

**embrace**<sup>™</sup>  
PET INSURANCE



# Unleashing Insights

2023 Q1 Pet Insurance Updates from Embrace





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# Leading the Pack

Sit, stay, and read! The 2023 Q1 report is here! Find out how we've been succeeding in the pet insurance industry by keeping pet parents and their furry friends healthy and happy. In this report, we'll share our achievements, updates, and insights on the ever-evolving pet insurance market.

Our commitment to providing the best pet insurance remains steadfast, thanks to the trust and support of our valued customers and their pets. Ready to learn more? Let's go fetch!



# Furry Facts: Embrace's Q1 Data

## Top 5 Claims in Q1

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1. Diarrhea
2. Vomiting
3. Ear Infection
4. Skin Allergies
5. Lameness (limping or issues walking)

## Four Paws, One Family

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Single Policy with the Most Dogs  
Enrolled in Q1 – **8**

Single Policy with the Most Cats  
Enrolled in Q1 – **11**



# \$31,922

Embrace Paid Our Single  
Largest Claim in Our  
History in January 2023

## Top Dogs and Cool Cats: Embrace's Most Popular Newly Enrolled Pet Names in Q1

Dog	Cat
Luna	Luna
Bella	Oliver
Charlie	Bella
Daisy	Leo
Max	Pepper
Lucy	Milo
Milo	Mochi
Cooper	Loki
Coco	Lily
Bailey	Nala

## Paws Across America: States with the Most Newly Enrolled Pets Through Q1 2023

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California, Florida, Texas,  
Washington, and New York



# Best in Show: Embrace's Top Insured Pet Breeds

## Top 5 Dog Breeds Enrolled in Q1

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1. Mixed Breed
2. Golden Retriever
3. Labrador Retriever
4. Goldendoodle
5. French Bulldog

## Pet Names in Bloom: Top 5 Spring Names

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Daisy  
Lily/Lilly  
Sunny  
Rose  
June

## Top 5 Cat Breeds Enrolled in Q1

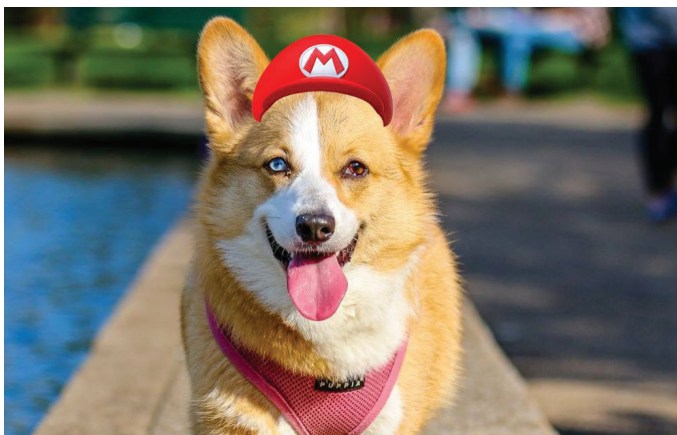
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1. Mixed Breed
2. Maine Coon
3. Siamese
4. Ragdoll
5. Bengal

## Game On: Top 5 Video Game Pet Names

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Daisy  
Princess  
Boo  
Yoshi  
Peach



# Embrace Launches Modern Approach to Claims Processing With Proprietary AI Solution

Embrace’s innovative platform is 75 percent faster than our standard claims processing method. Read more about Apollo [here](#).

“Embrace’s Apollo processing system ensures we provide an exceptional customer experience through a combination of AI technology, human intelligence and top-tier customer support. Apollo enables our team to be more productive and efficient, while maximizing the speed at which claims are reimbursed. AI is not replacing the expertise of our claims adjusters, but rather allows them to focus on more complex claims and projects where their experience is best utilized.”

– Brian Macias,  
President of Embrace Pet Insurance

## What Our Members Are Saying About Our Claims Process!

“Quick and Easy!! We had to take our GSD to the emergency vet because he decided to eat a whole corn on the cob off the counter. After leaving with our pup I was able to submit a claim on the app that was quick and simple and once all information was submitted we had our reimbursement within 2 days!! Super simple and quick process!!”

– Amanda D



# Industry Insights

## Leading the Pack in Pet Insurance: Insights from Our President on a Hybrid Work Environment

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**Q:** What have you seen since implementing your hybrid work schedule?

