

NATIONAL CASUALTY COMPANY

MY PET PROTECTION PLUSSM

NEVADA

COVERAGE LIMIT FACTORS

This limit applies as the maximum reimbursement benefit for each medical coverage selected. The reimbursement does not exceed the limit shown in Table 7 after the co-insurance and deductible are applied.

Refer to Table 7

UTILIZATION LEVEL FACTORS

Utilization level is determined at each renewal period by following the criteria below. The medical paid claim amounts are based on the 12 months of closed claim history before the renewal quote generation date. Utilization Level can move up or down by up to 5 levels at renewal.

LEVEL CRITERIA:

Level 1: Starting Level for all New Business

Level 2: No paid medical claims in the prior 12 months.

Level 3: Paid claims amounts totaling more than \$0 and less than or equal to \$100 in the prior 12 months.

Level 4: Paid claims amounts totaling more than \$100 and less than or equal to \$400 in the prior 12 months.

Level 5: Paid claims amounts totaling more than \$400 and less than or equal to \$700 in the prior 12 months.

Level 6: Paid claims amounts totaling more than \$700 and less than or equal to \$1,000 in the prior 12 months.

Level 7: Paid claims amounts totaling more than \$1,000 and less than or equal to \$1,300 in the prior 12 months.

Level 8: Paid claims amounts totaling more than \$1,300 and less than or equal to \$2,200 in the prior 12 months.

Level 9: Paid claims amounts totaling more than \$2,200 and less than or equal to \$3,500 in the prior 12 months.

Level 10: Paid claims amounts totaling more than \$3,500 in the prior 12 months.

Pet's medical claim history is evaluated based on Illness, Congenital & Hereditary, and Cruciate coverages for canines and felines, and only based on Illness coverage for avians and exotics.

Refer to Table 9

AGE BY BREED GROUP FACTORS

Age is determined by the difference between the pet's date of birth and the anniversary date of the original policy inception.

Refer to Table 2

TERRITORY FACTORS

For the zip codes that are not listed in Table 8 –Territory Factors, a factor of 0.520 will be assigned for rating.

Refer to Table 8