount in euros (e.g., 40% with a minimum of 15 euros)
- Amount set for preventive treatments: surprisingly not all companies offer a set amount for preventive treatments. Preventive treatment fees usually cover dewormers, antiparasitics, castration, vaccination (except Assur O’Poil, formula “préventive”), identification (microchip/tattoo, passport).

- Maximum yearly coverage: it is the maximum claimable amount per contractual year, and ranges from 382 euros (cat) or 763 euros (dog) to 2500 euros.
- Therapeutic feed coverage: only a few companies offer this service, and the reimbursement can be capped (Santévet) or total (Dalma, formula “bien-être”).

Finally, four virtual patients have been chosen to get real quotes from the different companies. The criteria for choosing the four virtual patients were based on a study conducted by Santévet [25], where they established that the average age at which dogs are first insured is 2.5 years old, and the most common breed was the French Bulldog. In case of cats, the average age of first insurance was found to be 3 years old, and Domestic Shorthairs are overrepresented. If we consider purebred cats only, Maine Coons are the most commonly insured breed in France. It was also found that male pets represented 58.8% of the insured patients, and the female pets 41.2% [25]. We must however keep in mind that the most common dog breed kept in France is the Australian shepherd. As such, Dog 1 is a 3-year-old male French Bulldog, Dog 2 is a 3-year-old male Australian shepherd. Since for cats the most commonly kept “breed” and the most insured “breed” would both be Domestic shorthairs, or Maine Coons if we strictly focus on purebred cats, I have chosen Cat 1 to be a 3-year-old male Domestic Shorthair, and Cat 2 to be a 3-year-old male Maine Coon.

**Table 1. Comparative table of pet insurances available in France**

Insurance name	Species covered	Waiting period	Ages accepted to start the insurance	Formula name	Coverage	Franchise	Amount set for preventive treatments	Max. Yearly coverage	Therapeutic feed coverage	Dog 1	Dog 2	Cat 1	Cat 2
Santévet [26]	Dog, cat	Accident- 48hours Illness- 45 days Post-illness surgery- 6 months	2 months- 7 years for dog 2 months-8 years for cat	Light	60%	- €	20 €	1,100 €	Not covered	39.11 €	22.75 €	15.10 €	19.90 €
				Confort	70%	20 €	30 €	1,500 €		49.20 €	28.86 €	21.56 €	27.48 €
				Confort+	80%	30 €	50 €	1,800 €		62.85 €	36.46 €	29.87 €	35.81 €
				Premium	90%	50 €	80 €	2,200 €		88.44 €	56.81 €	36.81 €	45.47 €
				Optimal	100%	75 €	100 €	2,500 €	Up to 200€ yearly for dogs 50€ yearly for cats	112.14 €	73.54 €	46.54 €	56.53 €
				Cat indoor	90%	50 €	50 €	1,800 €	Up to 50€ yearly	-	23.49 €	23.49 €	
	Rabbit		3 months - 3 years	85%	50 €	50 € every 2 years for chem castration	800 €	Not covered	-				
	Ferret		3 months -2 years										
	Chinchilla		3 months - 3 years										
	Cobaye		3 months - 3 years										
	Parrot		3 months - 10 years										

**Table 1 - continued**

Insurance name	Species covered	Waiting period	Ages accepted to start the insurance	Formula name	Coverage	Franchise	Amount set for preventive treatments	Max. Yearly coverage	Therapeutic feed coverage	Dog 1	Dog 2	Cat 1	Cat 2
Bulle bleue [27]	Dog, Cat	7 days	3 months -5 years	Bleu essentiel	80%	150 €	- €	1,000 €	Not covered	19.46 €	14.96 €	10.12 €	13.15 €
				Bleu tranquille	80%	75 €	50 €	1,500 €		38.97 €	30.60 €	22.81 €	28.17 €
				Bleu sérénité	80%	- €	100 €	2,000 €		63.23 €	49.44 €	37.74 €	46.71 €
Allianz [28]	Dog, Cat	Accident - 48hrs Illness - 45 days Post-illness surgery - 6 months	3 months - 7 years	Budget	70%	- €	- €	1,400 €	Not covered				
				Sérénité	70%	20 €	- €	1,700 €					
				Confort	80%	30 €	60 €	2,200 €					
Crédit mutuel [29]	Dog, Cat	No information	3 months - 7 years	Formule essentielle	80%	- €	80% covered	1,500 €	Not covered				
				Formule privilège	80%	- €	- €	2,500 €					

**Table 1 - continued**

Insurance Name	Species Covered	Waiting Period	Ages Accepted To Start The Insurance	Formula Name	Coverage	Franchise	Amount Set For Preventive Treatments	Max. Yearly Coverage	Therapeutic Feed Coverage	Dog 1	Dog 2	Cat 1	Cat 2
Dalma [30]	Dog, Cat	Accident - 48hrs Illness - 45 Days Post-Illness Surgery - 120 Days	3 Months - 9 Years Max. 80% Coverage After 7 Years of Age	<i>Level 1 *</i>	60%	- €	- €	1,000 €	Not Covered	14.99 €	14.99 €	9.99 €	9.99 €
					60%			1,500 €		18.99 €	18.99 €	12.99 €	12.99 €
					60%			2,000 €		22.99 €	22.99 €	15.99 €	15.99 €
				<i>Level 2 *</i>	80%	- €	- €	1,000 €		20.99 €	20.99 €	13.99 €	13.99 €
					80%			1,500 €		26.99 €	26.99 €	17.99 €	17.99 €
					80%			2,000 €		31.99 €	31.99 €	21.99 €	21.99 €
				<i>Level 3 *</i>	100%	- €	- €	1,000 €		25.99 €	25.99 €	17.99 €	17.99 €
					100%			1,500 €		33.99 €	33.99 €	23.99 €	23.99 €
					100%			2,000 €		40.99 €	40.99 €	27.99 €	27.99 €
				Forfait Bien Être **	-	-	100 €	-		Covered	-	-	
Garantie Décès **: 300 € compensation if a <8 yr old animal dies from accidental cause									Not covered	-	-	-	

\* the formulae have no official names, \*\* these are not individual formulas, but extras which can be added to the basic levels.