**A:** Morale and creativity amongst employees are at an all-time high. It's been great to see team-building efforts unfold that simply wouldn't happen in a fully remote environment. From the ability to have informal meetings, engage in serendipitous interactions, problem solve, white board, collaborate, and cultivate relationships – our hybrid schedule is delivering everything we hoped it would.

**Q:** What do you think are the biggest perks of offering employees a hybrid work schedule? What advice would you offer to an executive considering implementing a hybrid work schedule?

**A:** The biggest perk we've seen is the ability to offer more work/life balance for employees. Offering the option to work remote three days a week creates rigor around when work starts and when work ends on those days. But, obviously, on those two days

our staff are in the office, they can't do things they'd have the ability to do working from home, like throw in that extra load of laundry, take their dog for a quick walk, or run an errand. The key is to experiment with the hybrid work environment and find things that work for people and continue to enhance office spaces. People are there to meet and interact, but if you still have other team members who are fully virtual, the staff in the office still needs to have the ability to hold virtual meetings. We need to continue to think through how to best utilize the space and the resources the office has and cater to that hybrid environment.



**What changes in the talent market have you seen in the past year?**

**A:** Each day we are finding more salaried and knowledgeable workers who are interested in working with Embrace. We are pursuing more candidates, and even have more people reach out proactively. It's been fairly easy for us to fill open roles, even more so this year than last year, and the talent market has started to loosen up a little bit.



# Extra, Extra, Read All About It!

## 2022 Community Impact Report

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Embrace Pet Insurance has introduced its first-ever Community Impact Report, “Who We Are,” providing updates on its corporate social responsibility initiatives, including diverse community engagement, volunteerism, and charitable giving. In 2022, we generated over \$600,000 for nonprofits!

Check out the full report [here](#).



## Embrace's Disaster Relief Team Deploys

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In January and February, our Disaster Response Team deployed to assist American Humane's efforts to provide critical support and care to animals in need following the devastating tornados in Spalding County, Georgia.



## Embrace Pet Insurance Unveils Brand Identity Transformation

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Embrace is shaking things up and unveiling a new look that's as fun and unique as your furry best friend!

Read more about our rebranding [here](#).



## Tails and Touchdowns: Embrace Teams Up With the Cleveland Browns

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We are barking with pride as our pack joins the Dawg Pound as the Official Pet Insurer of the Cleveland Browns and the Associate Partner of the Barking Backers, the Brown's official fan club for dogs! This partnership is a celebration of the bond between pets and sports fans, and Embrace is thrilled to be a part of the excitement. With this collaboration, Embrace is committed to providing support to pets and their families, while also helping fans show their love for our headquarters location's local team. So, get ready to embrace the fun and join the team with Embrace Pet Insurance and the Cleveland Browns!



# Do Pets Experience Springtime Allergies?

Jenna Mahan, Embrace's Director of Claims & Underwriting and a Registered Veterinary Technician, Explains

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Warmer days and blooming flowers may cause pets to show allergy symptoms. While humans often experience respiratory symptoms, pets may show skin irritation and itchiness.

Here are some common signs of springtime allergies in pets, as well as tips for managing them:

- **Excessive itching and scratching:** If your pet is constantly licking, biting, or scratching their skin, it could be a sign of allergies. You may also notice redness, flakiness, or infected areas on their skin.
- **Ear infections:** Allergies can also lead to ear infections in pets. If your dog or cat is shaking their head or scratching their ears excessively, it could be a sign of an infection.
- **Sneezing and runny nose:** Just like humans, pets can experience respiratory symptoms during allergy season. If your pet is sneezing frequently or has a runny nose, it could be due to pollen or other allergens in the air.





What can you do to help your pet during allergy season? Here are some tips:

- Regularly vacuuming and dusting can help reduce the allergens in your home. You may also want to consider using an air purifier to filter out pollen and other irritants.
- Bathing your pet with a pet-friendly shampoo can soothe itchy skin and remove allergens, but avoid over-bathing to prevent skin dryness. Try using an oatmeal or coconut-based shampoo and moisturizing conditioner.
- Pets inhale and ingest allergens by licking them off their fur. You can't prevent inhalation of allergens outside, but wiping their paws and fur with a damp cloth after coming indoors can help remove any allergens they picked up
- If steps to reduce allergies at home don't help, visit your vet for a proper treatment plan and medication. Antihistamines can be helpful and may be prescribed by your vet.

