

**American Pet Insurance Company**

Rhode Island: Personal Inland Marine / Pet Insurance

Pets Best Insurance Program - Pet Health Insurance - Effective: December 2, 2026

Experience period from January 1, 2021 to December 31, 2025

**Exhibit 3a - On-Level Premium Support**

**Table 1 - History of Rate Changes**

Effective Date	Change	Cumul. Change
Jan 2, 2023	10.00%	10.00%
Jan 2, 2024	43.00%	57.30%
Mar 2, 2025	11.80%	75.86%
Sep 2, 2025	13.70%	99.95%
Jun 2, 2026	27.90%	155.74%

**Table 2 - Premium Adjustment Factors**

Effective Date	Prior	(1) 1/2/2023	(2) 1/2/2024	(3) 3/2/2025	(4) 9/2/2025	(5) 6/2/2026	(a) Avg Rate Level	(b) Prem Adj Factor
<b>Cum. Rate Factor</b>	<b>1.000</b>	<b>1.100</b>	<b>1.573</b>	<b>1.759</b>	<b>2.000</b>	<b>2.557</b>		
Q1 2021 - Q4 2021	100.0%	0.0%	0.0%	0.0%	0.0%	0.0%	1.000	2.557
Q1 2022 - Q4 2022	100.0%	0.0%	0.0%	0.0%	0.0%	0.0%	1.000	2.557
Q1 2023 - Q4 2023	43.9%	56.1%	0.0%	0.0%	0.0%	0.0%	1.056	2.422
Q1 2024 - Q4 2024	0.0%	47.9%	52.1%	0.0%	0.0%	0.0%	1.346	1.900
Q1 2025 - Q4 2025	0.0%	0.0%	62.9%	30.6%	6.6%	0.0%	1.658	1.543

**Table 3 - Quarterly Premium Adjustment Factors**

Effective Date	Prior	(1) 1/2/2023	(2) 1/2/2024	(3) 3/2/2025	(4) 9/2/2025	(5) 6/2/2026	(a) Avg Rate Level	(b) Prem Adj Factor
<b>Cum. Rate Factor</b>	<b>1.000</b>	<b>1.100</b>	<b>1.573</b>	<b>1.759</b>	<b>2.000</b>	<b>2.557</b>		
Q1 2021	100.0%	0.0%	0.0%	0.0%	0.0%	0.0%	1.000	2.557
Q2 2021	100.0%	0.0%	0.0%	0.0%	0.0%	0.0%	1.000	2.557
Q3 2021	100.0%	0.0%	0.0%	0.0%	0.0%	0.0%	1.000	2.557
Q4 2021	100.0%	0.0%	0.0%	0.0%	0.0%	0.0%	1.000	2.557
Q1 2022	100.0%	0.0%	0.0%	0.0%	0.0%	0.0%	1.000	2.557
Q2 2022	100.0%	0.0%	0.0%	0.0%	0.0%	0.0%	1.000	2.557
Q3 2022	100.0%	0.0%	0.0%	0.0%	0.0%	0.0%	1.000	2.557
Q4 2022	100.0%	0.0%	0.0%	0.0%	0.0%	0.0%	1.000	2.557
Q1 2023	83.2%	16.8%	0.0%	0.0%	0.0%	0.0%	1.017	2.515
Q2 2023	58.2%	41.8%	0.0%	0.0%	0.0%	0.0%	1.042	2.455
Q3 2023	33.3%	66.7%	0.0%	0.0%	0.0%	0.0%	1.067	2.398
Q4 2023	8.3%	91.7%	0.0%	0.0%	0.0%	0.0%	1.092	2.343
Q1 2024	0.0%	83.4%	16.6%	0.0%	0.0%	0.0%	1.178	2.170
Q2 2024	0.0%	58.5%	41.5%	0.0%	0.0%	0.0%	1.296	1.973
Q3 2024	0.0%	33.5%	66.5%	0.0%	0.0%	0.0%	1.414	1.808
Q4 2024	0.0%	8.5%	91.5%	0.0%	0.0%	0.0%	1.533	1.668
Q1 2025	0.0%	0.0%	97.2%	2.8%	0.0%	0.0%	1.578	1.620
Q2 2025	0.0%	0.0%	75.1%	24.9%	0.0%	0.0%	1.619	1.579
Q3 2025	0.0%	0.0%	50.2%	47.2%	2.7%	0.0%	1.672	1.530
Q4 2025	0.0%	0.0%	25.1%	50.0%	24.9%	0.0%	1.772	1.443