

National Specialty Insurance Company
Boost Pet Health Insurance Program

Countrywide Rating Manual

Section I: General Rules

A. Application of Manual

1. The rules contained in these pages will govern the rating of the Pet Health Insurance Plan policies.
2. The Pet Health Insurance Plan contains multiple benefit and coverage options. Unique benefit packages can be designed by constructing combinations of these benefit and coverage options.

B. Premium Computation

1. Premiums at policy inception will be computed using the rules, rates and rating plan in effect at that time.
2. Premiums are calculated for each benefit package.
3. To calculate the monthly rate, divide the annual rate by 12, and then round to two decimal places.
4. To meet the demand of a marketable price point, a downward adjustment in price, not to exceed 5%, may be applied to the monthly premium.

C. Additional Premium Charges

1. Additional premiums are computed using rates in effect at policy inception.
2. All coverage changes or additions involving additional premiums will be pro-rated based upon the effective date of the change.
3. If an endorsement or change to a policy results in an additional premium of \$5 or less, no charge will be made.

D. Return Premiums

1. Return premiums are computed using rates in effect at policy inception.
2. All coverage changes involving return premiums will be pro-rated based upon the effective date of the change.
3. If an endorsement or change to a policy results in a return premium of \$5 or less, no return will be made.

E. Minimum Premium

The minimum premium per year is \$50.00.

F. Interpolation & Extrapolation

For limit, deductible, co-insurance, waiting period, minimum stay, and minimum delay options for which factors are not listed, linearly interpolate between surrounding options, if available, to determine the appropriate factor. Otherwise, to determine the factor for the target option, linearly extrapolate using the two options listed that are closest to the target option.

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G. New, Missing and Updated Breeds

New or otherwise missing breeds will be classified in the same breed group as existing breeds that exhibit similar characteristics. Specific breed mappings will be updated due to emerging experience on an as-needed basis.

H. New, Missing and Updated Zip Codes

New or otherwise missing zip codes will be classified in the same geography group as existing zip codes with similar demographics. Specific zip code mappings will be updated due to emerging experience on an as-needed basis.

I. Fees

1. A policy fee of \$6.00 shall be applied to all new business policies. The policy fee does not apply to renewal policies.
2. A \$2.00 installment fee is charged per billing cycle. Annual payments are exempt from this fee. Additionally, the fee may be waived in circumstances where there is reduced cost associated with billing.

J. Promotional Offers

The company from time to time may provide and advertise certain promotional offers including but not limited to nominal cash rewards or incentives, gift cards, coupons, gift certificates, items of merchandise, and similar promotional items meeting certain criteria, such as but not limited to: referral of an individual who purchases a policy or electing to "go paperless." such offer will not exceed \$50.

K. Shelter Adoption Program

This program applies to eligible pets that visit an eligible animal shelter. The program will include:

- Choice of coverage type and deductible, coinsurance and annual maximum level applicable for the program as determined by the Company.
- All other conditions of the Policy will apply.
- A 8.33% discount will be applied to the premium for the first year of the Policy; the discount does not apply to endorsements.
- The first month's premium will be deferred until the next billing cycle.
- The customer will have the option to continue coverage or allow the Policy to lapse at the end of the initial 30-day period.
- Pet must be enrolled within three calendar days of the adoption from an animal shelter.
- Optional endorsements are not included in the program.
- Veterinary staff/students are not eligible for this program.

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Section II: Rating - Dogs and Cats

A. Rating Algorithm

Premium = ((Base Rate x Accident/Illness Waiting Period Factor
+ Cancer Coverage Rate x Cancer Coverage Waiting Period Factor)
x Base Factor
+ Supplemental Coverages)
x Discounts and Modifications, where:

Base Factor =
Limit Factor
x Deductible Factor
x Lifetime Maximum Factor
x Co-Insurance Factor
x Age Factor
x Breed Factor
x Geographic Factor

Supplemental Coverages =
Wellness Rate
+ Mortality Benefit Rate
+ (Alternative Therapies and Behavioral Diagnosis Rate x Limit Factor x
Deductible Factor x Lifetime Maximum Factor x Co-Insurance Factor)
+ (Dental Coverage Rate x Limit Factor x Deductible Factor x Lifetime Maximum
Factor x Co-Insurance Factor)
+ (Prescription Drug Rate x Limit Factor x Deductible Factor x Lifetime
Maximum Factor)
+ Boarding Kennel and Cattery Fees Rate
+ Advertising and Reward Rate
+ Pet Loss Due to Theft/Straying Rate
+ Vacation Cancellation Rate

Discounts and Modifications =
Inflation Adjustment Factor
x Discount Factor
x Experience Rating Modification
x Schedule Rating Modification
x Expense Variation Factor

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B. Annual Base Rates

1. Base Coverages

Coverage	Dog	Cat
Accident Only	\$585.00	\$375.00
Accident and Illness ¹	\$1,240.00	\$670.00

¹ Covers all Illnesses excluding cancer and inherited & congenital conditions.

