





# Presentation for Kids & Co. with The CIP Group

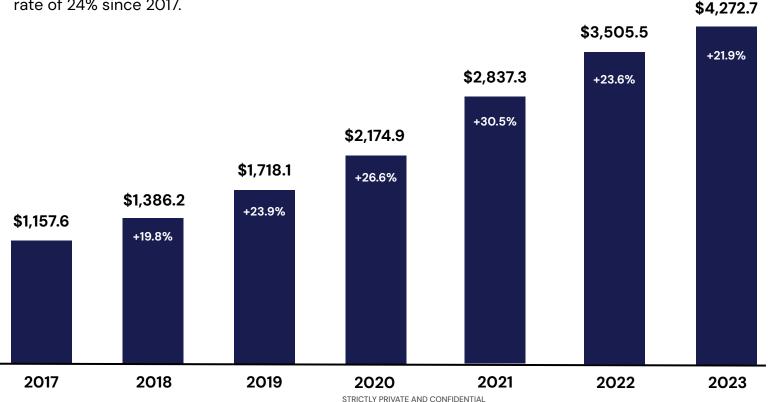
## Link to video





# The Pet Insurance Industry (In Billions)

Pet insurance in North America exceeded \$4 billion in 2023 with an average annual growth rate of 24% since 2017.



### A New Generation of Pet Parents with New Needs

01

#### **Underpenetrated Market**

83.7M dog parents and 76.8M cat parents in the U.S.

Only 3.7% pets are insured

Industry is expected to grow 20%+ CAGR through 2024

02

#### Valuable Consumer Product

Every 6 seconds a pet parent faces a vet bill of \$1,000+

1-in-3 pets need emergency vet treatment every year

Pet health care costs are rising given advances in vet medicine

03

#### **Humanization of Pets**

Pets are part of the family, particularly among millennials

"Pet parents" want to provide the best care for their pets, as they would any other member of the family



# The Next Big Thing in Voluntary Benefits

75% OF EMPLOYEES HAVE AT LEAST 1 PET

25% WILL GET A PET THIS YEAR

53% SAID THEIR EMPLOYER DOES NOT OFFER ADEQUATE PET BENEFITS

FANK PET INSURANCE AMONG TOP BENEFITS THAT IMPACT THEIR TAKING A JOB

32% NOTED PET BENEFITS INFLUENCE IF THEY STAY OR LEAVE FOR ANOTHER EMPLOYER

# Join top companies that trust Fetch to protect their pets

Fetch protects over 450,000 pets (and counting!) and is trusted by these top brands to provide their employees with the most comprehensive coverage in the U.S. and Canada.



















# fetch mission

Fetch is a leading tech-enabled pet wellness company that wholly exists to help adoring pet parents give their dogs and cats a longer, healthier life.





## Coverage

- Accidents & Illness Insurance The most comprehensive insurance coverage for cats and dogs.
- Wellness Insurance Coverage for the routine that keeps your best friend healthy.



#### Care

- Customer Experience
   Easy-to-use, self-service technology providing a world class experience.
- Fetch Health Forecast

  Health tool & recommendation engine to keep pets healthy.
- Fetch Pet Rx

  Added savings and convenience for Fetch pet insurance members.
- 24/7 Online Vets (coming in 2025)





#### Cause

- Project Street Vet Supporting pets of individuals experiencing homelessness (raised over \$780K to date).
- Shelter Heroes Program
  Raised ~\$4 million.



Fetch Veterinary Advisory Board

Guides insurance product development and provides expert advice to Fetch pet parents.

# Coverage

# Fetch is the Most Comprehensive Coverage in the US & Canada

Name-brand prescription medications √ Ultrasounds √ Swallowed objects & toxins & supplements √ Blood tests √ Every tooth, plus gums Emergency vet visits √ Breed-specific issues including hip dysplasia ✓ Diabetes & insulin ✓ Virtual, in-home & office visits √ Specialists √ Cancer treatment √ Hospital stays √ Sick-visit exam fees √ Acupuncture & chiropractic care Physical therapy ✓ Laboratory tests √ Treatment for aggression & separation anxiety Allergies √ Routine & preventive coverage √ Vomiting & diarrhea (when you add Fetch Wellness) Surgeries √ Hereditary & congenital issues And much more! √ X-rays & CT scans

# Fetch covers what other providers charge extra for or don't cover at all



#### **Complete Sick Visit**

Fetch covers sick-visit exam fees, saving you around \$50 - \$250 per visit.



