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Research · 2026

5W PUBLIC RELATIONS · 2026 RESEARCH

PET INSURANCE INDEX 2.0

Which pet insurers AI engines name
288 AI answers · November 2 to 3, 2026

Measured :
November 2 to 3, 2026
24 questions × 3 runs · 288 AI answers

Engines :
ChatGPT · Claude · Gemini · Perplexity
plus 61 Google AI Overviews

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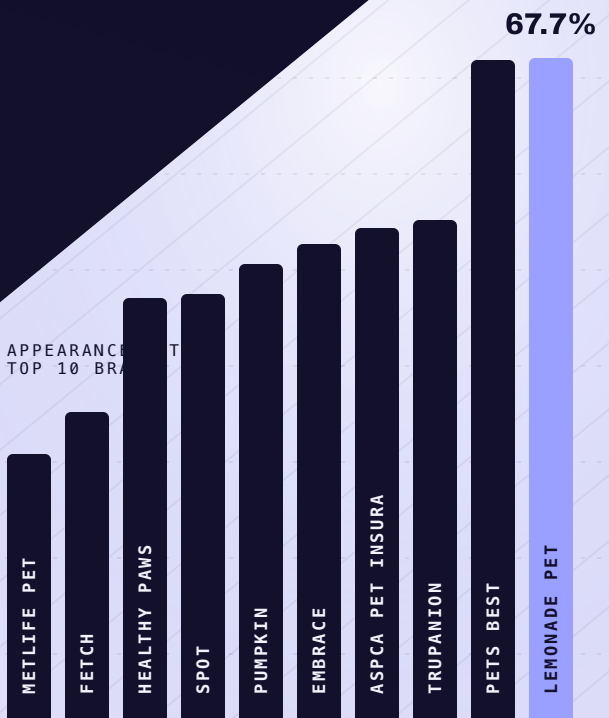

AT A GLANCE

Lemonade Pet and Pets Best lead. Too close to separate.

Lemonade Pet: 195/288 (67.7%; 95% interval 62.1–72.8%). Pets Best: 194/288 (67.4%; 95% interval 61.7–72.5%). Their 95% intervals overlap; neither can be called the sole leader.

> Version 2. This version replaces the first version of this study, first published July 29, 2026. It uses measured counts, so the two versions are not comparable.

288
AI answers analyzed across ChatGPT, Claude, Gemini and Perplexity

67.7%
of answers named Lemonade Pet, the most-named (195 of 288)

14
tracked brands named at least once (of 16)

98.4%
of Google searches showed an AI Overview (61 of 62)

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KEY FINDINGS

01 What the data shows

MEASURED LEADERS

Lemonade Pet and Pets Best

Lemonade Pet and Pets Best lead this measured set. Lemonade Pet: 195/288 (67.7%; 95% interval 62.1–72.8%). Pets Best: 194/288 (67.4%; 95% interval 61.7–72.5%). Their 95% intervals overlap; neither can be called the sole leader.

NAMED FIRST

57/288 (19.8%)

Lemonade Pet was the first brand named in 57 of 288 answers, more than any other tracked brand. Its average first position was 2.8.

CHATGPT SKEW

53/72 (73.6%)

ChatGPT named Healthy Paws in 53 of 72 answers. The other engines named it in 14 to 36 of 72.

CHATGPT SKEW

59/72 (81.9%)

ChatGPT named Trupanion in 59 of 72 answers. The other engines named it in 17 to 42 of 72.

OWN-SITE CITATIONS

53/288 (18.4%)

ASPCA Pet Insurance's own domains were cited in 53 of 288 grounded answers, more than any other tracked brand. Trupanion followed at 33 of 288. 4 of 16 tracked brands had 0 of 288.

AIO TRIGGER

61/62 (98.4%)

Google AI Overviews appeared on 61 of 62 searches (CI 91.4–99.7%). On the other search, no overview was shown.

AIO LEADER

39/61 (63.9%)

ASPCA Pet Insurance was the brand named most often in AI Overviews, at 39 of 61, followed by Lemonade Pet at 36 of 61 (59%). In the four-engine set, ASPCA Pet Insurance was named in 145 of 288 answers (50.3%).