**Table 1 - continued**

Insurance Name	Species Covered	Waiting Period	Ages Accepted To Start The Insurance	Formula Name	Coverage	Franchise	Amount Set For Preventive Treatments	Max. Yearly Coverage	Therapeutic Feed Coverage	Dog 1	Dog 2	Cat 1	Cat 2
Assur O'poil (France, Belgium) [31]	Dog, Cat	Accident - Immediate Illness - 45 Days	2 Months - 10 Years	Préventive	80%	20% but 15 € min.	15 € *	1,300 € 1,800 € 2,500 €	Not Covered	16.00 €	16.00 €	16.00 €	16.00 €
										24.00 €	24.00 €	24.00 €	24.00 €
							32.30 €			32.30 €	32.30 €	32.30 €	
				Intégrale	80%	~95 € **	34.50 €			34.50 €	34.50 €	34.50 €	
							50.50 €			50.50 €	50.50 €	50.50 €	
			63.30 €	63.30 €	63.30 €	63.30 €							
			Confort	100%	30 €	~160 € ***			60.60 €	60.60 €	60.60 €	60.60 €	
			Chien +	60%	40% but 15 € min	~95 € **			22.40 €	22.40 €	-	-	
									40.40 €	40.40 €			
									62.70 €	62.70 €			
				Chat +	60%	40% but 15 € min	~95 € **			-	-	17.60 €	17.60 €
												32.20 €	32.20 €
												57.20 €	57.20 €

\* 1 yearly vaccine covered by the 15 euros, only in the levels with 1,800 and 2,500 euros maximal yearly coverage

\*\* 1 yearly vaccine covered by 30 euros, and a second one by 15 euros

\*\*\* 2 yearly vaccines covered by 30 euros each

**Table 1 - continued**

Insurance name	Species covered	Waiting period	Ages accepted to start the insurance	Formula name	Coverage	Franchise	Amount set for preventive treatments	Max. Yearly Coverage	Therapeutic feed coverage	Dog 1	Dog 2	Cat 1	Cat 2
Lovys (Formerly called: Otherwise) [32]	Dog, Cat	Accident - 48hrs illness - 45 days post-illness surgery - 180 days	2 months- 8 years	Eco accident	60%	- €	- €	2,000 €	Not covered	16.60 €	11.85 €	10.70 €	14.46 €
				Eco accident & maladie	60%	- € 10 € 20 € 30 €	- €	2,000 €		32.27 €	23.61 €	16.52 €	22.45 €
										31.25 €	22.18 €	15.26 €	20.72 €
										28.63 €	20.34 €	14.06 €	19.06 €
				Futée (accident & maladie)	80%	- € 10 € 20 € 30 €	- €	1,600 €	26.11 €	18.56 €	12.89 €	17.47 €	
									53.67 €	37.99 €	25.20 €	34.33 €	
									45.74 €	32.40 €	18.32 €	24.91 €	
				Essentielle accident	80%	- € 10 € 20 € 30 €	50 €	2,000 €	41.44 €	29.37 €	16.72 €	22.71 €	
37.44 €	26.55 €	15.22 €	20.66 €										
27.89 €	19.81 €	13.24 €	17.95 €										
Essentielle accident & maladie	80%	- € 10 € 20 € 30 €	50 €						2,000 €	60.31 €	44.16 €	30.99 €	40.39 €
				52.15 €	38.41 €	23.90 €	30.69 €						
				47.72 €	35.29 €	22.26 €	28.43 €						
Zen accident	100%	- €	100 €	2,000 €	43.60 €	32.38 €	20.71 €	26.31 €					
					34.27 €	24.32 €	16.20 €	22.01 €					
Zen accident & maladie	80%	- € 10 € 20 € 30 €	100 €	2,000 €	78.12 €	58.20 €	41.93 €	53.52 €					
					65.67 €	49.42 €	39.41 €	50.07 €					
					60.54 €	45.81 €	36.76 €	46.43 €					
									55.70 €	42.40 €	34.36 €	43.15 €	

**Table 1 - continued**

Insurance name	Species covered	Waiting period	Ages accepted to start the insurance	Formula name	Coverage	Franchise	Amount set for preventive treatments	Max. Yearly Coverage	Therapeutic feed coverage	Dog 1	Dog 2	Cat 1	Cat 2
Aloa Carrefour [33]	Dog, Cat	Accident - 15 days anything else- 60 days	From 3 months	Accident	80%	20% but 20 € min	- €	1,000 € 2,000 €	Not covered	11.65 € 12.57 €	8.06 € 8.63 €	5.42 € 5.79 €	5.42 € 5.79 €
			3 months – 6 years	Equilibre	80%		- €	1,000 € 2,000 €		24.25 € 26.34 €	13.65 € 14.68 €	9.55 € 10.24 €	9.55 € 10.24 €
			3 months – 4 years	Equilibre plus	80%		73 €	1,000 € 2,000 €		59.90 € 64.18 €	42.92 € 45.50 €	29.31 € 31.05 €	29.31 € 31.05 €
Solly Azar [34]	Dog, Cat	Accident - 2 days surgery due to illness - 121 days other - 46 days	3 months - 8 years	Fondamentale	50%	10% (max 50€)	- €	1,500 €	Not covered	18.56 €	20.72 €	15.12 €	15.12 €
				Intégrale	75%	10% (max 50€)	30 €	2,200 €		30.98 €	33.59 €	19.67 €	19.67 €
				Intégrale +	100%	20% (max 75€)	60 €	2,500 €		45.65 €	47.95 €	36.26 €	36.26 €
				Vitale	100% (surgical intervention only)	20% (max 50€)	- €	1,500 €		11.90 €	11.90 €	11.90 €	11.90 €

Solly azar: the “Fondamentale”, “Intégrale” and “Intégrale +” cover 300 euros of funeral and disposal fees, the “Vital” formula covers 150 euros.

**Table 1 - continued**

Insurance name	Species covered	Waiting period	Ages accepted	Formula name	Coverage	Franchise	Amount for preventive treatments	Max. Yearly Coverage	Therapeutic feed coverage	Dog**	Cat**
GMF Fidélio [35]	Dog cat	Surgery due to illness - 60 days	3 months - 10 years	No name	No information	22 €	- €	763 €	Not covered	11.00 €	
Fidanimo [36]	Dog cat exotic pets	Accident - 2 days illness - 45 days surgery due to illness - 4 months	3 months-8 years	Cuivre	50% (accidents only)	- €	- €	1,000 €	Not covered	7.50 €	8.00€ or 12.50€*
							30 €			9.50 €	Not available
				Ambre	50%	- €	- €	1,000 €		16.75 €	12.50 € *
							30 €			18.75 € *	14.50 €
				Bronze	70%	- €	- €	1,000 €		12.50 €	10.00 €
							30 €			14.50 €	12.50 €
				Argent	70%	- €	30 €	1,000 €		27.25 € *	19.50 € *
							50 €			22.25 €	13.00 €
				Émeraude	80%	30€/year	- €	1,500 €		25.00 €	16.00 €
50 €	41.25 €	25.00 € *									
Saphir	80%	30€/year	50 €	1,500 €	57.50 € *	44.50 €					
Diamant	90%	50€/year	50 €	1,500 €							

*Topaze* and *Or* were two extra formulas available in 2020, but have been removed as of 2023.

\* increased coverage for surgeries (not exclusively accident related)

\*\* No breed distinctions are made for these two insurance companies.

Diamant: covers 200€ relating to funerary fees (cremation, disposal, etc.)

