

Pet Health Insurance Programs



Pet Health Insurance Programs filed with the
Washington State Office of Insurance Commissioner

The premiums shown in this document have been calculated by OIC based upon information supplied by insurers. You may wish to contact the insurers directly for current premium information.

Prepared by Dennis Godwin

Updated March 7, 2022

Accredited Surety and Casualty Company, Inc. 4234-26379

Serviced by: ManyPets, Inc.

Tracker ID **Effective**

Forms 415028 09/30/21

Rates 415029 09/30/21

Limits: Unlimited Optional \$2,500-\$20,000

Deductible: \$100 per term (\$0-\$1,000 optional)

Co-pay: 10% (0%-30% optional)

Wellness Care: No

Annual Premium*						
Plan	Dogs			Cats		
	Seattle	Olympia	Spokane	Seattle	Olympia	Spokane
	\$611.44	\$503.91	\$572.00	\$402.35	\$331.59	\$376.38
* Premiums based on: Zip Code – Seattle (98102), Olympia (98501), Spokane (99201); 10% Co-pay; \$50 Deductible; Mixed Breed; Dogs or Cats less than 5 years old						
Surcharge Factors	Territory by Zip Code: 0.87-1.069 Age & Breed: Dogs 0.481-6.279; Cats 0.488-5.626					
Discount Factors	Affinity Group: 0.90 Employer Group: 0.90					

ACE American Insurance Company 626-22667

Serviced by: Healthy Paws Pet Insurance
Tracker ID **Effective**
Forms 248002 12/12/12
Rates 381271 02/08/21
Limits: **Plan 1** Unlimited per claim & lifetime
Deductible: \$100 per coverage term (\$50-\$1,000 optional)
Co-pay: 10% (20%-50% optional)
Wellness Care: No

Annual Premium*						
Plan	Dogs			Cats		
	Seattle	Olympia	Spokane	Seattle	Olympia	Spokane
1	\$928.48	\$894.17	\$866.10	\$451.99	\$436.04	\$422.98
* Premiums based on: Zip Code – Seattle (98102), Olympia (98501), Spokane (99201); 10% Co-pay; \$100 Deductible; Mixed Breed; Dogs and Cats less than 1 year old						
Surcharge Factors	Territory by Zip Code: 0.9673-1.1309 Breed: Dogs 0.90-1.75 Age: Dogs and Cats 0-12 years 0.90-1.92					
Discount Factors	None					

AGCS Marine Insurance Company 761-22837

Trade Name: Petplan
Serviced by: Fetch Insurance Services LLC

Forms Tracker ID Effective
 276702 11/10/14
Rates 275314 01/01/15

Limits: **Bronze** \$10,000 annual aggregate
Plan 1
Silver \$14,000 annual aggregate
Plan 2
Gold \$22,000 annual aggregate
Plan 3
Platinum No maximum annual aggregate
Plan 4

Deductible: \$50 per illness/injury (\$100-\$2,500 optional)
Co-pay: 10% (0%-30% optional)
Wellness Care: No

Annual Premium*						
Plan	Dogs			Cats		
	Seattle	Olympia	Spokane	Seattle	Olympia	Spokane
1	\$585.96	\$468.77	\$390.64	\$439.87	\$312.54	\$231.51
2	\$637.87	\$510.30	\$425.25	\$453.19	\$322.00	\$238.52
3	\$698.23	\$558.58	\$465.48	\$472.58	\$335.78	\$248.72
4	\$932.14	\$745.71	\$621.43	\$630.89	\$448.26	\$332.05
* Premiums based on: Zip Code – Seattle (98102), Olympia (98501), Spokane (99201); 10% Co-pay; \$50 Deductible; Mixed Breed with a weight of 20 lbs or less; Dogs & Cats less than 1 year old						
Surcharge Factors	Territory by Zip Code: Dogs 0.85-1.50; Cats 0.75-1.90 Breed and Weight: Dogs 1.00-4.50; Cats 1.00-1.40 Age: Dogs 0.85-3.635; Cats 0.80-3.301 Working Dogs: 1.10					
Discount Factors **	Animal Shelter/Humane Society Staff: 0.95 Corporate Group Benefit Plan: 0.90 Internet Partner: 0.95 Medical Service Pet: 0.90 Microchip: 0.90 Multiple Pet: 0.90 Strategic Partner: 0.95 Veterans/Serving Military: 0.90 ** Combined maximum of 0.90 for all discounts except Internet Partner where an additional 5% will be applied					

American Alternative Insurance Corporation 361-19720

Forms	Tracker ID	Effective
	244948	11/01/12
Rates	292005	05/01/16
Limits:	Basic	\$1,500 per incident
	Plan 1	\$7,500 annual aggregate
	Preferred	\$2,500 per incident
	Plan 2	\$12,000 annual aggregate
	Preferred Plus	\$3,500 per incident
	Plan 3	\$15,000 annual aggregate
Deductible:	\$50 per incident (\$100-\$500 optional)	
Co-pay:	10% (20%-30% optional)	
Wellness Care:	Yes – Optional annual \$125 benefit (\$120.00 per pet); \$250 benefit (\$216.00 per pet) or \$400 benefit (\$312 per pet). The deductible does not apply.	

