



Benefits Briefing Report

Perspectives on Group Pet Insurance
From a Survey of Employers & Brokers
(Q4, 2025)

National Employee Benefits Advisory Forum (NEBAF)

Executive Summary

This Briefing presents findings from both employers and brokers regarding their experiences with **Group Pet Insurance**.

Background & Methodology

The National Employee Benefits Advisory Forum (NEBAF) conducted an online information exchange in September 2025 to understand its members' experiences regarding **Group Pet Insurance**.

The information in this report is based on an online survey taken by roughly 400 group employee benefits specialists (250 brokers/consultants and 150 employers/HR decision-makers). *To participate in this exchange, brokers were required to be currently recommending Pet insurance to clients, and employers were required to currently be offering Pet insurance to employees, or open to offering Pet insurance in the future.*

This exchange contains similar topics and questions to a previous online exchange conducted in Q2 of 2019 (completed by roughly 300 brokers and 300 employers). There were no qualification requirements for this exchange. Where possible, results of the two studies are compared.

- Among employer participants (note participant requirements in methodology), half currently offer Pet insurance, while the other half don't offer it but would consider offering it in the future. Among brokers, about 30% of clients, on average, are currently offering Pet insurance to employees.
- Pet insurance is almost entirely employee funded. Nearly all employers indicated that employees pay the full cost of Pet insurance. Only about 10% share the cost, and none pay the full premium. Brokers' experiences closely align with these findings.
- A top reason for offering/recommending Pet insurance among both employers and brokers is to enhance voluntary benefits offerings. This is significantly more common than in 2019.
- Satisfaction with current providers of Pet insurance is high; the majority of employers reported being somewhat or very satisfied.
- Among pet insurance providers asked about, employers and brokers are most familiar with Nationwide, MetLife, and ASPCA Pet Insurance.

Pet Insurance

We asked both employers and brokers about their experiences with **Group Pet Insurance**.

Experience with Pet Insurance

We asked employers if they currently offer pet insurance as part of their employee benefits package. *As mentioned in the methodology, employers were required to currently be offering Pet insurance to employees, or open to offering Pet insurance in the future.*

Half of participating employers are currently offering Pet insurance to their employees, while the other half are not currently offering Pet insurance to employees but would consider offering it in the future.

We asked brokers what percent of their current clients are currently offering Pet insurance.

Most brokers reported that fewer than half of their clients are currently offering Pet insurance. **On average, 30% of brokers' clients offer Pet insurance currently.** Brokers with larger clients are more likely to report a higher percentage of clients offering Pet insurance.

Funding of Pet Insurance

We followed up and asked employers who currently offer Pet insurance how their company handles the funding of Pet insurance.

The vast majority said that the employee pays the full cost of Pet insurance. None of the participating employers pay the full cost. A small number, roughly one in ten, reported that they share the cost of Pet insurance with their employees.

We asked brokers how their clients handle the funding of Pet insurance.

Consistent with employers, brokers reported that the vast majority of their clients have employees pay the full cost.

We asked the same question in a similar exchange in 2019: [NEBAF Benefits Briefing, Volume 33](#). Funding has not changed significantly since then. Pet insurance remains a primarily employee-funded employee benefit.

Reasons for Offering/Recommending Pet Insurance

We asked employers, who currently offer Pet insurance, why they decided to offer it to their employees, and we asked participating brokers why they typically recommend Pet insurance to clients. We also asked these questions of employers and brokers in 2019.

Fun Facts: Pets in the U.S.¹

- **66% of U.S. households** (roughly 86 million homes) own at least one pet.
- The most common pets are **dogs** (about 65 million households) followed by **cats** (about 46 million households). **Fish are the third most popular pet**, owned by about 11.1 million households.
- **Dogs outnumber cats** in ownership, but there are actually **more cats overall** in the U.S. because cat owners tend to have more than one.
- Millennials are the **largest generation of pet owners**.
- Nearly half of pet owners consider their pets as **"family members,"** not just companions.
- About **27% of pet owners have celebrated their pet's birthday** with a party, cake, or gift.

¹ American Pet Products Association
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NAPHIA's 2025 State of the Industry Results

The North American Pet Health Insurance Association (NAPHIA) released the results of its *2025 State of the Industry Report* in April 2025.

In North America, the pet insurance industry is growing strongly, but there's plenty of room for further adoption.

A record 7 million pets were insured at the end of 2024, a more than 10% increase from 2023.

Dogs are much more likely to be insured than cats are; about 75% of insured pets are dogs, while about 25% are cats. Dogs make up the majority of volume, however, cat insurance is growing at a faster rate (percentage-wise) than dog insurance.

To read the full report:

<https://naphia.org/industry-data/>

Reasons for Offering/Recommending Pet Insurance (cont.)

Employers most commonly (80%) say they offer Pet insurance because it enhances their voluntary benefits offerings. This reason is much more prevalent than it was in 2019, when we asked the same question of employers.