### 2.6.3 *Paperwork: how does reimbursement work*

According to Santévet's webpage and an article by LeCompateurAssurance.com (an insurance comparison tool) the following steps must be taken in order to be reimbursed by the insurance: pet owners must pay the invoice issued by their veterinarian, then send proof of payment of said invoice and a "treatment chart" completed partly by the veterinarian, and partly by the pet owner. This treatment chart is available on the insurances' websites, and the following information must be given:

By the veterinarian:

- Name of pet owner,
- Name of pet + identification number (tattoo or microchip),
- Date of visit at the veterinary clinic,
- Date when symptoms were first observed by the owner,
- Name of the veterinarian + their veterinary ID number + stamp,
- Total costs.

By the pet owner:

- Contract number (insurance related ID number),
- In case of accident, a text explaining how it happened.

Additionally, any subsequent prescription, pharmacy invoice and laboratory invoice should be attached. All the previously mentioned documents should be sent by post or may be uploaded to the insurance company's website or phone application (if such services are offered).

This system is thus more beneficial to the veterinarian than to the pet owner, as they will be paid for their services regardless of whether the insurance reimburses the fees or not. There is also the possibility that the pet owner pays the invoice using an insurance-issued card, meaning the insurance company would pay the veterinarian directly. In case the reimbursement is denied (documents not sent in time or incorrectly filled), the amount paid with the insurance-issued card will be debited from the pet owner's bank account [37]. This payment method is much rarer, yet Crédit Mutuel does offer it [29].

### 3. Materials and methods

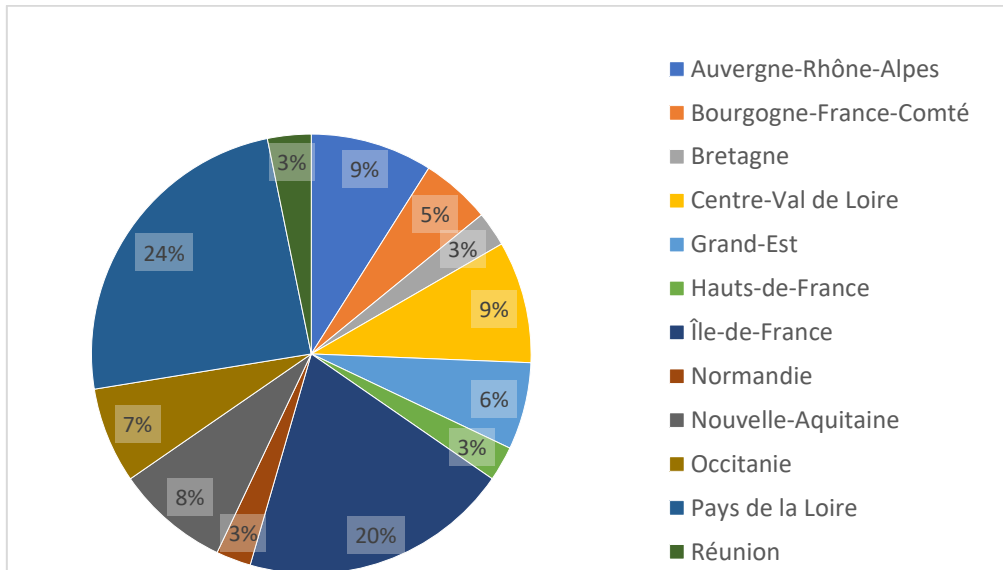
A survey containing 16 questions was sent out to individuals living in France, with the aim of getting an insight on how pet insurances are perceived there. An English translation of the (originally French) questionnaire can be found in the **Annex**. The survey was made with “Google forms” and was shared in multiple veterinary-centred forums such as “VétoFocus” (a veterinary forum which shared case studies, work opportunities and veterinary related surveys), “Etudiants vétérinaire en France” (veterinary students in France), and petsitting groups in France (on Facebook). 156 people responded to the survey between March 2022 and June 2023. Regarding the first two questions, I wanted to check if the size of the town and the county had an impact on the veterinary fees and subsequent need for a pet insurance or not. I was also curious whether these parameters affect the awareness and knowledge of the available insurance companies. By asking question 3 and 4, I wanted to see if owning multiple pets (thus more veterinary fees) would affect people’s decisions on subscribing to a pet insurance. Questions 13 to 15 were asked with the following thought in mind: is the pet owner’s love for their pet stronger than the financial burden of an expensive treatment?

## 4. Results and discussion

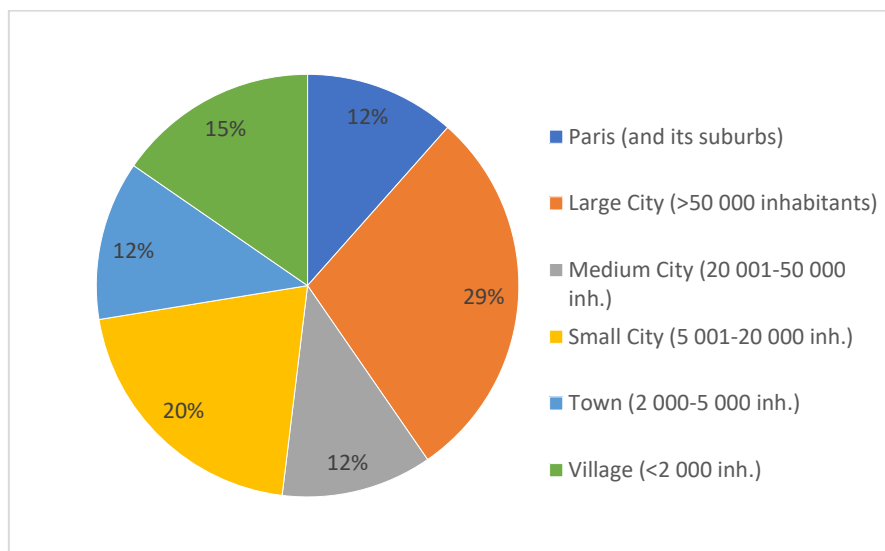
### 4.1 Respondents' information

France is divided into 18 counties, out of which 5 are detached from the mainland. **Figure 5** shows the counties and **Figure 6** the size of the town respondents currently live in.

