

IV. Changes to the Rating Manual and Underwriting Guidelines

This filing introduces the rates for a new Pet Insurance Plan. The following table lists the new manual pages being submitted as part of this filing.

Manual Page Number	Edition Date	New, Revised or Deleted	Rating Rule(s)	Description of Change
1 of 24	08/25	Revised	<ul style="list-style-type: none">• Description of Base Coverage• Rating Algorithm• Minimum Premium• Base Rate	Changing wording of “deductible and limit” to “deductible and co-pay”
2 of 24	08/25	Revised	<ul style="list-style-type: none">• Deductible & Co-Pay Factor• Policy Limit Factor• Breed Group and Age Factor	Changing wording of “deductible and limit” to “deductible and co-pay”
FL SEP 1 of 14	07/25	Revised	<ul style="list-style-type: none">• Dog rating factors• Cat rating factors	New base rates for dogs and cats; 10% decrease

V. Rate Impact of Changes Proposed in this Filing

Overall Rate Impact	-7.7%
WP change for this program	(\$16,191)
Number of Policy Holders Affected for this program	321
WP for this program	\$210,754
Max Change	0.0%
Min Change	-10.0%