TOP DOMAIN

138/288 (47.9%)

moneygeek.com was cited in 138 of 288 grounded four-engine answers, with 190 of 2,414 citations (7.9%). forbes.com came second with 156 citations in 135 answers (46.9%).

02 THE LEADERBOARD

Which brands AI engines name

Appearance rate across 288 four-engine answers. The bar is the 95% confidence interval; overlapping bars cannot be told apart at this sample size.

	BRAND	RATE	NAMED IN
1	Lemonade Pet	67.7%	195/288
2	Pets Best	67.4%	194/288
3	Trupanion	51.0%	147/288
4	ASPCA Pet Insurance	50.3%	145/288
5	Embrace	48.6%	140/288
6	Pumpkin	46.5%	134/288
7	Spot	43.4%	125/288
8	Healthy Paws	43.1%	124/288
9	Fetch	31.3%	90/288
10	MetLife Pet	27.1%	78/288
11	Nationwide Pet	24.3%	70/288
12	Figo	19.1%	55/288
13	Prudent Pet	10.8%	31/288
14	Chewy CarePlus	4.2%	12/288

02 THE LEADERBOARD

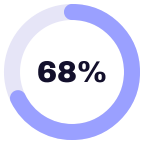
The full list

Own-domain citation is the share of 288 grounded answers that cited the tracked name's own domains (subdomains included). Citation share is of all 2,414 citations.

#	BRAND	NAMED IN	APPEARANCE RATE	95% INTERVAL	FIRST MENTION	OWN-DOMAIN CITATION	CITATION SHARE
1	**Lemonade Pet**	195/288	**67.7%**	62.1–72.8%	2.8	5.9% (17/288)	0.9%
2	**Pets Best**	194/288	**67.4%**	61.7–72.5%	3	6.9% (20/288)	0.8%
3	**Trupanion**	147/288	**51%**	45.3–56.8%	3.2	11.5% (33/288)	1.8%
4	**ASPCA Pet Insurance**	145/288	**50.3%**	44.6–56.1%	3.3	18.4% (53/288)	2.9%
5	**Embrace**	140/288	**48.6%**	42.9–54.4%	4.2	3.8% (11/288)	0.7%
6	**Pumpkin**	134/288	**46.5%**	40.9–52.3%	3.4	1.7% (5/288)	0.2%
7	**Spot**	125/288	**43.4%**	37.8–49.2%	3.6	0% (0/288)	0%
8	**Healthy Paws**	124/288	**43.1%**	37.5–48.8%	3.4	6.9% (20/288)	0.9%
9	**Fetch**	90/288	**31.3%**	26.2–36.8%	5	9.4% (27/288)	1.4%
10	**MetLife Pet**	78/288	**27.1%**	22.3–32.5%	3.9	5.9% (17/288)	1.1%
11	**Nationwide Pet**	70/288	**24.3%**	19.7–29.6%	4	8.3% (24/288)	1%
12	**Figo**	55/288	**19.1%**	15–24%	5.5	0.7% (2/288)	0.1%
13	**Prudent Pet**	31/288	**10.8%**	7.7–14.9%	4.7	0% (0/288)	0%
14	**Chewy CarePlus**	12/288	**4.2%**	2.4–7.1%	5.6	2.1% (6/288)	0.2%
15	**ManyPets**	0/288	**0%**	0–1.3%	–	0% (0/288)	0%
16	**Odie**	0/288	**0%**	0–1.3%	–	0% (0/288)	0%

PROFILES

03 The top eight, side by side

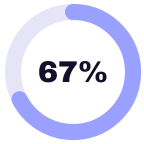


RANK 1

Lemonade Pet

195/288 answers · 95% CI 62.1–72.8%

2.8	5.9%	0.9%
first-mention position	owned-domain citation (17/288)	citation share

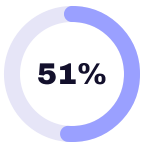


RANK 2

Pets Best

194/288 answers · 95% CI 61.7–72.5%

3	6.9%	0.8%
first-mention position	owned-domain citation (20/288)	citation share



RANK 3

Trupanion

147/288 answers · 95% CI 45.3–56.8%

3.2	11.5%	1.8%
first-mention position	owned-domain citation (33/288)	citation share