2. Supplemental Coverages

Coverage	Limit	Dog	Cat
Wellness	Refer to Endorsement	\$274.00	\$274.00
Mortality Benefit	Cremation and Burial: \$250; Total Limit: \$1,000	\$18.01	\$14.48
Cancer Coverage	Up to Policy Limit	\$187.00	\$90.00
Alternative Therapies and Behavioral Diagnosis	Alternative Therapies: Up to Policy Limit; Behavioral Diagnosis \$2,000	\$132.00	\$132.00
Dental Coverage	Up to Policy Limit	\$240.00	\$240.00
Prescription Drug	Up to Policy Limit	\$58.00	\$58.00
Boarding Kennel and Cattery Fees	\$500	\$12.31	\$12.31
	\$1,000	\$13.39	\$13.39
Advertising & Reward	\$500	\$20.25	\$20.25
	\$1,000	\$40.50	\$40.50
Pet Loss due to Theft/Straying	\$500	\$8.29	\$3.30
	\$1,000	\$12.55	\$4.05
Vacation Cancellation	\$1,000	\$1.25	\$1.25
	\$2,000	\$2.50	\$2.50

C. Limits

All benefits pertaining to the base Accident Only or Accident and Illness policy, as well as the Alternative Therapies and Behavioral Diagnosis, Dental Coverage, and Prescription Drug endorsements are subject to a single aggregate limit per policy irrespective of any benefit level limits, sublimits or other limitations, unless modified by an increased limit factor shown below.

Incident Limit	Annual Policy Limit (as multiple of Incident Limit)			
	1X	2X	3X	4X
\$5,000	1.000	1.010	1.016	1.021
\$10,000	1.062	1.067	1.073	1.078
\$25,000	1.096	1.102	1.107	1.113
\$50,000	1.100	1.106	1.111	1.117

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D. Deductibles

All benefits pertaining to the base Accident Only or Accident and Illness policy, as well as the Alternative Therapies and Behavioral Diagnosis, Dental Coverage, and Prescription Drug endorsements are subject to either a per incident or an annual deductible. Apply the corresponding factor to the base rate.

Deductible	Period	Factor
\$0	Per Incident	1.000
\$50	Per Incident	0.909
\$100	Per Incident	0.834
\$250	Per Incident	0.670
\$500	Per Incident	0.500
\$0	Annual	1.000
\$250	Annual	0.736
\$500	Annual	0.600
\$750	Annual	0.482
\$1,000	Annual	0.409

E. Lifetime Maximum

All benefits are subject to a lifetime maximum of \$200,000. To decrease the lifetime maximum to \$100,000, apply a factor of 0.995.

F. Waiting Period Factor

1. Accident or Accident/Illness

Waiting Period	Factor
3 days	1.000
5 days	0.999
10 days	0.989
15 days	0.969

Waiting Period factors only apply to new business.

2. Cancer Coverage Endorsement

Waiting Period	Factor
3 days	1.061
15 days	1.020
21 days	1.000
25 days	0.990
30 days	0.970

Waiting Period factors only apply to new business.

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G. Co-Insurance and Co-Payment Factors

All benefits pertaining to the base Accident Only or Accident and Illness policy as well as the Alternative Therapies and Behavioral Diagnosis and Dental Coverage Endorsements are subject to a reimbursement of 100% of benefits unless modified by a reimbursement factor shown below.

Reimbursement	Factor
70%	0.727
80%	0.818
90%	0.909
100%	1.000

H. Age Factors

1. Dogs

Age	Mixed Breed	Purebred			
		Toy/Small	Medium	Large	Giant
Up to 1 year	0.624	0.634	0.624	0.750	0.523
1 year	0.833	0.833	0.833	0.828	0.816
2 years	0.905	0.887	0.905	0.869	0.859
3 years	1.000	0.980	1.000	1.000	0.980
4 years	1.072	1.043	1.072	1.072	1.084
5 years	1.119	1.095	1.119	1.143	1.180
6 years	1.180	1.143	1.180	1.239	1.318
7 years	1.278	1.219	1.278	1.338	1.548
8 years	1.373	1.297	1.373	1.523	2.212
9 years	1.548	1.409	1.548	1.677	2.988
10 years	1.650	1.548	1.650	2.660	3.617
11 years	2.426	1.650	2.426	3.058	4.440
12 years	2.852	2.212	2.852	3.517	5.349
13 years	3.234	2.787	3.234	4.045	6.504
14 years	3.617	3.058	3.617	4.651	7.911
15 years	4.140	3.420	4.140	5.349	9.355
16 years	4.544	3.825	4.544	6.151	11.699
17 years	5.201	4.238	5.201	7.073	13.361
18 years	5.736	4.651	5.736	8.135	16.166
19 years	6.504	5.201	6.504	9.355	19.560
20 years or more	7.274	5.736	7.274	10.758	23.666