#### **Every Tooth, Plus Gums**

We cover dental injury and disease in every adult tooth — not just the canines.



#### Alternative & Holistic Care

Fetch covers alternative therapies (think: acupuncture) when administered by a vet.



#### **Breed-Specific Issues**

We cover conditions linked to breed (like: hip dysplasia in German Shepherds).



#### **Behavioral Therapy**

Fetch covers up to \$1,000 in behavioral therapy and medicine.



#### **Pets of Every Age**

We cover pets from 6 weeks old through their golden years.

### **Fetch Wellness**

Give your pet routine and preventive coverage (think vaccinations and annual exams) and save up to \$735 a year.



#### Annual exams

A nose-to-tail exam to make sure your pet is healthy and find any hidden signs of illness.



#### Dental cleaning

More than just a good brushing.

A comprehensive oral exam to
detect and treat dental disease.



#### Vaccinations

Protection against infectious diseases like rabies that can cause serious illness or death.



#### Spaying or neutering

Procedures with health benefits like preventing certain cancers and behavioral issues.



#### Heartworm, flea & tick prevention

Preventive medication to keep your pet safe from harmful parasites and disease-carrying insects.



#### Blood, urine & fecal tests

Tests to show how well your pet's body is functioning, catch illnesses early and detect harmful parasites.

# The Best Coverage at the Best Price

Fetch is individually rated and direct bill, which means we make it easy for employees to personalized their plan to fit their pet and budget. Prices average \$35/mo for dogs and \$25/mo for cats.

Cost is based on three factors: age, breed and location.

- Why age? Younger pets tend to cost less to insure than older ones
- Why breed? Since certain breeds are prone to different medical issues
- Why location: The cost of vet care varies from place to place

Fetch presents the optimized coverage configuration based on the pet's information and then customers can find a price fits their budget by adjusting their deductible, annual coverage amount and reimbursement rate.

- Choosing a higher deductible will lower the monthly price
- Choosing a lower annual coverage will lower the monthly price
- Choosing a lower reimbursement rate will lower the monthly price





# The self-service app with over 7,000 5 star ratings

#### **Link to video**



# What the Fetch app puts at your fingertips:



#### Get paid back faster

Set up direct deposit so you get paid back 5-10 days faster than checks.



#### Upload paperwork easily

Add your pet's medical records in minutes — it's as easy as snapping a picture on your phone. Do it now to make your claims experience fast and easy.



#### Stay in the know on claims

Track the status of open claims and see the details of every claim you've ever submitted.



#### See the details of your payout

Get a detailed breakdown of how your payout was calculated for every approved claim.



#### Get support 24/7

Our interactive chat is available 24/7 to answer your questions.

## **Fetch Health Forecast:**

#### The Problem:

Pet parents don't have the insights and actions needed to address vital health issues without frequently visiting the Vet.

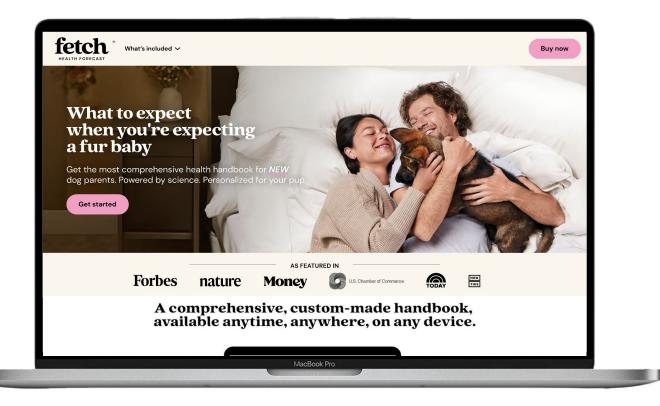




#### The Solution:

Offer the most predictive pet health forecast using 180 million data points from 17 years of clinical health findings to provide tailored insights and topical recommendations that help pet parents prolong their pets' lives.

### The Fetch Health Forecast





# Our Cause: Helping the Pets That Need it the Most

#### **Link to video**

















#### **Shelter Heroes Program**

To date, Fetch has donated ~\$4M to help keep pets safe and find forever homes.

#### **Project Street Vet**

Through Fetch's donations and fundraising efforts, we've provide over \$780,000 to help the pets of people experiencing homelessness

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# Everything we do is informed by the care and guidance of the Fetch Veterinary Advisory Board.