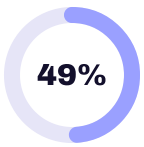


RANK 4

ASPCA Pet Insurance

145/288 answers · 95% CI 44.6–56.1%

3.3	18.4%	2.9%
first-mention position	owned-domain citation (53/288)	citation share

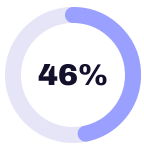


RANK 5

Embrace

140/288 answers · 95% CI 42.9–54.4%

4.2	3.8%	0.7%
first-mention position	owned-domain citation (11/288)	citation share

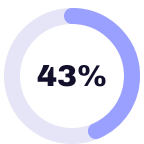


RANK 6

Pumpkin

134/288 answers · 95% CI 40.9–52.3%

3.4	1.7%	0.2%
first-mention position	owned-domain citation (5/288)	citation share

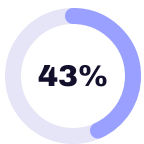


RANK 7

Spot

125/288 answers · 95% CI 37.8–49.2%

3.6	0%	0%
first-mention position	owned-domain citation (0/288)	citation share



RANK 8

Healthy Paws

124/288 answers · 95% CI 37.5–48.8%

3.4	6.9%	0.9%
first-mention position	owned-domain citation (20/288)	citation share

04

HOW THE ENGINES DIFFER

Same questions, different answers

ChatGPT named Healthy Paws in 53 of 72 answers. The other engines named it in 14 to 36 of 72. ChatGPT named Trupanion in 59 of 72 answers. The other engines named it in 17 to 42 of 72.

ChatGPT

72 ASKED | 72 RETURNED | 72 GROUNDED

Trupanion	**81.9%**
Healthy Paws	**73.6%**
Pets Best	**69.4%**
Lemonade Pet	**65.3%**
Embrace	**56.9%**
Nationwide Pet	**44.4%**

Claude

72 ASKED | 72 RETURNED | 72 GROUNDED

Lemonade Pet	**75%**
ASPCA Pet Insurance	**69.4%**
Pets Best	**63.9%**
Pumpkin	**55.6%**
Embrace	**54.2%**
Spot	**52.8%**

Gemini

72 ASKED | 72 RETURNED | 72 GROUNDED

Pets Best	**77.8%**
Lemonade Pet	**76.4%**
Spot	**70.8%**
Trupanion	**58.3%**
ASPCA Pet Insurance	**54.2%**
Embrace	**47.2%**

Perplexity

72 ASKED | 72 RETURNED | 72 GROUNDED

Pets Best	**58.3%**
Lemonade Pet	**54.2%**
Pumpkin	**51.4%**
ASPCA Pet Insurance	**41.7%**
Spot	**38.9%**
Embrace	**36.1%**

05

GOOGLE AI OVERVIEWS

The fifth engine

Google AI Overviews were captured through 62 U.S. desktop searches and scored only where an overview appeared, so five-engine figures use 288 + 61 = 349 answers.



TRIGGER RATE

Google AI Overviews appeared on 61 of 62 searches (98.4%, CI 91.4–99.7%). The other search showed no overview. Within the 61 overviews, ASPCA Pet Insurance was named in 39 (63.9%), Lemonade Pet was named in 36 (59%), Pets Best was named in 33 (54.1%), MetLife Pet was named in 23 (37.7%). youtube.com was the most-cited source, with 45 citations and an appearance in 31 of 61 overviews.

FIVE-ENGINE RANK (FOUR-ENGINE RANK IN ARROWS)

1	Lemonade Pet	66.2%	=
2	Pets Best	65.0%	=
3	ASPCA Pet Insurance	52.7%	▲ 1
4	Trupanion	47.9%	▼ 1
5	Embrace	44.1%	=
6	Spot	42.1%	▲ 1
7	Pumpkin	41.8%	▼ 1
8	Healthy Paws	37.5%	=
9	Fetch	29.2%	=
10	MetLife Pet	28.9%	=

LEADERS BY QUESTION

06 Who each question surfaces first

Six questions from the set. Each tile uses that question's own four-engine answers as the denominator.