*The size groups above refer to the average adult weight of the pet.
Age factors only apply to the following coverages: Accident, Accident and Illness, and Cancer Coverage Endorsement*

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2. Cats

Age	Factor
Up to 1 year	0.829
1 year	0.885
2 years	0.942
3 years	1.000
4 years	1.058
5 years	1.114
6 years	1.169
7 years	1.220
8 years	1.265
9 years	1.422
10 years	1.597
11 years	1.795
12 years	2.017
13 years	2.266
14 years	2.547
15 years	2.862
16 years	3.217
17 years	3.615
18 years	4.061
19 years	4.564
20 years	5.128
21 years	5.764
22 years	6.477
23 years or more	7.278

Age factors only apply to the following coverages: Accident, Accident and Illness, and Cancer Coverage Endorsement

I. Breed Factors

1. Dogs

Breed Group	Factor
Breed Group 0	0.869
Breed Group 1	0.897
Breed Group 2	0.943
Breed Group 3	1.000
Breed Group 4	1.049
Breed Group 5	1.105
Breed Group 6	1.163
Breed Group 7	1.212
Breed Group 8	1.279
Breed Group 9	1.329
Breed Group 10	1.377
Breed Group 11	1.430

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Breed Group	Factor
Breed Group 12	1.480
Breed Group 13	1.557
Breed Group 14	1.605
Breed Group 15	1.636

Breed factors only apply to the following coverages: Accident, Accident and Illness, and Cancer Coverage Endorsement

2. Dog Breed Group by Dog Breed

Dog Breed	Dog Breed Group	Adult Size
Affenpinscher	Breed Group 1	Toy/Small
Afghan Hound	Breed Group 3	Large
Airedale Terrier	Breed Group 5	Large
Akita	Breed Group 5	Giant
Alaskan Malamute	Breed Group 2	Large
American English Coonhound	Breed Group 6	Large
American Eskimo Dog	Breed Group 3	Medium
American Foxhound	Breed Group 3	Large
American Hairless Terrier	Breed Group 3	Toy/Small
American Leopard Hound	Breed Group 3	Large
American Staffordshire Terrier	Breed Group 4	Large
American Water Spaniel	Breed Group 4	Medium
Anatolian Shepherd Dog	Breed Group 5	Giant
Appenzeller Sennenhunde	Breed Group 8	Large
Australian Cattle Dog	Breed Group 2	Medium
Australian Shepherd	Breed Group 2	Large
Australian Terrier	Breed Group 2	Toy/Small
Azawakh	Breed Group 5	Medium
Barbet	Breed Group 4	Medium
Basenji	Breed Group 1	Medium
Basset Hound	Breed Group 6	Medium
Beabull	Breed Group 6	Large
Beagle	Breed Group 2	Medium
Bearded Collie	Breed Group 2	Medium
Beauceron	Breed Group 8	Large
Bedlington Terrier	Breed Group 2	Toy/Small
Belgian Laekenois	Breed Group 2	Large
Belgian Malinois	Breed Group 3	Large
Belgian Sheepdog	Breed Group 3	Large
Belgian Tervuren	Breed Group 3	Large
Bergamasco	Breed Group 3	Large
Berger Picard	Breed Group 4	Large
Bernese Mountain Dog	Breed Group 11	Giant
Bichon Frise	Breed Group 2	Toy/Small
Bichpoo	Breed Group 3	Medium