**Figure 5. The French counties in which the respondents reside (n=156)**



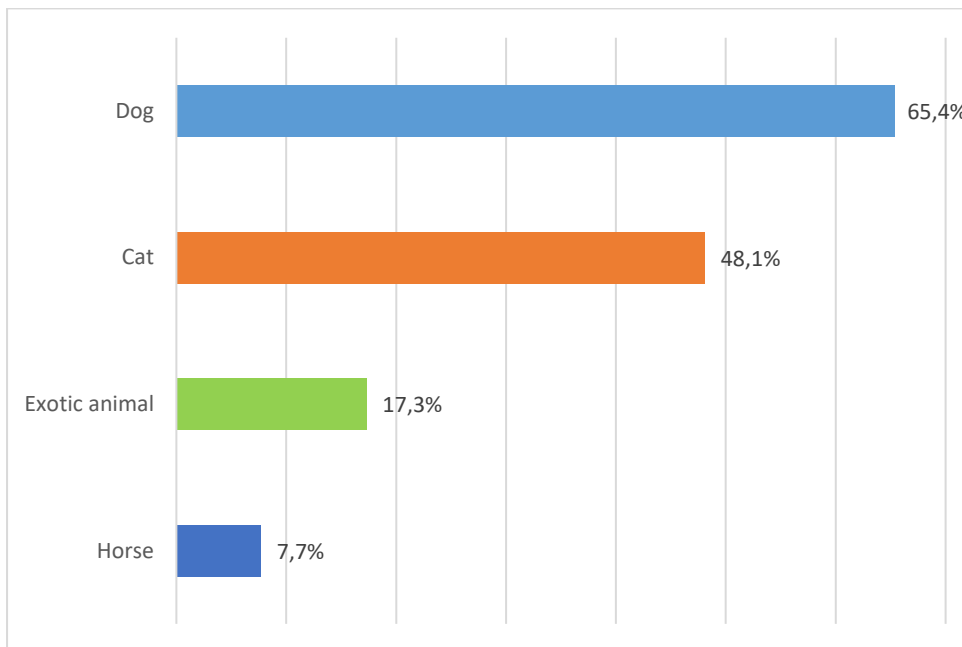
**Figure 6. Size of town where the respondents reside (n=156)**



While two counties were overrepresented in the survey (*Île-de-France* and *Pays de la Loire*), the respondents are more homogeneously distributed in the different sized towns (**Figure 6**).

**Figure 7** shows the type of pets owned by the respondents. While this study mainly focuses on the most common household pets (cats and dogs), exotic pets were also an option, and 12 respondents (6%) also added horses. **Figure 8** shows where the respondents obtained their pets. Four respondents also added their own responses under the category “*Other*”: three respondents added that they found their cat in the street, and one respondent bought a rabbit from a pet shop. As 64 respondents (41%) claimed to own multiple pets (**Figure 9**), the entries for the Question 3 totalled 216. Dogs represented 47% (102 entries) of the responses, followed by cats with 35% (75 entries).

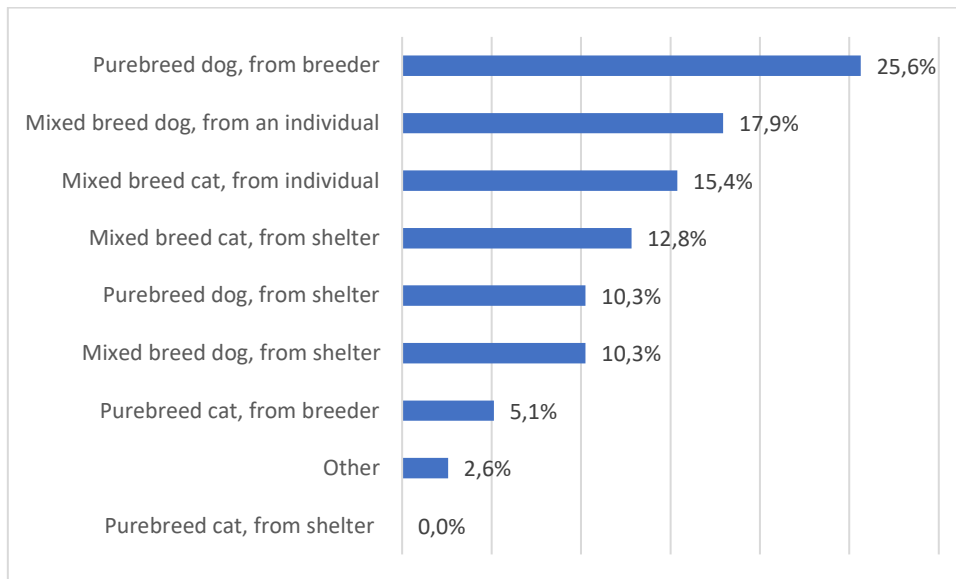
**Figure 7. Type of pets owned by the respondents (n=156)**



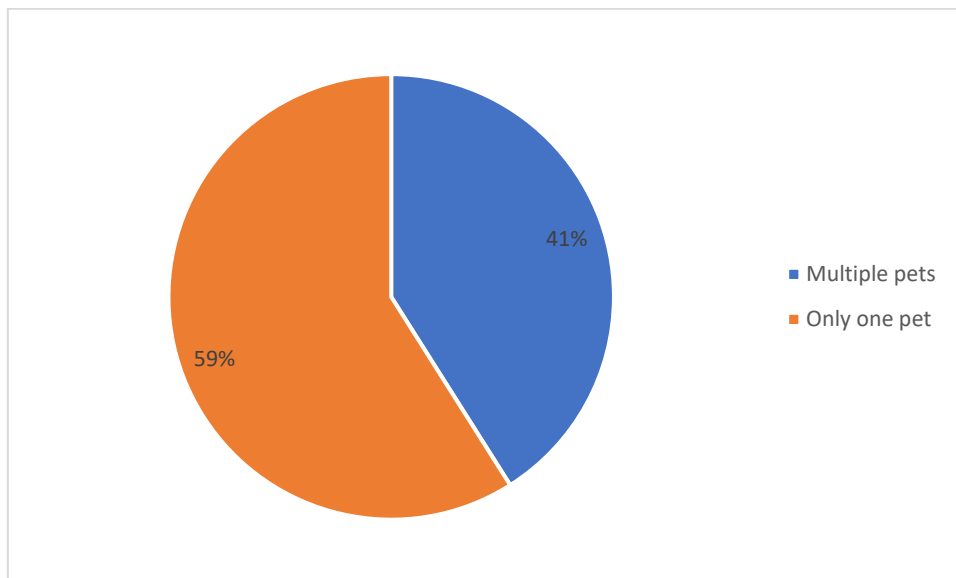
Note: One respondent could have more than one species



