

State: California
TOI/Sub-TOI: 09.0 Inland Marine/09.0004 Pet Insurance Plans
Product Name: Pet Insurance
Project Name/Number: CRUM/64/64
Filing Company: Spinnaker Insurance Company

General Information

Project Name: CRUM/64
 Project Number: 64
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 Created By: Claire Miller
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Filing Description:

Filing Memorandum
 New Submission
 RE: Spinnaker Insurance Company
 NAIC No: 24376
 FEIN No: 93-0928517

On behalf of Spinnaker Insurance Company ("Spinnaker"), First Consulting is submitting the enclosed forms and associated actuarial support. The filing authorization letter is attached within. These forms and rates are new and are not intended to replace any other forms or rates on file.

Spinnaker is submitting this filing to introduce a new Pet program. This program is a private label product designed for adoro Pet Insurance Services LLC ("adoro"). The products will be underwritten by Spinnaker and administered by adoro. The coverage is designed to provide reimbursement of medical expenses to owners of dogs and cats for illnesses and/or injuries.

Enclosed are three plans: (1) Accident Only ("AO"); (2) Accident and Illness ("AI"); and (3) High-Deductible Accident and Illness ("HD"). All three plans include Optional Wellness Coverages that are branded as adoro Wellness and adoro Wellness Plus that may be selected by a policyholder in addition to the AO, AI, or HD plans. All plans will be provided on an annual basis for eligible pets.

The Accident and Illness Plan includes an Annual Deductible Lock Period feature. This feature locks in deductible increases that will occur as a policyholder's pet ages to help offset premium increases.

This program will be marketed through licensed producers and all marketing methods will be in accordance with state laws and regulation.

We appreciate your assistance with this filing. If you have any questions or require additional information, please call (816) 391-2730.

Company and Contact

Filing Contact Information

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