Our Fetch Veterinary Advisory Board members play an important role in our community of pet lovers and experts. Their love of animals, diverse experience and combined knowledge informs all our policies, products and services.



Dr. Audrey Ruple, DVM, MS, PhD, DipACVPM, MRCVS Veterinarian, Associate Professor of Quantitative Epidemiology



**Dr. Aliya McCullough, DVM, MS**Fetch Chief Veterinary Officer
& Director of Veterinary Affairs



Dr. Evan Antin, DVM

Veterinarian, wildlife conservationist
& pet health advocate



Dr. Kwane Stewart, DVM

Certified Fear Free Veterinarian,
shelter pet advocate, and
founder of Project Street Vet



Dr. Monica Tarantino, DVM

Chief of Staff and Lead Associate

Veterinarian at the Veterinary Medical

Center of Fort Mill



Dr. Kerri Rodriguez, PhD
Human-Animal Interaction Researcher,
Assistant Professor at the University of
Arizona, College of Veterinary Medicine



Dr. Noe Galvan, DVM, MPH

Veterinarian, Head of ER and Overnight

Medical Director at VCA Oso Creek

Animal Hospital and Emergency Center



# **Seamless Integration**

# 01

#### Fast Integration with No & Low Tech Options

Clients can opt for a no tech solution leveraging custom URLs and cobraded landing page, leverage our plug-n-play quote widget or to implement Fetch's APIs into their benefit platform, enabling ACH.

# 02

#### Ready-to-Share Marketing Materials

Video assets, presentations, and digital brochures to share with with your clients on why they should add Fetch and all the materials they'll need to promote Fetch to their employees.

# 03

#### **Automated Reporting, Billing & Commissions**

Automated reporting delivered right to your inbox. Plus, Fetch's automated systems payout commission—no billing or invoicing required.



# Partner Integration Toolkit

Fetch offers a menu of integration options allowing partners to easily embed Fetch into their platforms, including self-service options and enhances APIs for ACH.

#### Co-Branded Browse & Buy

Marketing materials with unique URLs drive to a co-branded experience that requires no tech lift from the partner and can be live in 2-3 weeks.

#### Plug-n-Play Quote Widget

Plug-n-play quote widget allows us to embed quoting for Fetch into existing partner pages with minimal tech lift. This allows us to capture leads on the partner O&O and bind the policy through our existing buyflow.

#### **Agent/Broker Portal**

Login with email code to generate a quote realtime, send an email to the customer with a link to quote, or request a Fetch pet specialist call the customer back. Requires minimal tech lift and can be live in 2–5 weeks.

# Partner Quote APIs & Purchase SDKs

Fetch's suite of APIs allows partners to design an experience within their existing platforms where users can purchase Fetch without leaving the partner website/purchase flow.

Implementation timeline depending on partner development time.

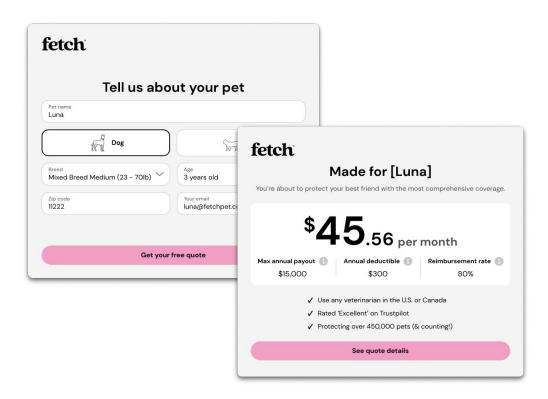
# **ACH Payment Enhancement**

Enhancements to our current
APIs/SDKs will allow for ACH
payments helping us to reach higher
participation rates in Employee
Benefits. Launch timing is dependent
on partner integration timelines. Not
ACH is only available via API
integration.

# Plug-n-play Quote Widget

Our plug-n-play quote widget allows us to embed quoting into HR intranets and benefit portals with minimal tech lift. Users can obtain a quote on the partner's page and then be directed to Fetch's buyflow for purchase.

- Fetch provides code to embed on partner site that allows users to quote without leaving the partner's experience.
- A toolkit of co-branded marketing collateral is provided to promote Fetch.
- Email leads captured during quote experience are placed into Fetch's re-marketing email series.
- First touch attribution ensures all policies booked are credited back to the partner.
- No licensing required.