Q01 · 12 ANSWERS

Lemonade Pet 100%

ASPCA Pet Insurance	91.7%
Pets Best	91.7%

AI Overview shown on 3 of 3 searches

Q02 · 12 ANSWERS

Trupanion 83.3%

Healthy Paws	75%
Lemonade Pet	66.7%

AI Overview shown on 3 of 3 searches

Q03 · 12 ANSWERS

Healthy Paws 58.3%

TIED WITH LEMONADE PET

Lemonade Pet	58.3%
Trupanion	50%

AI Overview shown on 2 of 3 searches

Q04 · 12 ANSWERS

Lemonade Pet 100%

TIED WITH PETS BEST

Pets Best	100%
ASPCA Pet Insurance	75%

AI Overview shown on 3 of 3 searches

Q05 · 12 ANSWERS

ASPCA Pet Insurance 100%

Pets Best	91.7%
Lemonade Pet	83.3%

AI Overview shown on 3 of 3 searches

Q06 · 12 ANSWERS

Pets Best 100%

ASPCA Pet Insurance	91.7%
Spot	75%

AI Overview shown on 3 of 3 searches

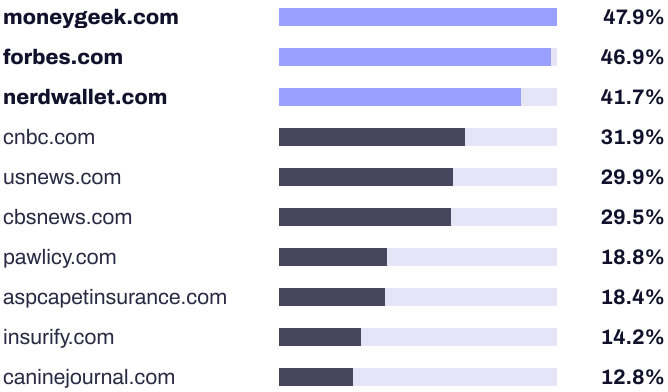
07

WHO THE ENGINES CITE

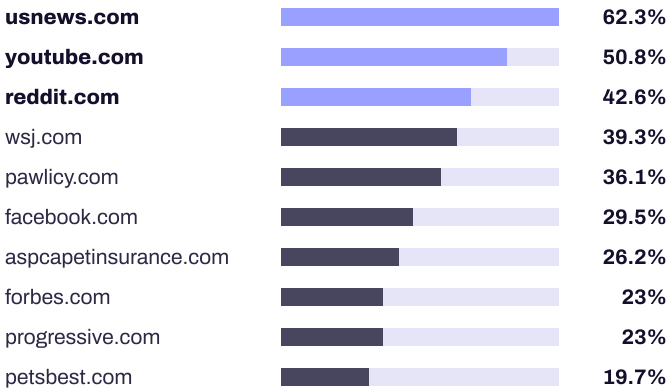
Most-cited domains

The four engines produced 2,414 citations in total. moneygeek.com was cited most often, with 190 citations (7.9%) across 138 answers. Next came forbes.com (156), nerdwallet.com (135), cnbc.com (131), usnews.com (121), cbsnews.com (95).