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Dog Breed	Dog Breed Group	Adult Size
Black and Tan Coonhound	Breed Group 6	Large
Black Russian Terrier	Breed Group 13	Giant
Bloodhound	Breed Group 15	Giant
Bluetick Coonhound	Breed Group 7	Large
Boerboel	Breed Group 11	Giant
Bolognese	Breed Group 1	Toy/Small
Border Collie	Breed Group 2	Medium
Border Terrier	Breed Group 2	Toy/Small
Borzoi	Breed Group 5	Large
Boston Terrier	Breed Group 2	Toy/Small
Bouvier des Flandres	Breed Group 6	Large
Boxer	Breed Group 6	Large
Boykin Spaniel	Breed Group 3	Medium
Bracco Italiano	Breed Group 3	Large
Braque du Bourbonnais	Breed Group 2	Medium
Briard	Breed Group 5	Large
Brittany	Breed Group 3	Medium
Broholmer	Breed Group 3	Giant
Brussels Griffon	Breed Group 2	Toy/Small
Bull Terrier	Breed Group 5	Large
Bulldog, American	Breed Group 9	Medium
Bulldog, English	Breed Group 10	Medium
Bulldog, French	Breed Group 7	Medium
Bullmastiff	Breed Group 12	Giant
Cairn Terrier	Breed Group 2	Toy/Small
Canaan Dog	Breed Group 2	Medium
Cane Corso	Breed Group 15	Giant
Cardigan Welsh Corgi	Breed Group 2	Medium
Catahoula Leopard Dog	Breed Group 3	Large
Caucasian Ovcharka	Breed Group 11	Giant
Cavalier King Charles Spaniel	Breed Group 3	Toy/Small
Central Asian Shepherd Dog	Breed Group 14	Giant
Cesky Terrier	Breed Group 3	Toy/Small
Chesapeake Bay Retriever	Breed Group 4	Large
Chihuahua	Breed Group 1	Toy/Small
Chinese Crested	Breed Group 1	Toy/Small
Chinese Shar-Pei	Breed Group 11	Large
Chinook	Breed Group 4	Large
Chorkie	Breed Group 1	Toy/Small
Chow Chow	Breed Group 3	Large
Cirneco dell'Etna	Breed Group 3	Medium
Clumber Spaniel	Breed Group 10	Large
Cockapoo	Breed Group 3	Toy/Small
Cocker Spaniel	Breed Group 4	Medium

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Dog Breed	Dog Breed Group	Adult Size
Collie	Breed Group 2	Large
Coton de Tulear	Breed Group 1	Toy/Small
Curly-Coated Retriever	Breed Group 4	Large
Czechoslovakian Vlcak	Breed Group 5	Medium
Dachshund	Breed Group 2	Medium
Dalmatian	Breed Group 6	Medium
Dandie Dinmont Terrier	Breed Group 1	Medium
Danish-Swedish Farndog	Breed Group 2	Toy/Small
Deutscher Wachtelhund	Breed Group 6	Large
Doberman Pinscher	Breed Group 3	Large
Dogo Argentino	Breed Group 9	Large
Dogue de Bordeaux	Breed Group 15	Giant
Dorgi	Breed Group 2	Toy/Small
Drentsche Patrijshond	Breed Group 2	Large
Dutch Shepherd	Breed Group 5	Large
English Cocker Spaniel	Breed Group 3	Medium
English Foxhound	Breed Group 3	Large
English Setter	Breed Group 4	Large
English Springer Spaniel	Breed Group 4	Medium
English Toy Spaniel	Breed Group 3	Toy/Small
Entlebucher Mountain Dog	Breed Group 7	Large
Estrela Mountain Dog	Breed Group 4	Large
Eurasier	Breed Group 2	Large
Field Spaniel	Breed Group 4	Medium
Finnish Lapphund	Breed Group 2	Medium
Finnish Spitz	Breed Group 2	Medium
Flat-Coated Retriever	Breed Group 4	Large
French Spaniel	Breed Group 4	Large
Frenchie Pug	Breed Group 5	Medium
German Longhaired Pointer	Breed Group 3	Large
German Pinscher	Breed Group 2	Medium
German Shepherd Dog	Breed Group 5	Large
German Shorthaired Pointer	Breed Group 2	Large
German Spitz	Breed Group 2	Medium
German Wirehaired Pointer	Breed Group 2	Large
Giant Schnauzer	Breed Group 5	Large
Glen of Imaal Terrier	Breed Group 2	Medium
Golden Retriever	Breed Group 4	Large
Goldendoodle	Breed Group 4	Large
Gordon Setter	Breed Group 5	Large
Grand Basset Griffon Vendeen	Breed Group 5	Medium
Great Dane	Breed Group 11	Giant
Great Pyrenees	Breed Group 8	Giant
Greater Swiss Mountain Dog	Breed Group 9	Giant

