

PRESS KIT · APRIL 2026

UK pet insurance: three datasets the money desks can use today

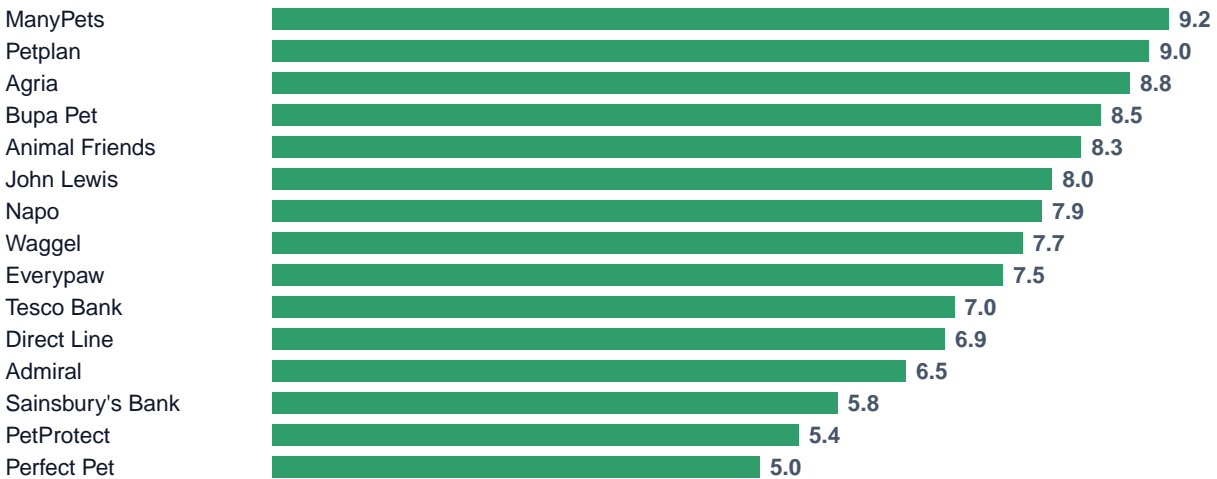
Independent research from PetCoverPro, vet-reviewed by Dr Avron Taitz, BVSc.

PetCoverPro publishes three open datasets on UK pet insurance: a brand-by-brand lock-in score for the 14 largest UK brands, a five-year series on average new-policy premiums (cross-checked against the ABI annual release), and a supermarket-underwriter map showing which carriers actually sit behind high-street pet insurance brands. All three are released under CC BY 4.0; the CSVs and methodology notes live at <https://petcoverpro.co.uk/data>.

<p>£53.20</p> <p>Average new-policy monthly dog premium, 2026 (PCP sample)</p>	<p>+87%</p> <p>Rise in new-policy dog premiums since 2022 (£28.40 to £53.20)</p>	<p>3 of 14</p> <p>UK brands underwritten by a single carrier (RSA)</p>
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1. Brand lock-in score (2026)

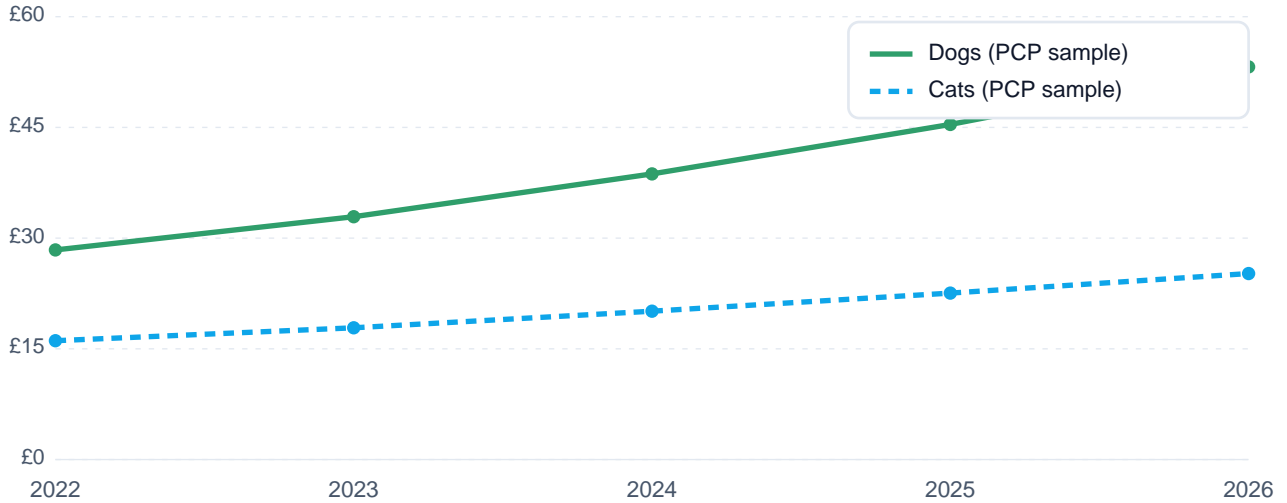
A weighted score across three published policy attributes per brand: lifetime cover availability (50%), maximum vet-fee limit capped at £15,000 (35%), and maximum new-policy age (15%). Higher means stickier cover in the owner's favour.