Although springtime allergies can cause discomfort for pets and their owners, there are ways to manage symptoms and ensure your furry friend's comfort. Consult with your vet and take proactive steps to reduce allergens in your home, enabling your pet to enjoy the season.



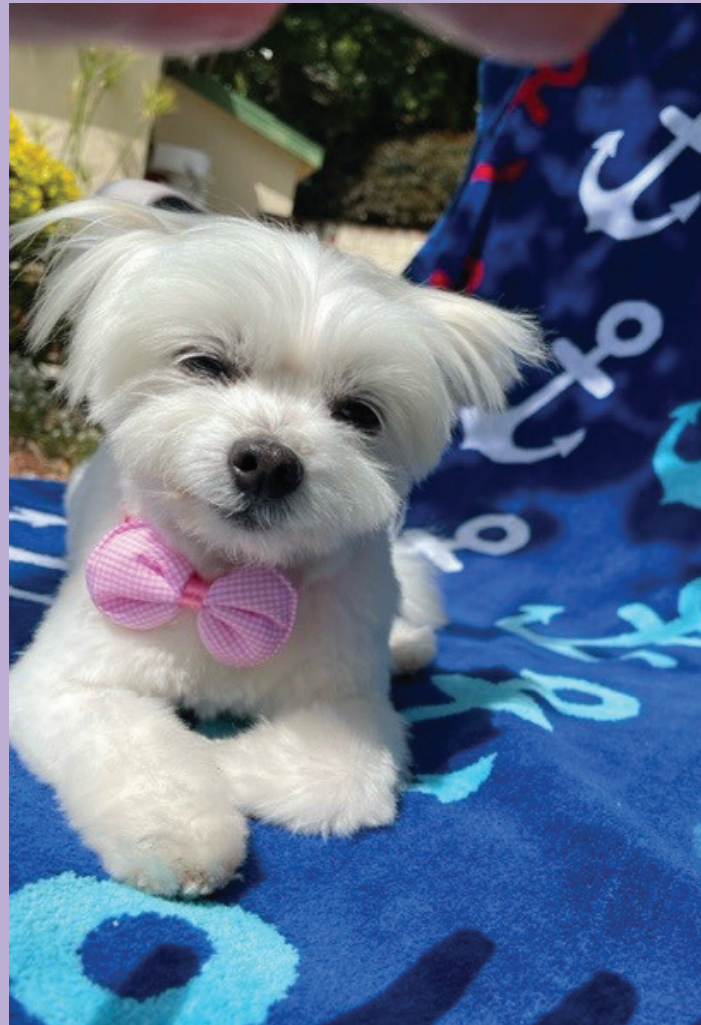
# Embrace Pet Spotlight



I had lost my beloved dog in 2020, and he was everything to us, and it was a huge loss. I was truly in mourning for a long time. We finally decided it was time to adopt again. After an extensive search to find a dog that was a fit for our family, we met Ida Petunia. She was found after midnight wandering the streets California, and we decided she was a perfect match. Ida is a character, and we've fallen in love with her – our little monkey.

I chose Embrace as my pet insurance provider because I just had a good feeling. I called to inquire, and all of your customer service staff are so wonderful and genuinely caring. I always tell people, get pet insurance, because you just never know. Pet insurance is invaluable! The claims process is easy and efficient. Each and every person at Embrace is kind and warm, and that's so important for a worried dog parent. Reaching an equally caring pet person on the other end is everything. Looking at Embrace as a brand, every person is representative of the company. We are grateful for the peace of mind Embrace gives us for our little Ida Petunia!" – Mara L.

Ida  
Petunia





# Embrace Member Spotlight

“My beloved dogs, Elvis, Oscar, and Odell, are only with me today thanks to Embrace. With over 27 claims and 3 surgeries for Elvis, 11 claims and 2 surgeries for Oscar, and 8 claims for Odell, I cannot express how grateful I am for Embrace. Owning a pet is a privilege, and Embrace has made it possible for me by providing excellent service with quick claim reimbursements and a user-friendly online portal. I recommend Embrace to all my friends and family and I’m proud to be a loyal customer for life. Embrace, thank you for saving my dogs’ lives!” – Glennda M.