Employees requested it is the second most popular reason for offering Pet insurance; named by about three in five.

Employer results are detailed in the chart below.

Reasons Employers Offer Pet Insurance

	Employers 2025	Employers 2019 *
To enhance the voluntary benefits offering	79%	45%
Employees requested it	57%	50%
To improve attraction and retention	45%	26%
Competitors are offering it	14%	8%
Management requested it	3%	3%

* Note: small sample <50

To enhance clients' voluntary benefits offerings and because clients' employees request it are the most common reasons that brokers recommend Pet insurance, both named by about four in five brokers. Both reasons have increased in prevalence since 2019.

Brokers are more likely than employers to say employees request it as a reason. The two groups are aligned on other reasons for offering/recommending Pet insurance.

Broker results are detailed in the chart below.

Reasons Brokers Recommend Pet Insurance

	Brokers 2025	Brokers 2019
To enhance our clients' voluntary benefits offerings	80%	55%
Clients' employees request it	81%	66%
Clients request it	66%	67%
To help clients with attraction and retention	54%	42%
Competitors are offering it	18%	22%

Talking About: Encouraging Participation in Pet Insurance

We asked participants what they/clients are doing to encourage employee participation in Pet insurance. Below are some representative responses.

Employers' responses:

"We send out communications throughout the year and also reiterate the offering during open enrollment."

"This is the first year we offered it so there was a big emphasis during open enrollment based on feedback from our employees."

"Emphasis during orientation/open enrollment. Regular newsletters with updates on not just regular health benefits but also pet care and by sharing 'what are our people saying'. Educational webinars once in 6 months."

"We had the hospital's pet therapy dogs come to our benefits fairs."

Brokers' responses:

"They have a robust communications campaign in place - home mailers (where the spouse can see!), emails, webinars, in-person benefit fairs with pet reps, etc."

"Communication - that's really the difference. Communication prior to open enrollment, communication during open enrollment, and then communication throughout the year. And that's really it - communicating the 'what's in it for me' to the employees and then actually doing that type of communication on a regular, ongoing basis."

"Communicate at times other than open enrollment. Rollout mid-year. Recommunicate mid-year."

"It's all about promotion, and there is usually one person that has used it and saved a ton of money."

Satisfaction with Current Provider of Pet Insurance

We also asked those employers who currently offer Pet insurance how satisfied they are with their current provider.

The majority reported some level of satisfaction with their current provider. Nearly a quarter are 'very satisfied' and about three in five say they are 'somewhat satisfied'. Very few indicated being dissatisfied.

This suggests that providers are currently doing a good job of meeting employers' needs and expectations for this benefit.

What Employers Are Doing to Encourage Participation in Pet Insurance

We asked those employers currently offering Pet insurance what their company is doing to encourage employee participation in Pet insurance. We also asked brokers what their clients are doing to encourage employee participation in Pet insurance. Participants were not given options and instead provided an open-ended response.

Roughly three in five employers said they are actively promoting the benefit to encourage participation, particularly around open enrollment. This is the most common response, by far. Related to that, some specifically mentioned more frequent communications and/or multi-channel communications. Nearly one in five said they don't do anything, or anything different than other benefits, for Pet insurance.

Brokers most commonly mentioned ideas specifically related to communication – more, better, more frequent, more channels, etc., as ways clients are encouraging participation. Making enrollment easy, i.e. using enrollers, integration with benefits administration platform, payroll deduction, etc., was another common theme.


See the left sidebar for examples of responses.

An obvious, yet essential, first step in participation is awareness. It's clear from participant responses that most employers offering Pet insurance are working hard to make sure employees are aware of the offering.

Reasons Employers Would Consider Offering Pet Insurance

We asked employers, who are not currently offering Pet insurance but who would consider offering it in the future, for what reasons (among a list provided) would they consider offering Pet insurance.

Employers most commonly said they would consider offering Pet insurance to enhance their voluntary benefits offerings, selected by four in five. About three in five employers would consider offering Pet insurance if employees request it.



Reasons Employers Would Consider Offering Pet Insurance (cont.)

These responses are closely aligned with reasons employers who offer Pet insurance currently offer the benefit.

Awareness of Pet Insurance Providers

We asked both groups about their familiarity with various Pet insurance providers.

Both employers and brokers are most familiar with Nationwide, MetLife, and ASPCA Pet Insurance. They reported limited familiarity with other, smaller providers.

Given the feedback on participation, employers and brokers may want to look to providers who can best help them with employee engagement, communication, and education, while also making enrollment as seamless as possible.

National Employee Benefits Advisory Forum
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www.nebaf.org

We are continuing to invite Human Resource executives, Finance executives, Brokers, and Consultants to join the **National Employee Benefits Advisory Forum**. If you or someone you know is interested in joining, please visit www.NEBAF.org and click Join Us. Or, email us at service@nebaf.org for more information on how to join.