**Figure 8. Origin of respondents' pets (n=156)**



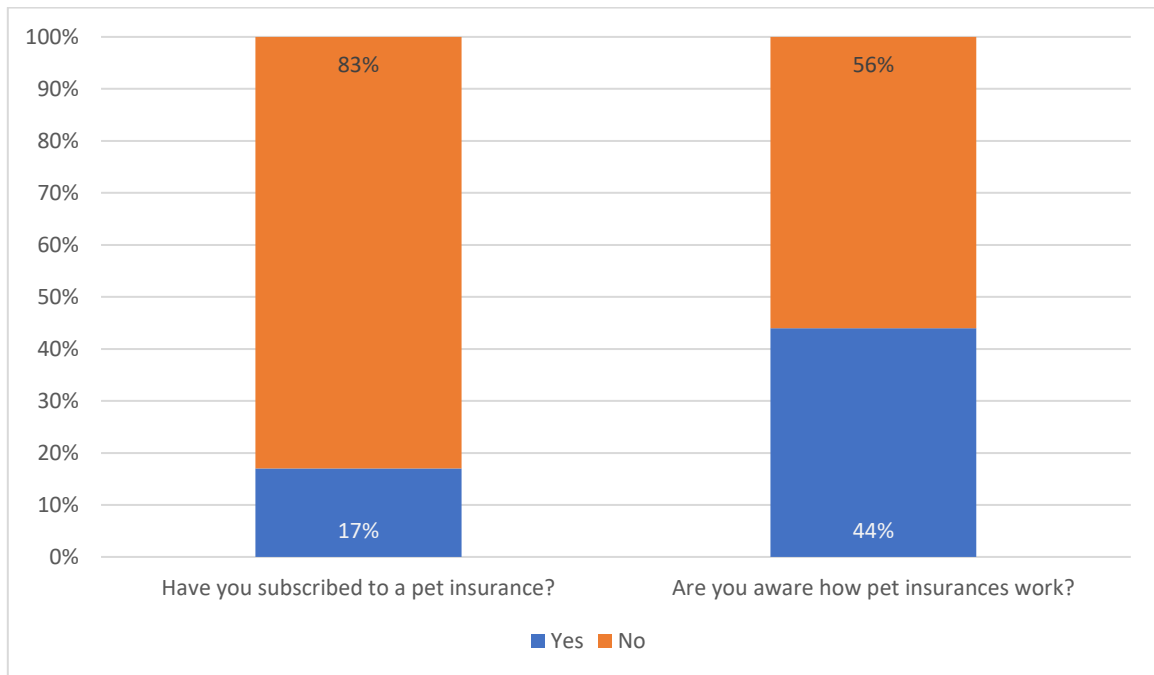
**Figure 9. Number of pets owned by respondents (n=156)**



#### ***4.2 Respondents' knowledge on pet insurances***

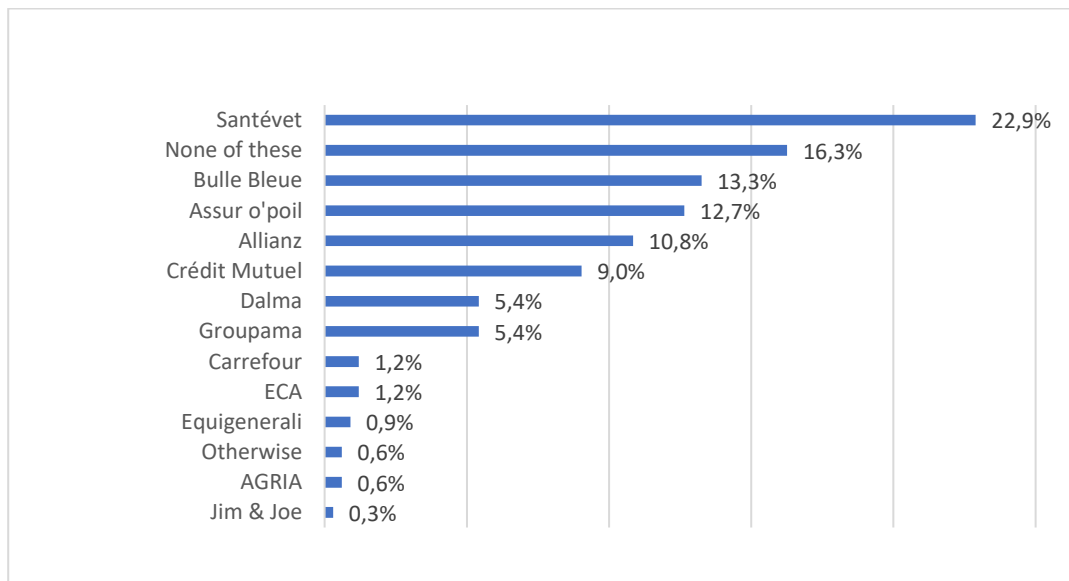
**Figure 10** shows that 83% of the respondents had no pet insurance, however, this is not solely due to lack of information on pet insurances, as 44% of the respondents claimed to know how pet insurances worked. That is, 28% of the respondents know about pet insurances but have chosen not to subscribe to one.

**Figure 10. Knowledge on pet insurances (n=156)**



When the respondents were asked to select the insurance companies they had already heard of, one company, “*Santévet*” got the most entries (48.7%). Under the Category “*Other:*” 12 new choices were entered: “*Carrefour*”, “*ECA*”, “*Equigenerali*”, “*AGRIA*”, “*Jim & Joe*”, etc. 34.6% out of the 156 respondents claimed to not have heard about any of the listed options and did not enter new options either (**Figure 11**).

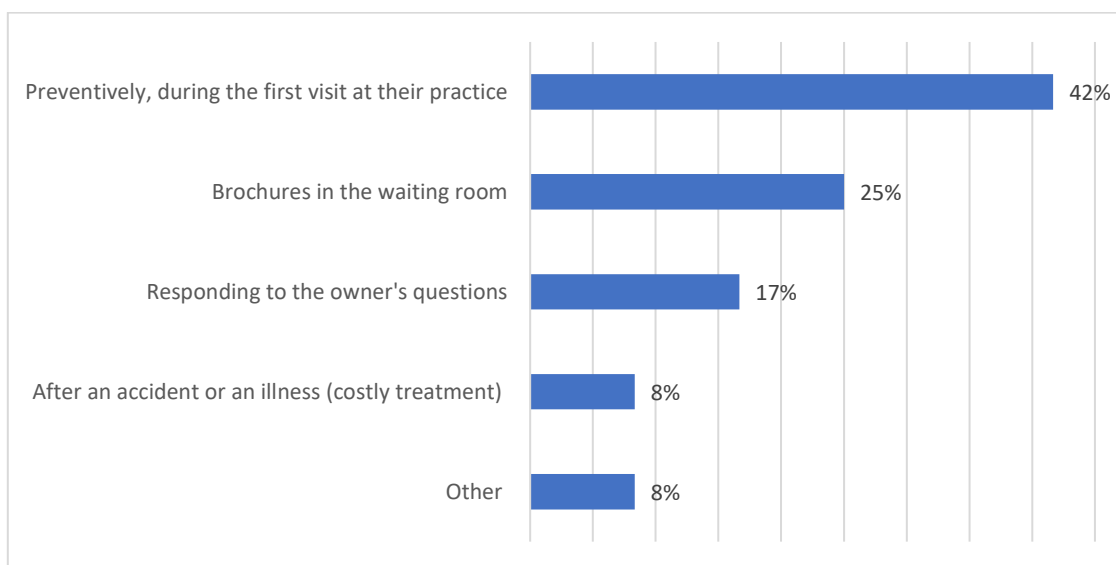
**Figure 11. Most popular French pet insurance companies (n=334)**



Note: One respondent could name more than one insurance company

When asked whether their veterinarians had informed them about pet insurances (their existence, specific companies or how they function), only 26% of respondents answered “Yes”, and 74% said their veterinarian had not given them any information on pet insurances. 42% of them said to have been informed at their first visit with a new pet, while 25% claimed to have read about the insurance companies from brochures in the waiting room. In the Category “Other:” one person entered that the respondent is a veterinarian and thus knew about pet insurances, and the other two have veterinarian relatives and were informed by them (Figure 12).

