

State:	California	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: 04/15/2026
Effective Date (New): 07/19/2026
Effective Date (Renewal): 07/19/2026
Status: Approved

Comment: The application set forth above is approved. Only the change(s) specifically indicated in the application set forth above, as it may have been amended, is (are) approved. If any portion of the application or related documentation conflicts with California law, that portion is specifically not approved. Nothing in this letter shall constitute approval of any other application, whether incorporated by reference, or filed prior or subsequent to the application set forth above. The Company shall comply with this approval by having the same effective date for both new and renewal businesses and shall offer this product to all eligible applicants and renewing policyholders. For an approved rate increase, the effective date shall be no earlier than the date specified in this disposition. For an approved rate decrease, the effective date shall be no later than the date specified in this disposition. This approval shall continue to have full force and effect until such time as a subsequent change for the referenced lines or programs may be approved or ordered by the Insurance Commissioner.

Policy forms and underwriting guidelines included in this filing were reviewed only insofar as they relate to rates contained in this filing or currently on file with the California Department of Insurance. This approval does not constitute an approval of underwriting guidelines nor the specific language, coverages, terms, covenants and conditions contained in any forms, or the forms themselves. Any subsequent changes to underwriting guidelines or coverages, terms, covenants and conditions contained in any forms must be submitted with supporting documentation at least 90 days prior to the proposed effective date of the changes, in order for the Department to review the proposed changes for possible rate impact. The Commissioner may at any time take any action allowed by law if he determines that any underwriting guidelines, forms or procedures for application of rates, or any other portions of the application conflict with any applicable laws or regulations.

Approval of this rate application does not constitute a limitation upon, or a waiver of, the rights and powers of the Commissioner to enforce any California law, to examine the rating, underwriting, and/or any other business practices of the Company, to take corrective or disciplinary action, to assess penalties against the Company as provided for by law, or to take such other action as necessary to protect the public.

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	21.200%	19.000%	\$32,585,727	94,327	\$171,503,825	53.400%	-5.500%

Schedule	Schedule Item	Schedule Item Status	Public Access
Rate (revised)	Underwriting Rules and Rate Guidelines		Yes