FOUR AI ENGINES · SHARE OF 288 GROUNDED ANSWERS



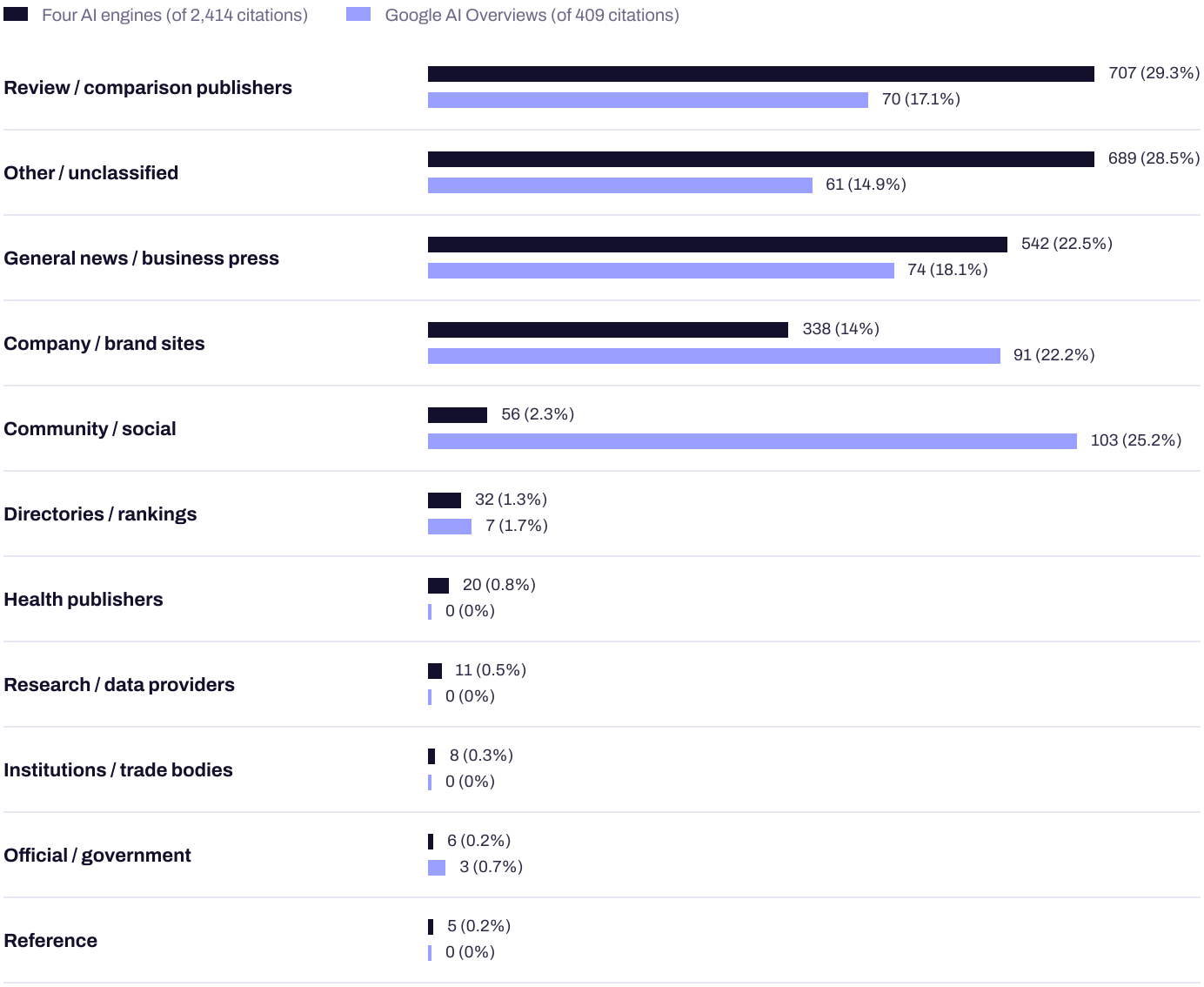
GOOGLE AI OVERVIEWS · SHARE OF 61 OVERVIEWS



07 WHO THE ENGINES CITE

Citation share by source type

Share of all citations by the type of site cited.



08

WHAT THE DATA SUGGESTS

How can brands improve their AI visibility?

These steps follow from the measured results above. They describe what the engines cited in this study and are not a guarantee of results.