Annual Premium*						
Plan ¹	Dogs			Cats		
	Seattle	Olympia	Spokane	Seattle	Olympia	Spokane
1	\$323.76	\$323.76	\$323.76	\$206.26	\$206.26	\$206.26
2	\$496.56	\$496.56	\$496.56	\$309.94	\$309.94	\$309.94
3	\$634.80	\$634.80	\$634.80	\$392.88	\$392.88	\$392.88
* Premiums based on: Zip Code – Seattle (98102), Olympia (98501), Spokane (99201); 10% Co-pay; \$50 Deductible; Mixed Breed; Dogs and Cats less than 3 years old; Dogs 20-100 pounds						
Surcharge Factors	Territory: No surcharge Administrative Charge: \$24 annual for policies billed monthly Age: Dogs and Cats 0.80-3.00 Dogs Weight for Mixed/Mutt: Under 20 lbs 0.90; 20-100 lbs 1.00; over 100 lbs 1.20 Family Plan: 2 pets 1.69; 3 pets 2.30 (Not available for pets 10+ years)					
Discount Factors	Annual Premium Payment: 0.95 Claim Free: 0.90-0.98 Employee/Member Group: 0.90-0.95 Internet Purchase: up to \$20 Military: 0.95 Multiple Pet: See Family Plan above Veterinarian Staff: 0.90 minus an additional \$12					
¹ Additional plans available.						

American Home Assurance Company 012-19380

Forms	Tracker ID	Effective
	164218 & 164221	10/29/01
Rates	151357 & 151359	07/10/01
Limits:	Basic	\$1,500 any one incident
	Plan 1	\$7,500 per policy
	Plus	\$3,500 any one incident
	Plan 2	\$10,000 per policy
	Ultimate	\$5,000 any one incident
	Plan 3	\$12,000 per policy
Deductible:	\$100 annual aggregate	
Co-pay:	20%	
Wellness Care:	Basic – No	
	Value – those shown with an * below	
	Choice/Ultimate – all of the below	

1 annual physical exam*	Lyme vaccine	Fecal exam
DHLPP (dogs) vaccine*	Bordetella vaccine	FeLV vaccine & booster
FVRCPV (cats) vaccine*	Flea treatments	FIP vaccine & booster
Rabies vaccine*	Heartworm prophylaxis	FeLV test
Booster vaccines*	Dental prophylaxis	Declaw front paws
Heartworm testing*	Dental pre-operative blood profile	

Annual Premium*						
Plan	Dogs			Cats		
	Seattle	Olympia	Spokane	Seattle	Olympia	Spokane
1	\$144	\$144	\$144	\$90	\$90	\$90
2	\$300	\$300	\$300	\$215	\$215	\$215
3	\$484	\$484	\$484	\$472	\$472	\$472
* Premiums based on: Zip Code – Seattle (98102), Olympia (98501), Spokane (99201); 20% Co-pay; \$100 Deductible; Mixed Breed; Dogs less than 9 years old; Cats less than 11 years old						
Surcharge Factors	Territory: No surcharge Age: Dogs 9+ years; Cats 11+ years Shar Pei: \$80 annual premium. Only provides injury coverage – no illness or wellness coverage.					
Discount Factors	Multiple Pet: \$20 deducted from annual premium for each additional pet.					

American Modern Home Insurance Company 361-23469

Serviced by: Embrace Pet Insurance Agency LLC
Tracker ID **Effective**
Forms 342728 08/14/19
Rates 408176 12/08/21
Limits: **Accident Only** \$5,000 annual maximum per pet
 Plan 1
 Accident & Illness \$20,000 annual maximum per pet
 Plan 2
 Note: Annual maximum limits of \$2,000 to Unlimited.
Deductible: \$100 annual aggregate (\$200-\$2,500 optional)
Reimbursement %: 90% (65%-100% optional)
Wellness Care: No

