

Embrace Pet Insurance Top 2020 Insurance Claims for Dogs & Cats

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.

Top 5 Illness and Injury Claims in Dogs:

- Intestinal issues (vomiting/diarrhea)
- Ear infections (otitis/otitis externa)
- Allergies
- Urinary tract infections
- Pruritus (itching)

Recognizable Symptoms

Below are signs and symptoms for some of the most common ailments. If ever in doubt about a pet's behavior, seeking veterinary help as quickly as possible is highly recommended.

Intestinal Issues

Unfortunately, our four-legged friends are known for ingesting things they shouldn't. From foreign bodies (snacking on socks, corn cobs, etc.) 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

Ear Infections

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

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

Allergic Reactions

Allergies can be some of the most confounding conditions for pets and their owners. 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 also can have allergic reactions that are life threatening. Symptoms to watch out for:

- Itching/scabbing
- Licking
- Watery eyes
- Vomiting
- Sneezing/wheezing
- Diarrhea
- Paw chewing

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. Be sure to watch out for the following symptoms:

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

Pruritus

Pruritus is the medical term for itching. Itching in dogs can be caused by a lot of different things. Through trial and error, and a little help from a veterinarian, you can find the underlying cause, then put a treatment plan together to end the itching once and for all. Here are some common reasons a dog may be scratching more than usual:

- Allergies (food, environmental, etc.)
- Infection (bacterial, fungal, etc.)
- Ear mites
- Hypothyroidism
- Fleas & ticks

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.

Top 5 Cat Illness and Injury Claims:

- Intestinal issues (vomiting/diarrhea)
- Cancer
- Hyperthyroidism
- Kidney disease
- Diabetes mellitus

Recognizable Symptoms

Embrace pet parents are no strangers to submitting claims for their kitties. The information below shares some common signs and symptoms that might point to a larger issue.

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. The number one reason Embrace pet parents bring their cats to the vet is stomach issues, ranging from food intolerance to foreign bodies, bacterial infections, and more. Be on the lookout for the following symptoms:

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

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

Hyperthyroidism

Hyperthyroidism is an endocrine disease caused by increased making and releasing of hormones by the thyroid gland. To diagnose hyperthyroidism, complete blood count and chemistry panel will be performed. Medications can be prescribed to control hyperthyroidism. Common symptoms in cats include:

- Excessive drinking & urinating
- Vomiting
- Increased vocalization (e.g., "yowling" in a cat)
- Aggressive behavior
- Hyperactivity
- Lump on the cat's neck (where the thyroid gland is located)

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

Diabetes Mellitus

Diabetes mellitus is an endocrine disease that manifests as an inability of the animal's body to break down carbohydrates (sugars) properly. The sugars linger in the bloodstream while the body itself literally starves. In cats, weight loss and dietary changes will often suffice for long-term treatment of diabetes. Common signs that your cat may have diabetes include:

- Excessive thirst & urination
- Increased appetite
- Weight loss

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 claims and symptoms means you'll know what to expect when these situations arise. The team at Embrace understands the bond between pet and pet parent. They want the very best for your furry family members, which is why they 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.

**Based on 2020 Embrace Pet Insurance claims data.*