STEP	WHAT THIS STUDY MEASURED
Put your facts on your own domain.	ASPCA Pet Insurance's own domains were cited in 18.4% of grounded answers, Trupanion's in 11.5% and Fetch's in 9.4%.
Keep your facts accurate on the sites engines cite.	The most-cited sites other than the tracked names' own were moneygeek.com (in 47.9% of grounded answers), forbes.com (46.9%), nerdwallet.com (41.7%), cnbc.com (31.9%) and usnews.com (29.9%). Review and comparison publishers supplied 29.3% of citations and general news and business press 22.5%.
Check each engine separately.	Gemini named Spot in 70.8% of answers against 11.1% on ChatGPT. ChatGPT named Trupanion in 81.9% of answers against 23.6% on Perplexity.
Do not ignore video and community sites.	Community and social sites supplied 8.2% of Google AI Overview citations against 2.3% in the four chat engines. youtube.com was cited in 50.8% of overviews, reddit.com in 42.6% and facebook.com in 29.5%.
Watch names outside the tracked list.	AKC Pet Insurance (22 answers), ASPCA® Pet Health Insurance (13 answers), Pre-existing conditions (9 answers), NerdWallet (9 answers), Enroll Early (9 answers) were named often but were not tracked.
Re-run the same questions every month.	Compare counts and intervals, not ranks. The 24 questions are in the appendix.

QUESTIONS PEOPLE ASK

09 What AI answers

Q1 Which watch brands lead these AI answers?

Lemonade Pet and Pets Best lead this measured set. Lemonade Pet: 195/288 (67.7%; 95% interval 62.1–72.8%). Pets Best: 194/288 (67.4%; 95% interval 61.7–72.5%). Their 95% intervals overlap; neither can be called the sole leader.

Q2 Which brand is named first most often?

Lemonade Pet was the first brand named in 57 of 288 answers, with an average first position of 2.8.

Q3 How often do Google AI Overviews appear for these questions?

An overview appeared on 61 of 62 searches (98.4%, CI 91.4–99.7%). Within those 61 overviews, ASPCA Pet Insurance was named most often, in 39 (63.9%).

Q4 Which sources do the engines cite?

Across 2,414 four-engine citations, moneygeek.com was cited most (190 citations, in 138 of 288 grounded answers), followed by forbes.com (156 citations).

Q5 Do the four engines agree?

Only in part. ChatGPT named Healthy Paws in 53 of 72 answers, against 14 to 36 of 72 on the other engines. ChatGPT named Trupanion in 59 of 72 answers, against 17 to 42 of 72 on the other engines.

METHODOLOGY

10 How this study was measured

24	×	3	×	4	=	288	+	62
questions		runs each		AI engines		answers		Google searches · 61 AI Overviews

24 questions asked three times on each of ChatGPT, Claude, Gemini and Perplexity, measured November 2 to 3, 2026. United States, English; Google retrieval uses desktop results. Models: gpt-5-mini, claude-sonnet-5-5, gemini-3.6-flash only, sonar-pro. Google AI Overviews come from DataForSEO, not inferred chat answers. Appearance counts returned text, including ungrounded answers; citation rates use grounded answers. Longer overlapping names suppress shorter ones; First mention is the earliest eligible name order. Own-domain rates include declared domains and subdomains; shared parent scopes may count for multiple names and cannot be summed as unique citations.

ENGINE	MODEL IDS CALLED	ASKED	RETURNED	GROUNDED
ChatGPT	gpt-5-mini	72	72	72
Claude	claude-sonnet-5-5	72	72	72
Gemini	gemini-3.6-flash	72	72	72
Perplexity	sonar-pro	72	72	72
Google AI Overviews	DataForSEO Google SERP (live, advanced)	62	61 shown	61

Own-domain citations count a domain plus all its subdomains, with the same rule in every table.

METRIC DEFINITIONS

- Appearance rate: answers naming the tracked name ÷ answers returned, with Wilson 95% intervals.
- First mention: average order in which the tracked name first appears (1 = first).
- Own-domain citation: grounded answers citing the tracked name's domains ÷ grounded answers.
- Citation share: citations to the tracked name's domains ÷ all citations.