Source: each brand's policy wording and key facts document, retrieved Q1 2026, plus internal notes on maximum new-policy age. CSV: <https://petcoverpro.co.uk/data/uk-pet-insurance-lock-in-2026.csv>

2. UK pet insurance premium trends, 2022–2026

Average monthly premium for a new policy on a healthy adult pet, sampled twice a year across 14 brands for two reference profiles: a 3-year-old crossbreed dog and a 3-year-old domestic shorthair cat (London SE1, £100 excess, lifetime cover). Dog premiums have grown around 17% year-on-year for three consecutive years.



CROSS-CHECK: ABI ANNUAL PET INSURANCE RELEASE

Average annual premium across all in-force UK pet policies, as published by the Association of British Insurers each April. Lower than our new-policy sample because the ABI mean blends younger and older pets across all policy types. Movement direction matches in every published year.

Year	ABI mean (annual)	ABI mean (monthly)	PCP sample, dogs (monthly)
2022	£301	£25.08	£28.40
2023	£359	£29.92	£32.90
2024	£436	£36.33	£38.70
2025	—	—	£45.40
2026	—	—	£53.20

Sources: ABI annual pet insurance press releases for 2022, 2023 and 2024 figures (retrieved 18 April 2026). ABI 2025 release pending (expected May 2026); 2026 figures will follow once the 2026 release publishes. CSV: <https://petcoverpro.co.uk/data/uk-pet-insurance-premium-trends-2026.csv>

3. Supermarket-underwriter map (2026)

When a UK owner searches "Sainsbury's pet insurance" or "Tesco pet insurance" they think they are buying the supermarket's product. They are buying a policy underwritten by RSA, Pinnacle, Allianz or one of a handful of other carriers that also power adjacent brands at very different headline prices. Royal & Sun Alliance alone underwrites three of our 14 tracked brands at headline monthly prices spanning £16.90 to £32.00.

ROYAL & SUN ALLIANCE INSURANCE LIMITED	
Tesco Bank	from £18.50/mo
John Lewis	from £32.00/mo
PetProtect	from £16.90/mo

PINNACLE INSURANCE PLC	
Sainsbury's Bank	from £17.20/mo
Perfect Pet	from £12.50/mo

ALLIANZ INSURANCE PLC	
Petplan	from £38.00/mo

GREAT LAKES INSURANCE UK LIMITED	
ManyPets	from £21.00/mo

Source: each brand's current key facts document or policy schedule, retrieved Q1 2026. "From" prices are the lowest headline monthly figure each brand quotes for our reference profile (3-year-old crossbreed dog, London SE1 postcode, £100 excess, lifetime cover). CSV: <https://petcoverpro.co.uk/data/uk-pet-insurance-underwriter-map-2026.csv>

Sources and citations

- Association of British Insurers, annual pet insurance claims and premiums releases (April 2023, April 2024, April 2025): abi.org.uk/news/news-articles. Retrieved 18 April 2026.
- Pet Food Manufacturers' Association, UK Pet Population Report 2024 (~11m dogs, ~11m cats): pfma.org.uk/pet-population-2024. Retrieved 18 April 2026.
- Financial Conduct Authority, General Insurance Pricing Practices PS21/5 (January 2022): fca.org.uk/publications/policy-statements/ps21-5-general-insurance-pricing-practices-amendments. Retrieved 18 April 2026.
- Each insurer's policy wording, key facts document and headline "from" price page, retrieved Q1 2026.
- All three datasets and methodology notes: <https://petcoverpro.co.uk/data>. Released under CC BY 4.0.

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About PetCoverPro

PetCoverPro is an independent editorial site covering UK pet insurance. Founded in 2026, it reviews every major UK pet insurance brand, runs head-to-head comparisons and publishes plain-English buying guides for dog and cat owners. The site tracks 14 UK brands and refreshes its rankings every quarter. Editorial content is independent of commercial relationships: affiliate commissions never affect rankings, and the editorial policy and scoring methodology are published in full at <https://petcoverpro.co.uk/about>.

Veterinary reviewer

Medical and clinical content on PetCoverPro is reviewed by Dr Avron Taitz, BVSc, the founding veterinary advisor to the editorial team. Dr Taitz is best placed to comment on chronic disease, the realities of claims, why owners rarely change insurer mid-life, and the cost drivers behind rising vet fees. Bio and conflict-of-interest declaration: <https://petcoverpro.co.uk/about/dr-avron-taitz>.

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Quote attribution

- Editorial team — quote as: "PetCoverPro editorial team". Best for premium trends, brand-by-brand methodology, lock-in metrics, supermarket-underwriter exposure and consumer-rights commentary.
- Veterinary advisor — quote as: "Dr Avron Taitz, BVSc, veterinary advisor at PetCoverPro". Best for clinical comment on chronic disease, claims realities and the cost drivers behind rising vet fees.

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