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Dog Breed	Dog Breed Group	Adult Size
Greyhound	Breed Group 6	Large
Hamiltonstovare	Breed Group 5	Large
Harrier	Breed Group 2	Medium
Havanese	Breed Group 2	Toy/Small
Havashu	Breed Group 2	Toy/Small
Hovawart	Breed Group 5	Large
Ibizan Hound	Breed Group 2	Medium
Icelandic Sheepdog	Breed Group 3	Medium
Irish Red and White Setter	Breed Group 3	Large
Irish Setter	Breed Group 4	Large
Irish Terrier	Breed Group 2	Medium
Irish Water Spaniel	Breed Group 3	Large
Irish Wolfhound	Breed Group 15	Giant
Italian Greyhound	Breed Group 4	Toy/Small
Jack Russell Terrier	Breed Group 1	Toy/Small
Japanese Chin	Breed Group 1	Toy/Small
Jindo	Breed Group 3	Medium
Jug	Breed Group 2	Toy/Small
Kai Ken	Breed Group 3	Medium
Karelian Bear Dog	Breed Group 2	Medium
Keeshond	Breed Group 5	Medium
Kerry Blue Terrier	Breed Group 4	Medium
Kishu Ken	Breed Group 1	Medium
Komondor	Breed Group 3	Large
Kooikerhondje	Breed Group 2	Medium
Kromfohrlander	Breed Group 2	Medium
Kuvasz	Breed Group 5	Giant
Labradoodle	Breed Group 4	Large
Labrador Mix	Breed Group 3	Large
Labrador Retriever	Breed Group 3	Large
Lagotto Romagnolo	Breed Group 2	Medium
Lakeland Terrier	Breed Group 2	Toy/Small
Lancashire Heeler	Breed Group 1	Toy/Small
Leonberger	Breed Group 8	Giant
Lhasa Apso	Breed Group 1	Toy/Small
Lowchen	Breed Group 2	Toy/Small
Maltese	Breed Group 1	Toy/Small
Maltipoo	Breed Group 1	Toy/Small
Manchester Terrier	Breed Group 2	Toy/Small
Mastiff	Breed Group 12	Giant
Miniature American Shepherd	Breed Group 2	Medium
Miniature Bull Terrier	Breed Group 6	Medium
Miniature Pinscher	Breed Group 2	Toy/Small
Miniature Schnauzer	Breed Group 2	Toy/Small

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Dog Breed	Dog Breed Group	Adult Size
Mixed Breed	Breed Group 0	Medium
Morkie	Breed Group 1	Toy/Small
Mudi	Breed Group 3	Medium
Neapolitan Mastiff	Breed Group 14	Giant
Newfoundland	Breed Group 9	Giant
Norfolk Terrier	Breed Group 2	Toy/Small
Norrbottenspets	Breed Group 2	Medium
Norwegian Buhund	Breed Group 2	Medium
Norwegian Elkhound	Breed Group 2	Large
Norwegian Lundehund	Breed Group 2	Toy/Small
Norwich Terrier	Breed Group 2	Toy/Small
Nova Scotia Duck Tolling Retriever	Breed Group 3	Medium
Old English Sheepdog	Breed Group 6	Large
Other Hybrid	Breed Group 1	Medium
Otterhound	Breed Group 4	Giant
Papillon	Breed Group 1	Toy/Small
Parson Russell Terrier	Breed Group 1	Toy/Small
Pekingese	Breed Group 1	Toy/Small
Pembroke Welsh Corgi	Breed Group 2	Medium
Perro de Presa Canario	Breed Group 10	Giant
Peruvian Inca Orchid	Breed Group 3	Medium
Petit Basset Griffon Vendeen	Breed Group 2	Medium
Pharaoh Hound	Breed Group 2	Medium
Plott	Breed Group 4	Large
Pointer	Breed Group 3	Large
Polish Lowland Sheepdog	Breed Group 4	Medium
Pomapoo	Breed Group 1	Toy/Small
Pomeranian	Breed Group 1	Toy/Small
Poodle, Miniature	Breed Group 1	Toy/Small
Poodle, Standard	Breed Group 4	Large
Poodle, Toy	Breed Group 1	Toy/Small
Portuguese Podengo	Breed Group 2	Medium
Portuguese Podengo Pequeno	Breed Group 3	Toy/Small
Portuguese Pointer	Breed Group 2	Medium
Portuguese Sheepdog	Breed Group 2	Medium
Portuguese Water Dog	Breed Group 5	Medium
Pug	Breed Group 3	Toy/Small
Puggle	Breed Group 3	Medium
Puli	Breed Group 3	Medium
Pumi	Breed Group 2	Medium
Pyrenean Shepherd	Breed Group 3	Medium
Rafeiro do Alentejo	Breed Group 3	Giant
Rat Terrier	Breed Group 1	Toy/Small
Redbone Coonhound	Breed Group 6	Large