# Plug-n-play Quote Widget Integration Overview

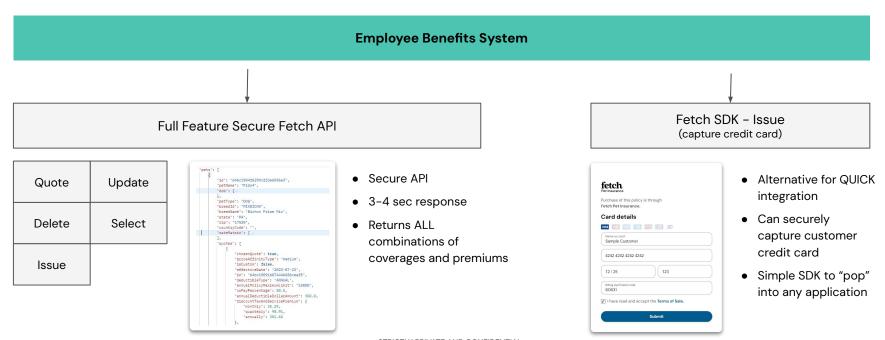
Partners are provided with dashboard where they can customize quote widget elements such as logo, headlines, CTA copy and colors. Once elements are defined, partner can export 2 javascript snippets and a DIV to add to their webpage.

Please choose your body	style.	
Choose your widget's background color:		
Please choose your button	style.	
Choose the background color for buttons in your widget:		
Choose the text color for buttons in your widget:		
Please choose your show second so	creen and logo.	
Please provide the URL for your partner's logo:		
Show App Logo:		
Show heading on step 1:		
Show Second Screen:		
Please provide the name for your buttor	n and heading text.	
Please input the name for your heading text in Step 1:	Tell us about your pet	
Please input the name for your button text in Step 1:	Get your free quote	
Please input the name for your button text in Step 2:	See quote details	
Submit		
Export quote widget co	de.	
Export the HTML code provided above link with your preferred confi	iguration and run it on any HTTPS s	

# **API Capabilities**

#### Two options Available:

- 1. Securely collect credit card details direct from customer.
- 2. Leverage the extended Fetch API offering to enable purchase with ACH.



### Fetch Purchase SDK

The Purchase SDK allows a customer to purchase through a partner website, but allows Fetch to capture (securely) the credit card details for subscription. In the live example below, a breeder allows for users to checkout on the purchase of a puppy, and encourages the sign up for insurance through our API.

#### **Partner Website**

Purchase flow. Multi-step process on our partner's website to purchase a puppy.



#### **Quote API is Called**

Partner uses our quote API to encourage enrollment in monthly insurance plan.



#### **Credit Card Payment**

A popup allows the customer to enter credit card info and to securely enroll with Fetch





# Kids & Co. Proposal

# **Proposal Summary**

	•		
Client Information & Eligibility			
Client Name & HQ	Kids & Co. 1313 W. Randolph St #402 Chicago, IL, 60607		
Program Availability	All of the United States and Canada (program not available in New Brunswick or Quebec)		
Employee Eligibility	All full and part time employees under contractual agreement (W2 or 1099) between employer and employee		
Total Lives	800		
Discount	10% every month for life (limited to 5% in ND and not available in TN, FL or HI)		
Billing	All policies are direct bill via CC or Debit Card		
Effective Date	Unlike human health insurance, pet insurance is not limited to an open enrollment period or a set effective date. Policy effective dates are based on the day employee enrolls with Fetch and are clearly defined in the onboarding package and policy documents.		
Pet Eligibility	All dogs and cats 6 weeks and older no breed restrictions		
Portability	Same plan, same rates, no portability termination age		
Provider Information			
Provider & HQ	Fetch Pet Insurance, 101 Greenwich New York NY 10006		
Year Established	2003		
Customer Service	All customer service reps and claims adjudicators are US based		
Underwriter	AXIS; Rated A+ by Standard and Poor and A by AM Best		
Market Share	300+ employer groups and over 450,000 pet policies in force		

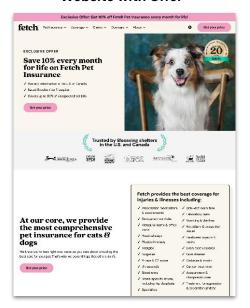
# Proposal Summary (cont.)

