

Consumer Focus Group :

$$\text{Value} = \frac{\text{Get}}{\text{Give up}}$$

PAGE 2:

Get

- Peace of mind
- Leverage in DM
- \$ predictability
- Clarifies options
- Knowledge vis-à-vis pet
- Better coverage
- Longer life/healthy
- Cheaper
- Greater value
- Less out of pocket costs
- Better quality of life

PAGE 3:

Give up

- \$
- Time in Admin
- Less choice (potentially) via coverage
- Opportunity cost
- Flexibility (options)

PAGE 4:

Value-in-use

"Better Off"

- Healthier pet
- My peace of mind
- My responsibility
- Happier/enrich in lives
- Better quality of life
- Longevity
- Better/capable – I'm better
- Better management of your own finances
- Less unpredictability
- Less conflicts

PAGE 5:

I'm better off because . . .

- 1) "I have a healthier pet"
- 2) "My pet is healthier and long living – makes me a better person" (4)
- 3) "I have greater peace of mind"
- 4) "I can predict my costs" (8)