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Dog Breed	Dog Breed Group	Adult Size
Rhodesian Ridgeback	Breed Group 6	Large
Rottweiler	Breed Group 10	Giant
Russell Terrier	Breed Group 1	Toy/Small
Russian Toy	Breed Group 1	Toy/Small
Saluki	Breed Group 3	Medium
Samoyed	Breed Group 4	Medium
Schapendoes	Breed Group 8	Medium
Schipperke	Breed Group 2	Toy/Small
Schnoodle	Breed Group 3	Toy/Small
Scottish Deerhound	Breed Group 10	Giant
Scottish Terrier	Breed Group 9	Toy/Small
Sealyham Terrier	Breed Group 3	Medium
Sharpo	Breed Group 8	Medium
Shetland Sheepdog	Breed Group 3	Toy/Small
Shiba Inu	Breed Group 2	Toy/Small
Shih Tzu	Breed Group 2	Toy/Small
Shih-Poo	Breed Group 2	Toy/Small
Siberian Husky	Breed Group 3	Medium
Silky Terrier	Breed Group 1	Toy/Small
Skye Terrier	Breed Group 4	Medium
Sloughi	Breed Group 2	Large
Slovensky Cuvac	Breed Group 3	Large
Small Munsterlander Pointer	Breed Group 1	Medium
Smooth Fox Terrier	Breed Group 2	Toy/Small
Soft Coated Wheaten Terrier	Breed Group 4	Medium
Spanish Mastiff	Breed Group 15	Giant
Spanish Water Dog	Breed Group 2	Medium
Spinone Italiano	Breed Group 4	Large
St. Bernard	Breed Group 15	Giant
Stabyhoun	Breed Group 2	Medium
Staffordshire Bull Terrier	Breed Group 3	Medium
Standard Schnauzer	Breed Group 2	Medium
Sussex Spaniel	Breed Group 3	Medium
Swedish Lapphund	Breed Group 2	Medium
Swedish Vallhund	Breed Group 2	Medium
Thai Ridgeback	Breed Group 10	Medium
Tibetan Mastiff	Breed Group 15	Giant
Tibetan Spaniel	Breed Group 2	Toy/Small
Tibetan Terrier	Breed Group 3	Medium
Tornjak	Breed Group 4	Large
Tosa	Breed Group 13	Giant
Toy Fox Terrier	Breed Group 1	Toy/Small
Treeing Tennessee Brindle	Breed Group 2	Medium
Treeing Walker Coonhound	Breed Group 7	Large

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Dog Breed	Dog Breed Group	Adult Size
Vizsla	Breed Group 3	Large
Weimaraner	Breed Group 6	Large
Welsh Springer Spaniel	Breed Group 2	Medium
Welsh Terrier	Breed Group 2	Toy/Small
West Highland White Terrier	Breed Group 2	Toy/Small
Whippet	Breed Group 3	Medium
Whoodle	Breed Group 3	Medium
Wire Fox Terrier	Breed Group 2	Toy/Small
Wirehaired Pointing Griffon	Breed Group 3	Large
Wirehaired Vizsla	Breed Group 2	Large
Xoloitzcuintli	Breed Group 3	Toy/Small
Yoodle	Breed Group 1	Toy/Small
Yorkipoo	Breed Group 1	Toy/Small
Yorkshire Terrier	Breed Group 1	Toy/Small

3. Cats

Breed Group	Factor
Breed Group 0	0.784
Breed Group 1	1.000

Breed factors only apply to the following coverages: Accident, Accident and Illness, and Cancer Coverage Endorsement

4. Cat Breed Group by Cat Breed

Cat Breed	Cat Breed Group
Mixed Breed	Breed Group 0
Abyssinian	Breed Group 1
Alley Cat	Breed Group 1
American Bobtail	Breed Group 1
American Curl	Breed Group 1
American Exotic	Breed Group 1
American Long-Haired	Breed Group 1
American Short-Haired	Breed Group 1
American Wirehair	Breed Group 1
Angora	Breed Group 1
Asian	Breed Group 1
Australian Mist	Breed Group 1
Bahraini Dilmun Cat	Breed Group 1
Balinese	Breed Group 1
Bambino	Breed Group 1
Bengal	Breed Group 1
Bengalese	Breed Group 1
Birman	Breed Group 1
Bombay	Breed Group 1

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Cat Breed	Cat Breed Group
British Long-Haired	Breed Group 1
British Short-Haired	Breed Group 1
Burmese	Breed Group 1
Burmilla	Breed Group 1
Calico	Breed Group 1
California Spangled	Breed Group 1
Cameo Long-Haired	Breed Group 1
Chartreux	Breed Group 1
Chausie	Breed Group 1
Chinchilla	Breed Group 1
Colorpoint	Breed Group 1
Colorpoint Long-Haired	Breed Group 1
Colorpoint Short-Haired	Breed Group 1
Cornish Rex	Breed Group 1
Crossbreed	Breed Group 1
Cymric	Breed Group 1
Devon Rex	Breed Group 1
Domestic Long-Haired	Breed Group 1
Domestic Medium-Hair	Breed Group 1
Domestic Short-Haired	Breed Group 1
Dwarf Cat	Breed Group 1
Egyptian Mau	Breed Group 1
European Burmese	Breed Group 1
European Short-Haired	Breed Group 1
Exotic	Breed Group 1
Exotic Long-Haired	Breed Group 1
Exotic Short-Haired	Breed Group 1
Feral	Breed Group 1
Havana Brown	Breed Group 1
Highland Fold	Breed Group 1
Himalayan	Breed Group 1
Himalayan Blue Point	Breed Group 1
Himalayan Flame Point	Breed Group 1
Himalayan Lilac Point	Breed Group 1
Himalayan Seal Point	Breed Group 1
Japanese Bobtail	Breed Group 1
Javanese	Breed Group 1
Kashmir	Breed Group 1
Kinkalow	Breed Group 1
Korat	Breed Group 1
Kurilian Bobtail	Breed Group 1
LaPerm	Breed Group 1
Lynx, Desert	Breed Group 1
Lynx, Highland	Breed Group 1
Maine Coon	Breed Group 1