Annual Premium*						
Plan	Dogs			Cats		
	Seattle	Olympia	Spokane	Seattle	Olympia	Spokane
1-Male	\$255.07	\$227.74	\$182.19	\$94.37	\$84.26	\$67.41
1-Female	\$255.07	\$227.74	\$182.19	\$94.37	\$84.26	\$67.41
2-Male	\$831.90	\$742.77	\$594.22	\$528.68	\$472.04	\$377.63
2-Female	\$831.90	\$742.77	\$594.22	\$401.80	\$358.75	\$287.00
* Premiums based on: Zip Code – Seattle (98102), Olympia (98501), Spokane (99201); 10% Co-pay; \$100 Deductible; Mixed Breed; Male Dogs and Cats less than 5 years old						
Surcharge Factors	Territory: 1.00-1.83 Breed: Dogs 0.86-3.02; Cats .65-1.05 Age: Dogs 0.86-2.27; Cats .81-2.02					
Discount Factors **	Affinity Group: 0.85 Employee Group: 0.90 Marketing Partner: 0.95 Military: 0.95 Multiple Pet: 0.90 ** Combined maximum of 0.25 for all discounts					

American Pet Insurance Company Inc 000-12190

Trade Name: Trupanion
Tracker ID **Effective**
Forms 369718 10/01/19
Rates 393365 01/01/21
Limits: **All** No limit per claim or lifetime
 Plans
Deductible: \$100 (\$0-\$1,000 optional)
Co-pay: 10% (50%-80% optional)
Wellness Care: Yes – Optional coverage for veterinarian exam fees, recovery and exam fees

Annual Premium*						
Plan ¹	Dogs			Cats		
	Seattle	Olympia	Spokane	Seattle	Olympia	Spokane
Male	\$1051.02	\$955.49	\$942.37	\$656.76	\$597.67	\$589.56
Female	\$831.45	\$759.03	\$749.09	\$603.30	\$549.84	\$542.50
* Premiums based on: Zip Code – Seattle (98102), Olympia (98501), Spokane (99201); 10% Co-pay; \$50 Deductible; Mixed Breed; Dogs or Cats less than 1 years old						
Surcharge Factors	Territory by Zip Code: Rates vary by zip code Breed: Rates vary by breed Age: 0.90-2.10 less than 14 years – Factor applies to age of pet at enrollment. Premium does not change due to pet’s aging. Exam Fee Coverage: 1.20 Recovery & Complementary Care: Dogs 1.342; Cats 1.397					
Discount Factors	Affinity Group: 0.89 Therapeutic Food: 0.95 Web Link Partner: 0.94					
¹ Additional plans available: PetPartners Forms Tracker ID: 272098 Rates Tracker ID: 296643 Pets Best Forms Tracker ID: 376518 Rates Tracker ID: 397287						

Aspen American Insurance Company 4698-43460

Forms	Tracker ID	Effective
	368307	05/15/19
Rates	368306	11/27/19
Limits:	\$100,000	Lifetime benefit
Deductible *:	In-network \$50 (\$200 surgery) Out-of-network \$100 (\$200 surgery)	
Co-pay *:	In-network 10% Out-of-network 20%	
Wellness Care:	No	

Annual Premium*						
Enrollment Age	Dogs			Cats		
	Seattle	Olympia	Spokane	Seattle	Olympia	Spokane
Up to Age 6	\$593.03	\$574.06	\$565.49	\$325.58	\$315.17	\$310.46
Age 7 and up	\$1031.99	\$998.97	\$984.06	\$566.87	\$548.73	\$540.54
* Premiums based on: Zip Code – Seattle (98102), Olympia (98501), Spokane (99201); 10% Co-pay; \$50						
Surcharge Factors	Territory by zip code: 0.924-1.066					
Discount Factors **	51 to 999 Employee/Members: 0.95 1000 and up Employee/Members: 0.90 Animal Care Facility Staff: 0.90 Military: 0.95 Multiple-Policy # of insured pets: 2 pets 0.975; 3+ pets 0.944 Strategic Partner: 0.90 ** Combined maximum of 0.85 for all discounts					
Other	* Deductible and co-payment do not apply to wellness exams or prescription medications Service fee: Add \$1.00 to each monthly premium if paid by electronic funds transfer. Add \$2.00 to each monthly premium if paid by debit or credit card.					

Axis Insurance Company 3416-37273

Administered by: Fetch Insurance Services, LLC

	Tracker ID	Effective
Forms	416389	10/05/21
Rates	404802	03/01/21
Limits:	Plan 1	\$15,000 annual maximum
	Plan 2	Unlimited
Deductible:	\$300 annual aggregate (\$100-\$2,500 optional) (per condition optional)	
Co-pay:	10% (15%-50% optional)	
Wellness Care:	Yes – Optional	

Annual Premium*						
Plan	Dogs			Cats		
	Seattle	Olympia	Spokane	Seattle	Olympia	Spokane
1	\$828.88	\$516.76	\$516.76	\$268.40	\$167.33	\$167.33
2	\$1191.11	\$742.58	\$742.58	\$402.59	\$250.99	\$250.99
* Premiums based on: Zip Code – Seattle (98102), Olympia (98501), Spokane (99201); 10% Co-pay; \$300 Annual Deductible; Mixed Breed; Dogs less than 1 years old 23-70 lbs; Cats less than 1 years old						
Surcharge Factors	Territory by zip code: 1.00-1.983 Breed/Age: Dogs 0.671-22.341; Cats 1.00-14.397					
Discount Factors	Animal Shelter or Humane Society: 10% Corporate Group Benefit: 10% Internet Partner: 10% Medical Services Pet: 10% Strategic Partner: 10% Veterans & Serving Military: 10% Veterinary Clinic Staff & Students: 10%					

