

**METROPOLITAN GENERAL INSURANCE COMPANY
PET HEALTH INSURANCE PROGRAM
ACTUARIAL MEMORANDUM**

marketing.

8. UNDERWRITING

This business is subject to limited underwriting. Please see rate manual for additional information.

9. ISSUE AGE RANGE

These Forms provide benefits for pets of all ages.

10. AREA FACTORS

Area factors are categorized by 3-digit zip codes.

11. AVERAGE ANNUAL PREMIUM

The average annual premium is expected to be \$1075 on a statewide basis. However, the average premium will be dependent on the mix of age, species, breed, weight, geographic area, plan design, applicable discounts and expense levels for Policyholders within the State.

12. PREMIUM MODALIZATION RULES

Premiums are calculated monthly. Modal factors are not applicable to this product's pricing.

13. CLAIM LIABILITY AND RESERVES

Reserves consist of incurred but not reported claims (IBNR). Reserves are developed using the completion factor method, and the completion factors are based on historical experience.

14. ACTIVE LIFE RESERVES

Active life reserves are not used for this product.

15. TREND ASSUMPTIONS

12% trend was assumed in developing rates.

16. ANTICIPATED LOSS RATIO

The average anticipated loss ratio is 66.0%.

17. NUMBER OF POLICYHOLDERS

Nationwide	479,489
Florida	32,267

18. PROPOSED EFFECTIVE DATE

The proposed effective date is 9/15/2026 or on approval if approved earlier.