LIMITATIONS

- Only 16 tracked brands are ranked; results are not an exhaustive market ranking.
- Only the tracked insurers were scored. Untracked names that appeared often were not scored, including AKC Pet Insurance (22 answers), ASPCA® Pet Health Insurance (13 answers), Pre-existing conditions (9 answers), NerdWallet (9 answers), Enroll Early (9 answers).
- 350 of 360 planned results were returned. 10 AI Overview lookups were excluded after at most three total attempts.
- 62 successful Google searches: 61 overviews shown; 1 without an overview. Failures are excluded, not scored as zero.
- All returned chat answers had search sources.
- Questions 8, 9 and 14 name Lemonade Pet, Healthy Paws, Trupanion and ASPCA Pet Insurance, so each of those counts includes up to 12 answers to a question that names it.
- Measured across two days, November 2 to 3, 2026.
- Removing 3 Core questions naming tracked subjects leaves 252 eligible answers. The top two are Pets Best (178/252) and Lemonade Pet (169/252); their order changes.
- Unverified own domains are not available, never zero or guessed. Source types use Company / brand sites only for verified official organisations; other unresolved sites are Other / unclassified.
- Wilson 95% intervals are descriptive; overlapping leading intervals do not establish a sole leader. Measurements do not endorse medical, legal, financial or product claims.
- The earlier edition's insurers are retained. Chewy CarePlus is counted by its insurance-plan names, not by plain Chewy retailer mentions.
- Google Shopping links and Google redirect URLs are not counted as cited sources; original URLs remain in the evidence.
- Answers were collected through each engine's API using the model IDs listed in the methodology. The consumer ChatGPT, Claude, Gemini and Perplexity apps can answer differently.

A

APPENDIX

The 24 questions

Questions marked "Core question" are the original study questions, asked word for word. The others are added neutral questions.

#	QUESTION	GROUP	SOURCE
01	What is the best pet insurance in 2026?	Pet Insurance Index 2.0	CORE QUESTION
02	Is pet insurance worth it?	Pet Insurance Index 2.0	CORE QUESTION
03	How much does pet insurance cost per month?	Pet Insurance Index 2.0	CORE QUESTION
04	What is the best pet insurance for dogs?	Pet Insurance Index 2.0	CORE QUESTION
05	What is the best pet insurance for cats?	Pet Insurance Index 2.0	CORE QUESTION
06	What is the best pet insurance for older dogs?	Pet Insurance Index 2.0	CORE QUESTION
07	What is the best pet insurance for French Bulldogs?	Pet Insurance Index 2.0	CORE QUESTION
08	Lemonade Pet vs Healthy Paws: which is better?	Pet Insurance Index 2.0	CORE QUESTION
09	Is Trupanion worth it?	Pet Insurance Index 2.0	CORE QUESTION
10	What is the cheapest pet insurance that is actually good?	Pet Insurance Index 2.0	CORE QUESTION
11	Does pet insurance cover pre-existing conditions?	Pet Insurance Index 2.0	CORE QUESTION
12	Which pet insurance pays claims fastest?	Pet Insurance Index 2.0	CORE QUESTION
13	What pet insurance do vets recommend?	Pet Insurance Index 2.0	CORE QUESTION
14	Is ASPCA pet insurance good?	Pet Insurance Index 2.0	CORE QUESTION
15	What is the best pet insurance for puppies?	Pet Insurance Index 2.0	ADDED QUESTION
16	What is the best pet insurance for kittens?	Pet Insurance Index 2.0	ADDED QUESTION
17	What is the best pet insurance for older cats?	Pet Insurance Index 2.0	ADDED QUESTION
18	What is the best pet insurance for large dog breeds?	Pet Insurance Index 2.0	ADDED QUESTION
19	Which pet insurance has the best wellness plan?	Pet Insurance Index 2.0	ADDED QUESTION
20	Which pet insurance covers routine care?	Pet Insurance Index 2.0	ADDED QUESTION
21	Which pet insurance has the best customer reviews?	Pet Insurance Index 2.0	ADDED QUESTION
22	Which employers offer pet insurance as a benefit?	Pet Insurance Index 2.0	ADDED QUESTION
23	Which employer pet insurance plans remain available after leaving a job?	Pet Insurance Index 2.0	ADDED QUESTION
24	Which pet insurance has no upper age limit?	Pet Insurance Index 2.0	ADDED QUESTION

5W

5W PUBLIC RELATIONS · RESEARCH

Pet Insurance Index 2.0

Measured November 2 to 3, 2026 · 5W Public Relations

WEB
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RESEARCH
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