

Investigation into UK dog health insurance premium prices shows greatly increased costs for popular brachycephalic breeds – consistent with their known health risks

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Abstract

Certain dog breeds are increasing in popularity in the UK and there is growing concern for the health and welfare of some of these breeds due to their conformational deformities.

As a surrogate measure of lifetime health and welfare, we compared health insurance premiums for fourteen popular UK dog breeds. Premiums for French and English bulldogs were over four times higher than the lowest premiums. We suggest this is an objective, actuarial indication of the expected higher healthcare costs of these brachycephalic breeds, reflecting in general, their predisposition to ill-health related to their conformation.

Introduction

There is growing concern from the veterinary profession and related bodies for the health and welfare of certain dog breeds in the UK because of the problems they have due to conformational defects. This concern comes at a time of increasing popularity of these breeds. Over the last ten years, the Kennel club has reported large increases in the registrations of brachycephalic breeds (dogs with less than 80% of their natural head depth) such as the French bulldog (up 3000%), pug (up 193%) and English bulldog (up 96%).

Brachycephalic dogs suffer a variety of clinical problems associated with their conformation including obstructive airway syndrome, gastro-intestinal disease, ataxia and lameness, eye disease, dystocia and spinal disease (1–6). For further references please see the Veterinary Policy Research Foundation fact file on Brachycephaly and other conformational disorders (7). It is of grave concern that a significant proportion of the pet dog population potentially endure avoidable ill-health and pain to satisfy human fashion.

A scoping study we did using market price comparison websites showed that the monthly cost for a cocker spaniel ranged from £8-14, compared to the pug £15-£22 and French Bulldog £28-£47. The policies for each breed were not directly comparable because the policy conditions (excess, limits, length of cover etc.) vary, however, they give an idea of the variations in cost. A further example of between breed price heterogeneity is that the cheapest monthly premium available that will cover vet fees up to £7000 was cheapest for the spaniel (£11) followed by the pug (£20) then the French Bulldog (£40).

For this investigation, to avoid introducing bias by comparing policies with different small-print stipulations, the authors contacted insurance company underwriters directly to get data that are comparable. We compare health insurance premiums between breeds, for identical quotes, hypothesizing that these will be a surrogate measure for expected lifetime health and wellbeing, and may objectively highlight the predisposition to ill-health of certain dog breeds.

Methods

Three major insurance companies (collectively underwriting for companies that provide the insurance for over 75% of insured dogs in the UK) were requested to quote premiums for the most popular fourteen UK dog breeds (see Table 1) for a policy giving full lifetime cover, with an excess of £100, from each of three ages (fourteen weeks, four years and seven years of age), for a male dog, resident in the north-west UK (LA9 postcode).

A mixture of perceived risk from known health problems and a consideration of the magnitude of historic claims were given, by actuaries, as the basis for the setting of the premium. The companies quoted in units of one, where one was the lowest premium in all breeds and age categories. The data from each company were then combined to give a mean premium for each breed at each life stage (Table 1). Finally, a mean for the three age categories for each breed was derived to give a final ranking of costs (Figure 1).

Results

There was a high level of agreement between the insurance companies for the ranking of breeds within and across each of the three age categories. Table 1 shows the mean relative cost (n= three companies) of the monthly premium for each breed for each age category and the mean across all age categories for each breed. The combined results from all age categories are shown in Figure 1.

Across all age categories the English and French bulldog premiums were over four times more expensive than the cost of the cheapest breeds (chihuahua and shih tzu). The pug and German shepherd were next highest with their premiums around double that of the cheapest breeds. All other breed premiums were, on average 1.7 or less, times higher relative to the cheapest.

Table 1.

**Relative costs of insurance premiums for popular UK dog breeds,
for lifetime cover from three ages**

Breed	14 weeks	4 years	7 years	Mean
Chihuahua	1	1	1	1
Cockapoo	1.4	1.4	1.4	1.4
Cocker Spaniel	1.1	1.2	1.2	1.1
English Bulldog	4.5	4.4	5	4.6
English Springer Spaniel	1.4	1.4	1.4	1.4
French Bulldog	4.2	4.1	4	4.1
German Shepherd	1.9	2	2.5	2.1
Golden Retriever	1.5	1.5	1.5	1.5
Labrador	1.5	1.5	1.5	1.5
Miniature Schnauzer	1.1	1.2	1.3	1.2
Miniature Smooth Haired Dachshund	1.3	1.3	1.3	1.3
Pug	1.9	1.9	1.8	1.9
Shih Tzu	1	1	1	1
Staffordshire Bull Terrier	1.7	1.7	1.6	1.7

