State: Mississippi **First Filing Company:** American Pet Insurance Company, ...
TOI/Sub-TOI: 09.0 Inland Marine/09.0004 Pet Insurance Plans
Product Name: Trupanion Pet Health Insurance
Project Name/Number: /

Table of Contents

User Usage Agreement Attachments

Usage Agreement	Usage Agreement.pdf

Rate-Rule Attachments (ex. Document Name Attachment Name)

Underwriting Rules and Rate Guidelines	Underwriting_and_Rating_Manual_MS_20270501.pdf

Supporting Document Attachments (ex. Supporting Document Name Attachment Name)

P&C Actuarial Memorandum, Actuarial Support and Exhibits	Actuarial_Memorandum_MS_20270501.pdf
P&C Actuarial Memorandum, Actuarial Support and Exhibits	Table_1_Pet_Factors.pdf
P&C Actuarial Memorandum, Actuarial Support and Exhibits	Table_1_Pet_Factors_Key.pdf
P&C Actuarial Memorandum, Actuarial Support and Exhibits	TRU_Rate_Filing_Exhibits_MS_20270501.pdf
Underwriting Rules and Rate Guidelines - Redline	Underwriting_and_Rating_Manual_MS_20270501_Redline.pdf

Filing at a Glance

Companies:	American Pet Insurance Company ZPIC Insurance Company
Product Name:	Trupanion Pet Health Insurance
State:	Mississippi
TOI:	09.0 Inland Marine
Sub-TOI:	09.0004 Pet Insurance Plans
Filing Type:	Rate/Rule
Date Submitted:	11/09/2026
SERFF Tr Num:	APII-135077831
SERFF Status:	Closed-Acknowledged and Filed
State Tr Num:	
State Status:	Acknowledged and Filed
Co Tr Num:	TRUP-TRUD-MS20270501-RU
Effective Date Requested (New):	05/01/2027
Effective Date Requested (Renewal):	05/01/2027
Author(s):	Marlo Ralston, Alan Schomburg, Justin Compton, Tory Harrison, Jiajun Ximu, Bernadette Severson, Meredith Eichenlaub, Brady Meers, Ricky Yan, Edanur Gunaydin, Mallory Brown, Lydia Kerschner, Alexandra Elkins, Christian Bechler, Ashley Ochsner, Tara Knop, Peter Nord Andersson, Kaela Hope, Courtney McGehee, Sean Doherty-Powell, Robin Sharp, Melanie Silverio, Chris Wolford
Reviewer(s):	Denise Boyd (primary)
Disposition Date:	11/09/2026
Disposition Status:	Acknowledged and Filed
Effective Date (New):	05/01/2027
Effective Date (Renewal):	05/01/2027

State: *Mississippi* **First Filing Company:** *American Pet Insurance Company, ...*
TOI/Sub-TOI: *09.0 Inland Marine/09.0004 Pet Insurance Plans*
Product Name: *Trupanion Pet Health Insurance*
Project Name/Number: */*

General Information

Project Name:
Project Number:
Reference Organization:
Reference Title:
Filing Status Changed: 11/09/2026
State Status Changed: 11/09/2026
Created By: Mallory Brown
Corresponding Filing Tracking Number:

Status of Filing in Domicile: Authorized
Domicile Status Comments:
Reference Number:
Advisory Org. Circular:

Deemer Date:
Submitted By: Brady Meers

Filing Description:
Company Names, NAIC #:
American Pet Insurance Company, 12190
ZPIC Insurance Company, 17044

Proposed Effective Date: 05/01/2027 for new business and renewals

Overall Rate Impact: +7.5%

Base Rates: Revising based on experience and in consideration of other proposed changes
Age at enrollment factors: Revising based on experience
Breed factors: Revising based on experience
Gender factors: Revising based on experience
Weight management program factors: Introducing new discount

Company and Contact

Filing Contact Information

Alan Schomburg, Director of Actuarial Insights
6100 4th Ave S
Seattle, WA 98108

alan.schomburg@americanpetinsurance.com

206-607-1928 [Phone] 3509 [Ext]
206-297-5952 [FAX]

Filing Company Information

American Pet Insurance Company
6100 4th Ave S
Seattle, WA 98108
(888) 738-7478 ext. 2333[Phone]

CoCode: 12190
Group Code:
Group Name: Trupanion Group
FEIN Number: 74-3211949

State of Domicile: New York
Company Type:
State ID Number:

ZPIC Insurance Company
6100 4th Ave S
Seattle, WA 98108
(888) 738-7478 ext. [Phone]

CoCode: 17044
Group Code: 5008
Group Name: Trupanion Group
FEIN Number: 86-3362686

State of Domicile: Missouri
Company Type:
State ID Number:

State: Mississippi **First Filing Company:** American Pet Insurance Company, ...
TOI/Sub-TOI: 09.0 Inland Marine/09.0004 Pet Insurance Plans
Product Name: Trupanion Pet Health Insurance
Project Name/Number: /

Filing Fees

State Fees

Fee Required?	Yes
Fee Amount:	$0.00
Retaliatory?	No
Fee Explanation:	Per the General Instructions, "Inland Marine, Ocean Marine and Aircraft (except for liability related) filings are exempt the filing fee."