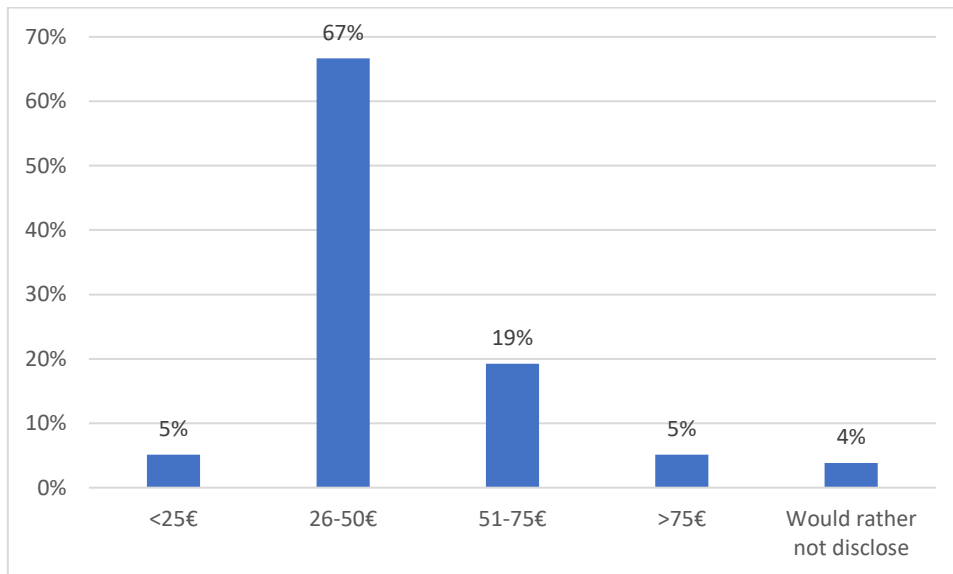
**Figure 12. The way the respondent was informed about pet insurance (n=48)**



### ***4.3 Respondents' opinions about pet insurance***

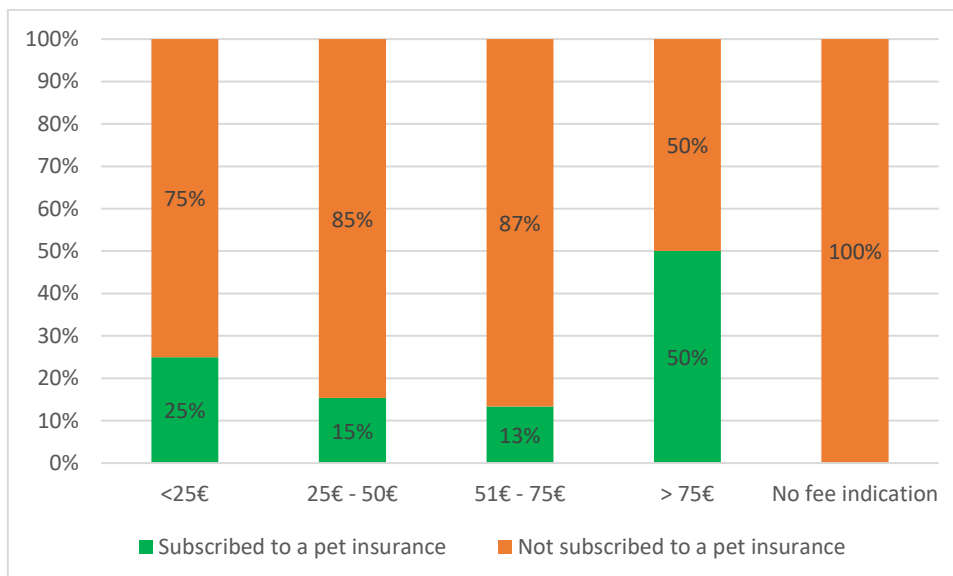
The consultation fees were asked, as most in most cases, they will be reimbursed. In case no disease was diagnosed during the consultation and no further treatment is prescribed, the reimbursement can be done from the fees set aside for preventive treatments, in case the formula offers it [38]. If a disease was diagnosed (which was not present before subscribing to the insurance), the consultation fee will be reimbursed, as it will be included in the final invoice issued by the veterinarian. The consultation fee was also asked with the aim to verify if the respondent who pay a higher consultation fee would be more prone to subscribing to an insurance (Figure 13).

**Figure 13. The consultation fee at the respondents' veterinarians (n=156)**



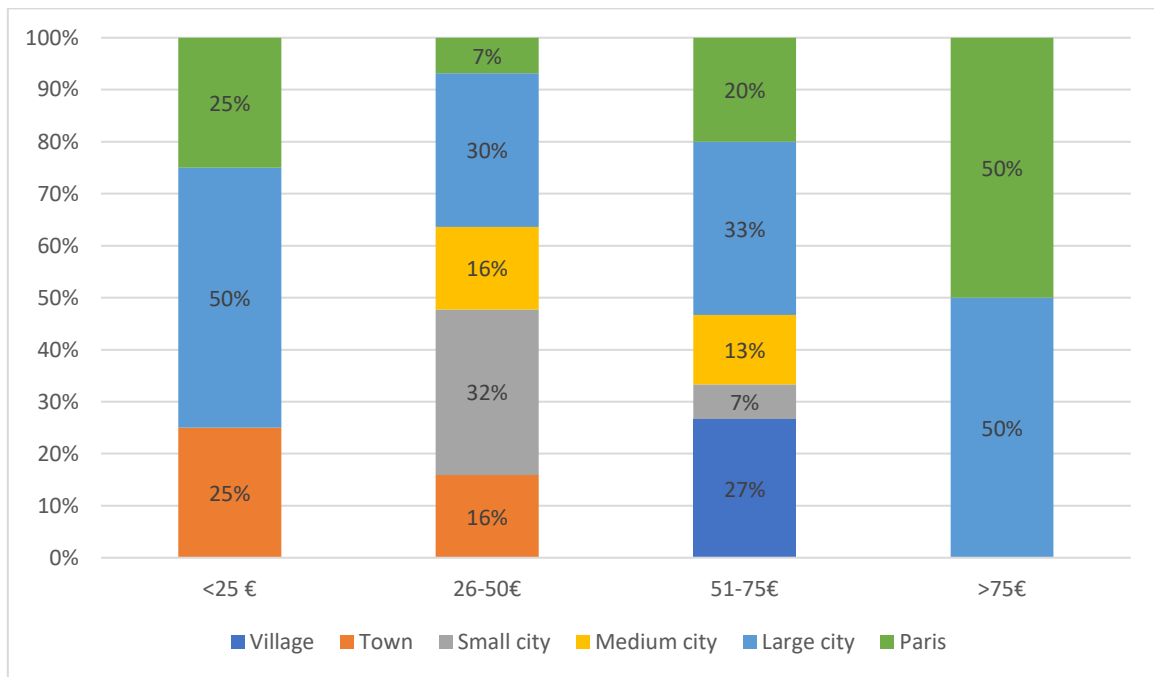
Based on the respondents' answers, pet owners who pay a higher consultation fee at their veterinarian do not seem to be more inclined to subscribe to a pet insurance, than those who pay a lower fee, except for an average over 75 € (**Figure 14**).