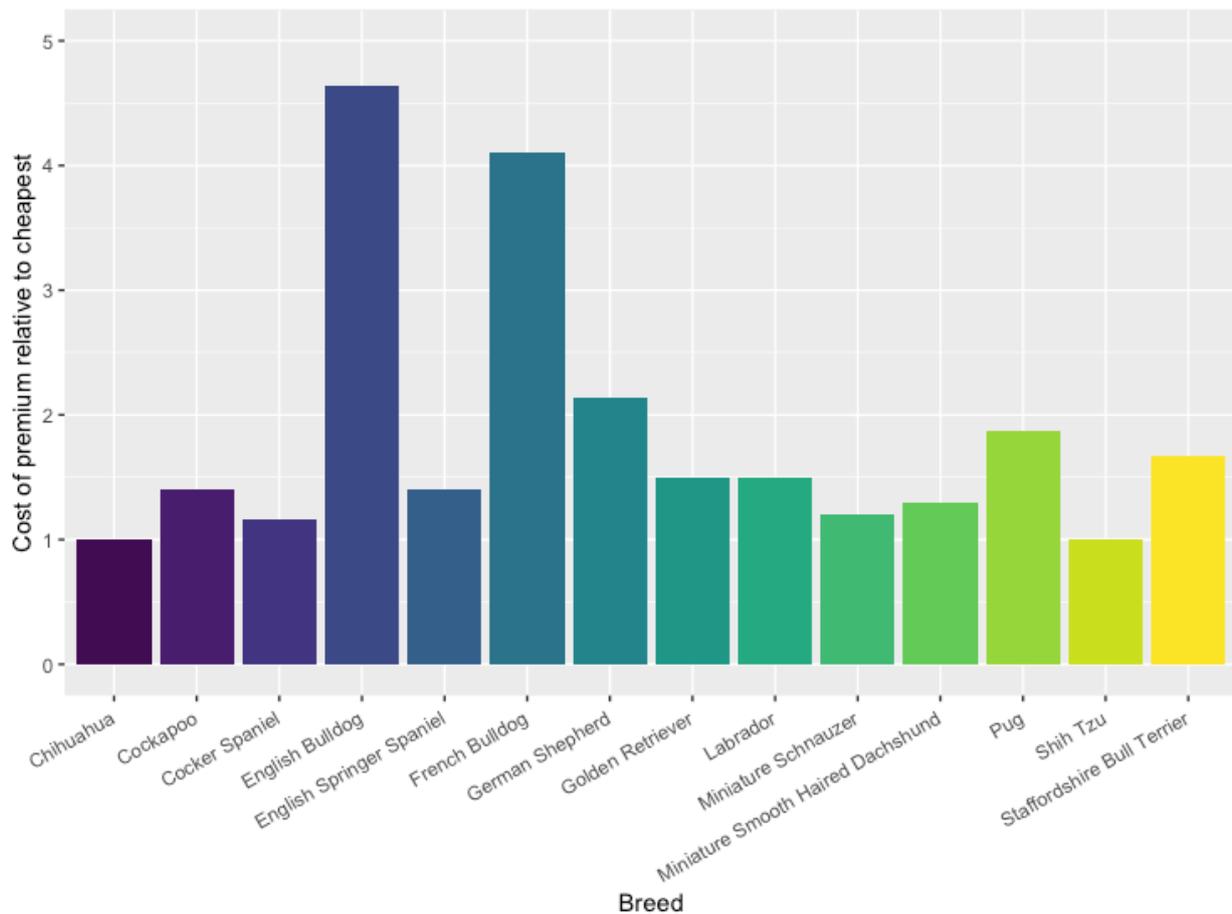


Figure 1. Relative costs of insurance premiums for popular UK dog breeds - average from premiums starting at age 14 weeks, 4 years and 7 years of age.

Discussion

Using strictly comparable quotes these results show that the French and English bulldogs, two popular brachycephalic breeds, have substantially higher insurance premiums compared with other popular UK dog breeds. This is an objective, actuarial indication of expected higher lifetime healthcare costs, reflecting the high pre-disposition to ill-health of these breeds. It is consistent with studies comparing the prevalence of ill-health and clinical signs amongst brachycephalic dog breeds (1-6).

The results have not been adjusted for breed size but although the smallest breeds (chihuahua and shih tzu) have the lowest premium costs, the premiums for most larger breeds are less than 50%

higher. This outcome shows that the effects of breed size on premiums are minimal in comparison to the effects of breed specific factors.

In the UK, we have been increasingly owning and breeding brachycephalic dog breeds for human pleasure, which the results of this study show incur higher health insurance premiums when compared to other popular breeds, suggesting a higher likelihood of ill-health and poor welfare. It is incumbent on all concerned - pet owners, breeders, the veterinary profession - to promote and provide breeds less susceptible to ill health. A number of breeds suffer from ill health attributable to their conformation but prominent amongst these are the brachycephalic breeds. There have been a number of recent measures taken by various bodies which may be yielding positive results, with Kennel Club registrations falling for French bulldogs, bulldogs and pugs in the first half of 2019. Nevertheless, more needs to be done for the sake of animal welfare.

In 2014 the Dutch government introduced legislation prohibiting the breeding of animals “which possess a specific condition or appearance which may affect the health or welfare of the animal or its offspring” (8). Following this, criteria commissioned by the Dutch Ministry of Agriculture were published in 2019 outlining the severe health and welfare issues of brachycephalic dogs and a traffic light breeding system which guides breeders and vets towards creating a healthier dog population (9). In June 2019 it was stated that the Animal law, with regard to breeding brachycephalic dogs with poor health due to severe conformational disorders, would start to be enforced using the traffic light breeding system guidelines.

Similar legislation was introduced in the UK in 2018. It would help were there to be greater awareness of the fact that under the Animal Welfare (Licensing of Activities Involving Animals) (England) Regulations 2018 – a statutory instrument of the Animal Welfare Act 2006 – Schedule 6 states that “No dog may be kept for breeding if it can reasonably be expected, on the basis of its genotype, phenotype, or state of health that breeding from it could have detrimental effect on its health or welfare or the health and welfare of its offspring”. This legislation is yet to be enforced in the UK and a test case would attract greater awareness to the issue.

It is important to note that neither of these pieces of legislation above refer to a specific breed and they allow for a variation in conformation within breed.

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