Plan Design		
Type of Plan	Accidents & Illnesses with optional Wellness Coverage (Employee can choose from 3 Wellness Plans)	
Networks	There are no networks—you can visit any vet in the US or English Speaking Canada, including emergency clinics and specialists	
Administrator	Fetch is the administrator and TPA	
Underwriting	Each policy is individually rated and is based on the pet's species, age, breed and location.	
Deductible	Annual deductible; employees can choose from \$100 to \$1000 in \$50 increments and then up to \$2500 in \$100 increments. 3 options are show in the digital buyflow and all options are available in the call center.	
Reimbursement Options	70%, 80%, 90% are show in the buyflow, however as low as 50% is available via the call center.	
Annual Limit Options	\$2,500 to unlimited; 3 options are shown in the buyflow however up to unlimited is available by speaking with the call center.	
Waiting Period	Waiting periods vary by state as defined in policy	
Pre-existing Conditions	A pre-existing condition is any injury or illness that occurred or showed clinical signs before you enrolled, during the waiting period of up to 15-days, or before your pet's first exam. We offer the most comprehensive coverage in the industry for new injuries and illnesses, but like other providers, we don't cover pre-existing conditions.	
Accident & Illnesses Plan	Includes but is not limited to the following. Please see sample policy for full coverage details; Accidents and Injuries Accident/Illness Exam Fees, Illnesses, Cancer, Hereditary/Congenital, Emergency Car, X-rays, MRI, CAT, Dental Disease Dental Trauma, Poisoning & Allergic Reactions, Rehabilitative, Acupuncture & Chiropractic, Behavioral Issues, Prescription Drugs.	
Wellness Plan	Wellness can be added for as little as \$10/mo and includes Dental Cleaning, Spay/Neuter, Wellness Exam, Deworming, Flea/Tick/Heartworm Prevention, Vaccinations, Fecal Test, Heartworm/FELV Test, Blood Test, Urinalysis, Employees can buyup on wellness coverage to also include: Behavior Exam, Microchip, Activity Monitor, Health Certificate, and Anal Gland Expression.	
Other Coverages	Fetch covers up to \$1,000 for the following every year, no copay, no deductible: Lost or Stolen Pet Recovery, Theft or Stray, Trip Cancellation Due to Hospitalization, Accidental Death for Pets Under 6, Boarding (if the human is hospitalized), and Televet Services, Additional PetRx benefits will start to roll out in 2024 including providing Fetch policyholders with discounted pricing, no-copay and no sublimits. All dogs enrolled in Fetch will also receive an annual Fetch Pet Health Forecast included in the policy.	

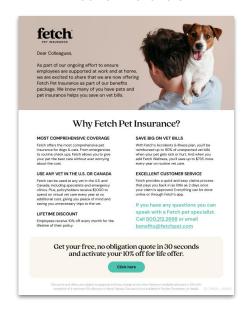
# Ready to Use Marketing Materials

Fetch will provide ready to use marketing materials to HR teams so they can announce Fetch as a new employee benefit. Unlike human health insurance, Fetch is not limited to an open enrollment period and is a benefit that should be promoted year round so employees can enroll whenever there is a life event.

#### Website with Offer



#### **Launch Materials**



#### **Year Round Marketing**



# Sample Rates

- Each pet is individually rated based on species, age, breed and location.
- Sample rates are for 2 year old pets with the following coverage: \$300 Deductible, 80% Reimbursement Rate and \$15,000 Annual Limit (Fetch's most popular coverage configuration) and the Essentials Wellness Add-on.
- Sample rates include 10% employee discount on Accidents & Illness Plan; Canadian quotes are show in C\$.

	Accident & Illness Plan (all taxes & fees included)	Accident & Illness Plan + Essentials Wellness (all taxes & fees included)		
US Zip Code - 60607				
DOG - Small Mixed Breed	50.26 / mo	61.55 / mo		
DOG - Goldendoodle	67.52 / mo	78.81 / mo		
CAT - Domestic Shorthair	26.23 / mo	37.52 / mo		
US Zip Code – 02465				
DOG - Small Mixed Breed	53.37 / mo	64.66 / mo		
DOG - Goldendoodle	71.80 / mo	83.09 / mo		
CAT - Domestic Shorthair	30.30 / mo	41.59 / mo		
CAN Postal Code – L4B 4N4				
DOG - Small Mixed Breed	52.22 / mo	63.51 / mo		
DOG - Goldendoodle	74.63 / mo	85.92 / mo		
CAT - Domestic Shorthair	36.78 / mo	48.07 / mo		

# Thank you!



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