State Specific

Largest cumulative effect of all rate and rule changes: 15.9%
Smallest cumulative effect of all rate and rule changes: -1.4%
What percentage of insureds will receive an increase of 25% or more?: 0.0%
Make up of all changes which effect insureds with largest cumulative rate effect.: Base Rate, Breed, Age, Gender

SERFF Tracking #:	*APII-135077831*	***State Tracking #:***		***Company Tracking #:***	*TRUP-TRUD-MS20270501-RU*

State:	*Mississippi*	***First Filing Company:***	*American Pet Insurance Company, ...*
TOI/Sub-TOI:	*09.0 Inland Marine/09.0004 Pet Insurance Plans*		
Product Name:	*Trupanion Pet Health Insurance*		
Project Name/Number:	*/*		

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Acknowledged and Filed	Denise Boyd	11/09/2026	11/09/2026

SERFF Tracking #:	*APII-135077831*	***State Tracking #:***		***Company Tracking #:***	*TRUP-TRUD-MS20270501-RU*

State:	*Mississippi*	***First Filing Company:***	*American Pet Insurance Company, ...*
TOI/Sub-TOI:	*09.0 Inland Marine/09.0004 Pet Insurance Plans*		
Product Name:	*Trupanion Pet Health Insurance*		
Project Name/Number:	*/*		

Disposition

Disposition Date: 11/09/2026
Effective Date (New): 05/01/2027
Effective Date (Renewal): 05/01/2027
Status: Acknowledged and Filed

Comment:

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	Number of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where req'd):	Minimum % Change (where req'd):
American Pet Insurance Company	7.500%	7.500%	$89,221	1,734	$1,182,833	15.900%	-1.400%
ZPIC Insurance Company	7.500%	7.500%				%	%

Overall Rate Information for Multiple Company Filings	
Overall Percentage Rate Indicated For This Filing	32.000%
Overall Percentage Rate Impact For This Filing	7.500%
Effect of Rate Filing-Written Premium Change For This Program	$89,221
Effect of Rate Filing - Number of Policyholders Affected	1,734

Schedule	Schedule Item	Schedule Item Status	Public Access
Rate	Underwriting Rules and Rate Guidelines	Acknowledged/Filed	Yes
Supporting Document	EFT Instruction and P&C Filing Form	Acknowledged/Filed	Yes
Supporting Document	Description Field/Explanatory Memorandum	Acknowledged/Filed	Yes
Supporting Document	P&C Actuarial Memorandum, Actuarial Support and Exhibits	Acknowledged/Filed	Yes
Supporting Document	Underwriting Rules and Rate Guidelines - Redline	Acknowledged/Filed	Yes

SERFF Tracking #:	*APII-135077831*	***State Tracking #:***		***Company Tracking #:***	*TRUP-TRUD-MS20270501-RU*

State:	*Mississippi*	***First Filing Company:***	*American Pet Insurance Company, ...*
TOI/Sub-TOI:	*09.0 Inland Marine/09.0004 Pet Insurance Plans*		
Product Name:	*Trupanion Pet Health Insurance*		
Project Name/Number:	*/*		

Rate Information

Rate data applies to filing.

Filing Method:	Prior Approval
Rate Change Type:	Increase
Overall Percentage of Last Rate Revision:	10.000%
Effective Date of Last Rate Revision:	05/01/2026
Filing Method of Last Filing:	Prior Approval
SERFF Tracking Number of Last Filing:	APII-134806187

Company Rate Information

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	Number of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where req'd):	Minimum % Change (where req'd):
American Pet Insurance Company	7.500%	7.500%	$89,221	1,734	$1,182,833	15.900%	-1.400%
ZPIC Insurance Company	7.500%	7.500%				%	%

SERFF Tracking #:	*APII-135077831*	***State Tracking #:***		***Company Tracking #:***	*TRUP-TRUD-MS20270501-RU*

State:	*Mississippi*	***First Filing Company:***	*American Pet Insurance Company, ...*
TOI/Sub-TOI:	*09.0 Inland Marine/09.0004 Pet Insurance Plans*		
Product Name:	*Trupanion Pet Health Insurance*		
Project Name/Number:	*/*		

Rate/Rule Schedule

Item No.	Schedule Item Status	Exhibit Name	Rule # or Page #	Rate Action	Previous State Filing Number	Attachments
1	Acknowledged/Filed 11/09/2026	Underwriting Rules and Rate Guidelines		Replacement	APII-134870620	Underwriting_and_Rating_Manual_MS_20270501.pdf

SERFF Tracking #:	*APII-135077831*	***State Tracking #:***		***Company Tracking #:***	*TRUP-TRUD-MS20270501-RU*

State:	*Mississippi*	***First Filing Company:***	*American Pet Insurance Company, ...*
TOI/Sub-TOI:	*09.0 Inland Marine/09.0004 Pet Insurance Plans*		
Product Name:	*Trupanion Pet Health Insurance*		
Project Name/Number:	*/*		

Supporting Document Schedules

Satisfied - Item:	EFT Instruction and P&C Filing Form
Comments:	Per the General Instructions, "Inland Marine, Ocean Marine and Aircraft (except for liability related) filings are exempt the filing fee."
Attachment(s):	
Item Status:	Acknowledged/Filed
Status Date:	11/09/2026

Satisfied - Item:	Description Field/Explanatory Memorandum
Comments:	See attachments under P&C Actuarial Memorandum, Actuarial Support and Exhibits.
Attachment(s):	
Item Status:	Acknowledged/Filed
Status Date:	11/09/2026

Satisfied - Item:	P&C Actuarial Memorandum, Actuarial Support and Exhibits
Comments:	
Attachment(s):	Actuarial_Memorandum_MS_20270501.pdf Table_1_Pet_Factors.pdf Table_1_Pet_Factors_Key.pdf TRU_Rate_Filing_Exhibits_MS_20270501.pdf
Item Status:	Acknowledged/Filed
Status Date:	11/09/2026

Satisfied - Item:	Underwriting Rules and Rate Guidelines - Redline
Comments:	
Attachment(s):	Underwriting_and_Rating_Manual_MS_20270501_Redline.pdf
Item Status:	Acknowledged/Filed
Status Date:	11/09/2026