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Cat Breed	Cat Breed Group
Manx	Breed Group 1
Mixed Cat	Breed Group 1
Moggie	Breed Group 1
Munchkin	Breed Group 1
Nebelung	Breed Group 1
Norwegian Forest	Breed Group 1
Ocicat	Breed Group 1
Oriental	Breed Group 1
Oriental Colorpoint	Breed Group 1
Oriental Long-Haired	Breed Group 1
Oriental Short-Haired	Breed Group 1
Persian	Breed Group 1
Peterbald	Breed Group 1
Pixie Bob	Breed Group 1
Ragamuffin	Breed Group 1
Ragdoll	Breed Group 1
Russian Blue	Breed Group 1
Savannah	Breed Group 1
Scottish Fold	Breed Group 1
Selkirk Rex	Breed Group 1
Serengeti	Breed Group 1
Seychellois	Breed Group 1
Siamese	Breed Group 1
Siberian	Breed Group 1
Singapura	Breed Group 1
Snowshoe	Breed Group 1
Sokoke	Breed Group 1
Somali	Breed Group 1
Sphynx	Breed Group 1
Tabby	Breed Group 1
Thai	Breed Group 1
Tiffanie	Breed Group 1
Tonkinese	Breed Group 1
Toyger	Breed Group 1
Turkish Angora	Breed Group 1
Turkish Van	Breed Group 1
Vermont Coon	Breed Group 1
York Chocolate	Breed Group 1

J. Geographical Factors

Please see the state exception pages for the geographical factors.

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K. Inflation Guard

1. The base rates listed in Section II.B are susceptible to veterinary medical trends which we estimate to be compounding at a rate of up to 10% per year.
2. The inflation adjustment factor to be applied to the base rates contained in this filing is calculated as $(1+r)^{(m/12)}$, where m is the number of months since the effective date of this filing, and r is the inflation trend capped at 10%.

L. Discounts

Name	Notes	Credit
Annual Payment	Applicable when the policyholder selects to pay the premium in full. This discount is not applicable if the Installment Fees are applied. This discount is not applicable if Shelter Adoption Program discount is applied.	up to 5%
Renewal Retention	Applicable to the second renewal and future renewals as long as pet is continuously insured	up to 5%
Claim-Free	Applicable starting with the first renewal; the discount is removed upon renewal following a paid claim	up to 10%
Multiple Pets (Two Pets)	Applies to each pet	up to 5%
Multiple Pets (Three or More)	Applies to each pet	up to 10%
Humane Staff	Applicable to staff employed by a shelter, humane society or veterinary clinic	up to 10%
Affinity Group	There must be a contractual agreement between the affinity group and the insurer or the insurer's agent to endorse and sponsor the program for this discount to apply. The group must be made up of a group of individuals linked by a common interest/purpose.	up to 10%
Corporate Group	This discount is applicable for any corporation enrolling a group of employees and is applicable to each pet.	up to 10%
Strategic Partners	Applicable to subscribers and clientele of eligible strategic partners. The purpose of the strategic partnership is to produce marketing initiatives to generate sales and communication directives concerning the importance of pet insurance to the subscribers, customers, or clientele of the strategic partner. Eligible strategic partners are bound by a legal agreement and the discount is based on reduced acquisition costs from a single entry point to a large number of pets.	up to 10%

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Name	Notes	Credit
Medical Service Pets	Including, but not limited to, guide dogs and therapy pets. Application of discount requires proof of registration.	up to 10%
Client Veterinary Hospitals	Provided to applicants enrolling through our client veterinary hospitals	up to 10%
Military Personnel	Available to serving and retired members of the Armed Forces and their immediate family in recognition of their service to the country	up to 10%
Administrative	Applicable to customers where cost savings can be realized due to reduced administrative costs associated with billing, enrollment, policy fulfillment, digital implementation, or mailing.	up to 5%
Shelter Adoptee	Applicable when the pet is adopted or rescued from a humane society or shelter. Application of discount requires proof of registration.	up to 5%

The cumulative discount factor is one minus the sum of all applicable discounts from the table above subject to a maximum of 50%.