**Figure 14. Insurance subscription rate according to veterinary consultation fees (n=156)**



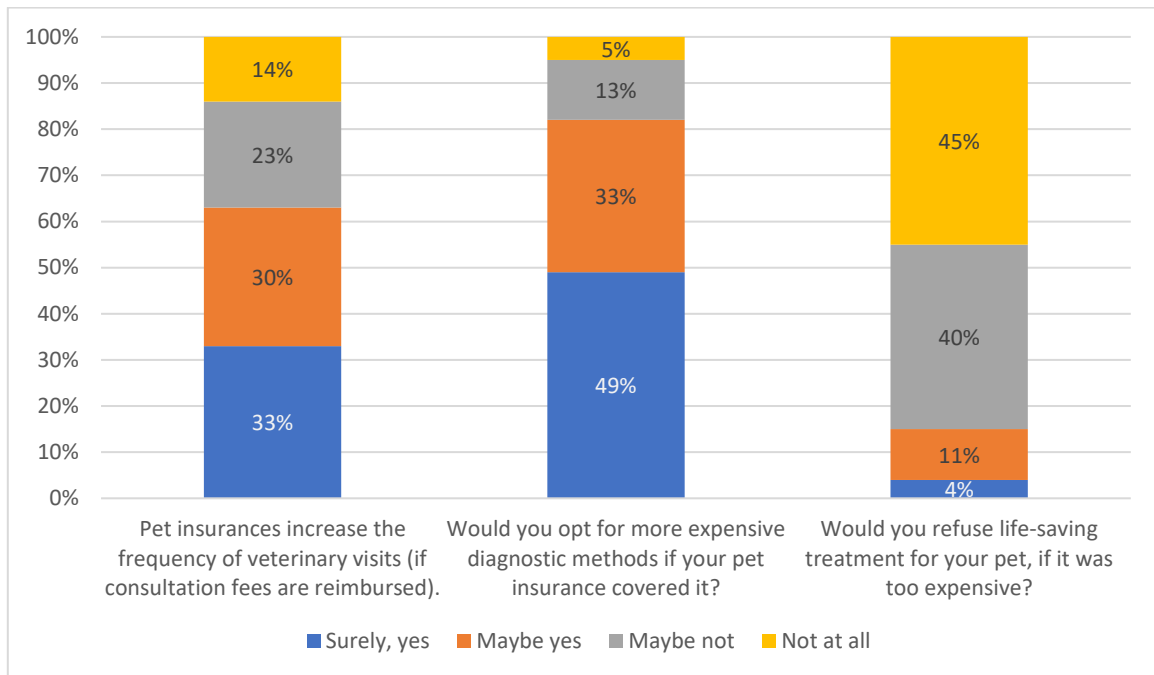
When the size of the town and the consultation fee was compared to each other, we cannot see any correlation. Indeed, the respondents indicating that they pay more than 75 euros per consultation do come from large cities or Paris, however when looking at the statistics for the fees between 51-75 euros, 8 respondents live in villages, 2 in small towns, 4 in medium sized town, 10 in large towns and 2 in Paris or its suburbs (**Figure 15**).

**Figure 15. Distribution of the veterinary consultation fees according to the size of the town (n=156)**



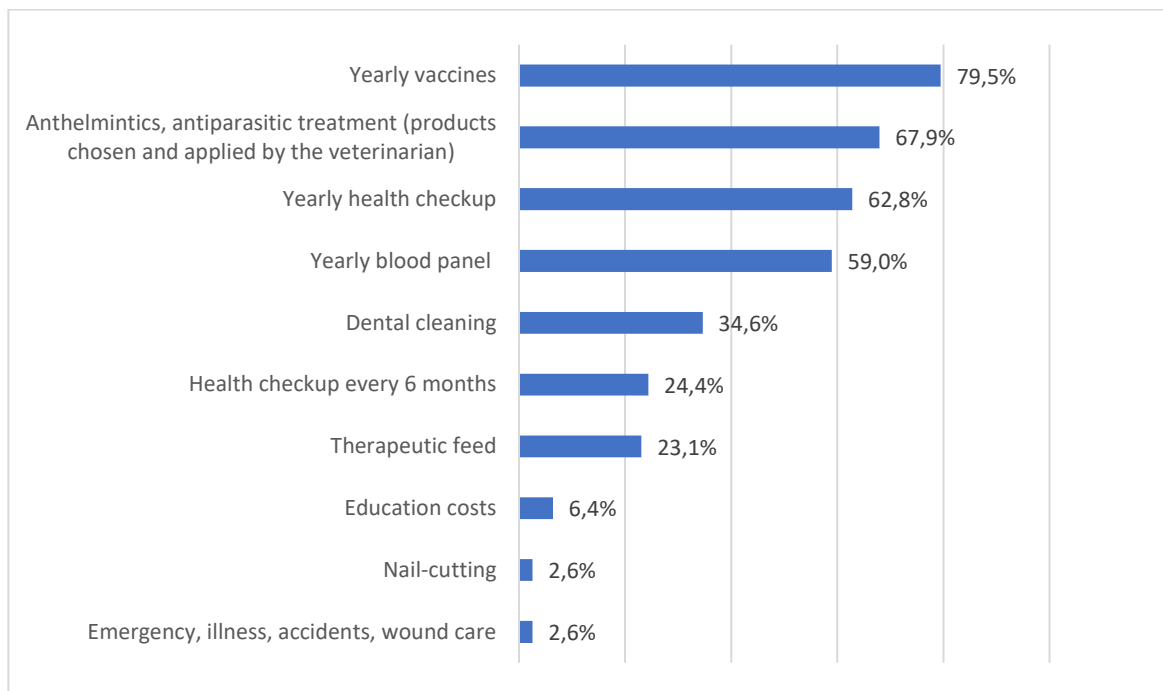
**Figure 16** shows the pet owners' opinions on pet insurances, and 63% of the respondents believe that pet insurances, and more precisely the consultation fees being reimbursed, increases to some extent the frequency veterinary visits. At the same time 82% of the respondents claimed they would be willing to opt for more expensive treatment methods if at least part of the fees were reimbursed by the insurance company. Finally, only 15% of the respondents declared they would have to refuse life-saving treatment for their pet solely for financial reasons.

