



Pet Health Insurance Program Actuarial Memorandum

Cimarron Insurance Company, Inc. ("Company") respectfully submits this filing to revise its currently approved Pet Health Insurance Program.

This comprehensive plan provides coverage against accidents and illnesses for cats and dogs. The program is underwritten by Cimarron Insurance Company, Inc. and administered by Kanguro Insurance, LLC.

The Company is proposing the following changes to the Pet Health Insurance Rating Plan. These changes impact Accident Only rating. There are no proposed changes to the Accident & Illness rating.

- Add footnote under AGE FACTOR table. The age factor for Accident Only coverage will be 1.00.
- Remove footnote under DEDUCTIBLE FACTOR table. All available deductible options will be offered for Accident Only coverage.
- Remove footnote under ANNUAL LIMIT table. All available limit options will be offered for Accident Only coverage.

The Company has no in-force Accident Only policies in the state. Therefore, the overall premium impact of the proposed changes is 0.0%.

The Company believes the proposed rating plan results in premiums that are adequate, not excessive and not unfairly discriminatory. We will closely monitor the performance of this program, and will submit a revised rating plan if the experience demonstrates a need to do so.

To the best of our knowledge, this filing is in compliance with the statutes and regulations of your state. Please contact us if you have any questions or concerns with the proposed changes, and we will respond as soon as possible.