M. Experience Rating

1. Experience Rating Plan

An experience modified rate will be developed for any unique group/partner, etc, or book of business that has credible experience.

The experience rating factor for the program is to be determined in accordance with the formula described below, subject to a maximum adjustment of +/-50%.

The experience rating factor is calculated/updated annually.

2. Eligibility and Assumptions

- a. Experience rating will be applied to any unique program that develops a credibility of 5% or more and a minimum of 24 months of experience. The credibility for the program is obtained from the formula below, based on the cumulative number of earned pet years during the experience period.
- b. The experience rating factor (ERF) shall be determined from the latest three full calendar years of earned premiums and accident years of historical incurred losses available.
- c. Incurred losses are paid losses plus any current outstanding case reserves as of the evaluation date of the data.
- d. The Expected Loss Ratio (ELR) to be used for this program is 61.0%.

3. Experience Rating Formula

- a. Utilizing the Loss Development Factor (LDF) table shown in item 5, develop the incurred losses for each year of the Experience Period (EPL) to ultimate. The sum

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of these losses across all years in the experience period is the Developed Losses (DL).

- b. Calculate the expected pure premium (EPP) by multiplying the corresponding historical earned premiums (HEP) by the ELR.
- c. Calculate the Pure Experience Rating Factor (PERF) by dividing the DL by the EPP.
- d. Multiply the PERF by the appropriate Credibility Factor (CF) shown in Item 4 and add the complement of credibility to derive the Credibility Weighted Pure Experience Rating Factor (CWPERF).
- e. Cap the CWPERF by the maximum and minimum adjustment to result in the ERF.
- f. The formula is as follows:

Step 1:

$$DL = \sum EPL \times LDF$$

Step 2:

$$EPP = HEP \times ELR$$

Step 3:

$$PERF = DL / EPP$$

Step 4:

$$CWPERF = PERF \times CF + (1 - CF)$$

Step 5:

$$ERF = CWPERF, \text{ subject to a min of 0.50 and a max of 1.50}$$

4. Credibility

$$CF = \sqrt{N/3750}$$

Where:

CF =credibility

N = the number of earned pet years over the experience period

5. Loss Development Factor Table

Maturity	LDF	Maturity	LDF
6 Months	3.646	15 Months	1.081
7 Months	2.880	16 Months	1.067
8 Months	2.367	17 Months	1.059
9 Months	1.993	18 Months	1.050
10 Months	1.729	19 Months	1.040
11 Months	1.510	20 Months	1.033
12 Months	1.346	21+ Months	1.000
14 Months	1.113		

Where:

Maturity is calculated as the number of months between the evaluation date of the data and the midpoint of the accident year.

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N. Schedule Rating

1. Individual Risk Characteristics

Individual Risk Characteristics	Description	Max. Debit	Max. Credit
Pet Acquisition Mix	Proportion of each pet acquisition method (e.g. breeder, pet store, rescue shelter, friend/relative, or other)	25%	25%
Indoor / Outdoor Ratio	Average percentage of time spent indoors versus outdoors	25%	25%
Distribution Channel Mix	Distribution channel (e.g. digital marketing, agents, brokers, worksite, inbound/ outbound telemarketing, direct mailing, direct mail, sponsor / affinity, etc.)	25%	25%
Program Administrator Expenses	Actual versus budgeted expenses associated with the maintenance and administration of the program	10%	10%
Other Considerations	Other underwriting considerations not contemplated in the manual	25%	25%

The total schedule rating factor is the sum of all debits and credits for all individual risk characteristics from the table above.

2. State Modification Limits

-15/+15	-25/+25			-40/+25	-40/+40	-50/+40	-50/+50	N/A ¹
NY ²	AL	LA	OK	SC	AK	GA	IL	HI
	AZ	MA	OR		AR		IN	NE
	CA	MI	PR		KS		KY	
	CO	MN	SD		ME		NC	
	CT	MO	UT		MD		TN	
	DE	NV	WA		MS		VT	
	DC	NJ			MT		VA	
	FL	NM			NH		WI	
	ID	ND			PA		WY	
	IA	OH			RI			
					TX			
					WV			

¹ NA = Schedule Rating is not available; ² Characteristics capped at +/-10%

O. Expense Variation Factor

If the Expected Loss Ratio (ELR) underlying the company manual premium for this program is different than the actual ELR for the risk, multiply the otherwise chargeable premium by the following Expense Variation Factor:

$$\text{Expense Variation Factor} = (\text{ELR underlying the manual premium}) / (\text{ELR for the risk})$$