**Figure 16. Pet owners' opinions on pet insurances (n=156)**



The pet owners were asked to select and/or input what they would like to see reimbursed in their ideal insurance formula. Since this question was multiple choice and open, in total 566 entries were recorded, thus the sum is more than 100%. Yearly vaccinations received the most entries (79.5%), and education costs (dog training classes, dog training equipment) received the least votes (6.4%) from the pet owners. 2.6% of the participants entered “Nail-cutting”, and another 2.6% entered “Emergencies, illnesses, accidents, wound-care” in the category “Other” (Figure 17).

**Figure 17. The ideal pet insurance formula according to respondents (n=156)**



Note: One respondent could select more than one option

## 5. Conclusions

There is a growing animal welfare awareness, in accordance with the principle of “One Health”, leading to pet owners devoting more funds to ensure the best quality of life to their pets, regarding both the diet and medical procedures: this is where insurances come in handy, especially for cat owners (as cats are more prone to kidney issues, and medicated feeds are more expensive, and in France, they are more commonly kept as pets than dogs).

From another point of view, veterinarians and insurance companies urge pet owners to be proactive and devote more funds to preventive treatments, as they are cheaper than having to treat the aftermaths of a preventable issue (e.g., having to remove an animal’s teeth because they have not been cleaned preventively, or treating heart worms because the pet was not given dewormers). Most insurance formulas have a dedicated amount that can be used for preventive treatments to encourage the owners, but unfortunately, they are not always enough to cover the costs. Veterinarians could also inform pet owners about the importance of preventive treatments.

The large number of insurance companies and formulas within the same company aims to cater to all pet owners to both help in ensuring a good welfare, but also to fight contagious diseases (FeLV, FIV), as only an estimated 30-50% of pets are vaccinated regularly.

The results of the survey show that even though there are various private pet insurance companies offering customised formulas in France, the majority of pet owners are not aware how they function, and their large portion is not even aware they exist at all. Pet owners would not refuse treatment for their pets due to financial reasons, however they would be more inclined to accept ancillary diagnostic methods if the fees were covered by a pet insurance. There is an overall positive view on pet insurances from the pet owners, even from those who have not subscribed to one.



## **6. Summary**

France is a country where pets are present in two out of three households, and where over a dozen pet insurance companies exist, yet very few pets are actually insured. The aim of my study was to survey how the French pet owners personally perceive pet insurances. A questionnaire, which was made up of 16 questions, was sent out to French pet owners, and was available digitally via Google forms, between March 2022 and June 2023. Altogether 156 pet owners filled the questionnaire.

Vast majority of the respondents (83.3%) claimed to not have subscribed to a pet insurance, and 56.4% of the respondents have said to be unaware of how pet insurances function at all. Only 26% of the respondents claimed to have been informed by their veterinarian about pet insurances, and 42% of them claim to have been informed preventively during a first visit at a new practice. Overall respondents showed a positive mindset regarding pet insurances: as 66% of the respondents agreed that pet insurances increase the frequency of visits to veterinarians (consultation fees being reimbursed), and 82% of respondents agreed to some extent that being subscribed to a pet insurance would encourage them to seek more expensive diagnostic methods. When asked what treatments they wished to be seen reimbursed, vaccines, anthelmintics and yearly health check-ups were the top three choices, with respectively 79.5%, 67.9% and 62.8% of respondents selecting them.

The results of the survey show that even though there are various private pet insurance companies offering customised formulas in France, majority of pet owners is not aware how they function, and their large portion is not even aware they exist at all. Pet owners would not refuse treatment for their pets due to financial reasons, however they would be more inclined to accept ancillary diagnostic methods if the fees were covered by a pet insurance. Generally, there is a positive view on pet insurances from the pet owners, even from those who have not subscribed to one.

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## 8. Annex

### Questionnaire (English translation)

Question 1: Which county do you come from?

- Auvergne-Rhône-Alpes
- Bourgogne-Franche-Comté
- Bretagne
- Centre-Val de Loire
- Corse
- Grand-Est
- Guadeloupe
- Guyane
- Hauts-de-France
- Île-de-France
- Martinique
- Mayotte
- Normandie
- Nouvelle-Aquitaine
- Occitanie
- Pays de la Loire
- Provence-Alpes-Côte d'Azur
- Réunion

Question 2: What type of town do you live in?

- Village (less than 2 000 inhabitants)
- Town (2 000 – 5 000 inhabitants)
- Small city (5 001 – 20 000 inhabitants)
- Medium city (20 001 – 50 000 inhabitants)
- Large city (more than 50 000 inhabitants)
- Paris and its suburbs

Question 3: Please select which type of pets do you currently, or have recently owned?

- Dog
- Cat
- Exotic pet (rabbit, rodent, reptile..)
- Other: \_\_\_\_\_

Question 4: Do you own multiple pets?

- Yes
- No

Question 5: Please select the category which best describes your pet.

- Purebred dog acquired from a breeder

- Purebred dog acquired from a rescue organization
- Mixed breed dog acquired from a rescue organization
- Mixed breed dog acquired from a private individual
- Purebred cat acquired from a breeder
- Purebred cat acquired from a rescue organization
- Mixed breed cat acquired from a rescue organization
- Mixed breed cat acquired from a private individual
- Other: \_\_\_\_\_

Question 6: Are you subscribed to a pet insurance?

- Yes
- No

Question 7: Are you aware how pet insurances work?

- Yes
- No

Question 8: What is your opinion on pet insurances?

- Essential
- Useful
- Useless
- No opinion

Question 9: Which pet insurance companies have you heard of?

- Santévet
- Bulle bleue
- Allianz
- Crédit Mutuel
- Dalma
- Assur o'poil
- Otherwise
- Groupama
- None
- Other: \_\_\_\_\_

Question 10: Has your veterinarian given you information on pet insurances?

- Yes
- No

Question 11: If yes, how?

- Preventively, at the first visit with a new pet
- After an expensive treatment or accident
- Via brochures in the waiting room
- Responding to the owner's questions
- No information given
- Other: \_\_\_\_\_

Question 12: What is your veterinarian's consultation fee?

- <25€
- 25-50€
- 51-75€
- >75€
- Prefer not to disclose

Question 13: Would you be more inclined to regularly visit a veterinarian for preventive consultations, if the consultation fees were reimbursed by a pet insurance company?

- Surely, yes
- Maybe, yes
- Maybe, not
- Not at all

Question 14: Would you be more inclined to opt for more expensive diagnostic and treatment methods (such as MRI, X-rays) if the associated fees were partly reimbursed by a pet insurance company?

- Surely, yes
- Maybe, yes
- Maybe, not
- Not at all

Question 15: Would you refuse a life-saving treatment for your pet, solely for financial reasons?

- Surely, yes
- Maybe, yes
- Maybe, not
- Not at all

Question 16: If you could chose an "à la carte" insurance formula, what would you deem necessary to be reimbursed?

- Yearly vaccinations
- Yearly basic consultation
- Basic consultation twice a year
- Yearly blood panel
- Anthelmintics, antiparasitics (given by the veterinarian at the practice)
- Therapeutic feed
- Teeth cleaning
- Training fees
- Other: \_\_\_\_\_

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