Central States Indemnity Company of Omaha 031-34274

Serviced by: PurinaCare Insurance Services Inc
Tracker ID **Effective**
Forms 216851 08/01/10
Rates 216904 08/03/10
Limits: **Plan 1 - Without Preventive Care** \$20,000 per policy term
 Plan 2 - With Preventive Care \$20,000 per policy term
 Plan 3 - Accident Only \$20,000 per policy term
Deductible: \$100 annually (\$250-\$1,000 optional)
Co-pay: 20%
Wellness Care: Yes – See Plan 2

Annual Premium*						
Plan	Dogs			Cats		
	Seattle	Olympia	Spokane	Seattle	Olympia	Spokane
1	\$490.92	\$436.80	\$436.80	\$169.44	\$150.24	\$150.24
2	\$762.96	\$678.00	\$678.00	\$299.52	\$262.20	\$262.20
3	\$150.00	\$150.00	\$150.00	\$108.00	\$108.00	\$108.00
* Premiums based on: Zip Code – Seattle (98102), Olympia (98501), Spokane (99201); 20% Co-pay; \$100 Deductible; Mixed Breed; Dogs and Cats less than 8 years old; Age factor does not apply to Plan 3						
Surcharge Factors	Territory by zip code: Increases or decreases depending on zip code Breed: Increases or decreases depending on breed Age: Dogs & Cats 8+ years					
Discount Factors	Multiple Pet: 2 pets 0.95; 3 or more pets 0.90					

Clear Blue Insurance Company 4850-28860

Serviced by: **Thorson Specialty Insurance Services**

	Tracker ID	Effective
Forms	407702	03/17/21
Rates	407507	04/07/21
Limits:	Accident Only Plan 1	\$10,000 annual policy limit
	Accident & Illness Plan 2	\$25,000 annual policy limit

Deductible: \$250 annual Plan 1; \$100 annual Plan 2

Co-pay: 10% (20% & 30% optional)

Wellness Care: Yes – Optional

Annual Premium*						
Plan	Dogs			Cats		
	Seattle	Olympia	Spokane	Seattle	Olympia	Spokane
1	\$120.00	\$120.00	\$120.00	\$84.00	\$84.00	\$84.00
2	\$441.35	\$376.35	\$407.40	\$290.43	\$247.66	\$268.09
* Premiums based on: Zip Code – Seattle (98102), Olympia (98501), Spokane (99201); 0% Co-pay; \$250 Deductible Plan 1 & \$100 Deductible Plan 2; Mixed Breed; Dogs less than 5 years old; Cats less than 6 year old						
Surcharge Factors	Territory by zip code: 0.969-1.00 Age and Breed: 0.481-6.279					
Discount Factors **	Web-Link Partner (first year only): 0.95 ODIE Pet Partners: 0.95 Vet Staff: 0.95 Military: 0.95 Multiple Pet: 0.95 **Combined maximum of 0.88 for all discounts					

Commerce & Industry Insurance Company 012-19410

Forms	Tracker ID	Effective
	164220	10/29/01
Rates	113	10/29/01
Limits:	Basic	\$1,500 any one incident
	Plan 1	\$7,500 per policy
	Basic	\$3,000 any one incident
	Plan 2	\$10,000 per policy
Deductible:	\$100 annual aggregate	
Co-pay:	30%	
Wellness Care:	No	

Annual Premium*						
Plan	Dogs			Cats		
	Seattle	Olympia	Spokane	Seattle	Olympia	Spokane
1	\$126	\$126	\$126	\$87.50	\$87.50	\$87.50
2	\$180	\$180	\$180	\$141.50	\$141.50	\$141.50
* Premiums based on: Zip Code – Seattle (98102), Olympia (98501), Spokane (99201); 30% Co-pay; \$100 Deductible; Mixed Breed; Dogs less than 9 years old; Cats less than 11 years old						
Surcharge Factors	Territory: No surcharge Age: Dogs 9+ years; Cats 11+ years Shar Pei: \$80 annual premium. Only provides injury coverage – no illness or wellness coverage.					
Discount Factors	Multiple Pet: \$20 deducted from annual premium for each additional pet.					

Indemnity Insurance Company of North America 626-43575

Serviced by: Healthy Paws Insurance
Tracker ID **Effective**
Forms 291876 10/23/15
Rates 410518 02/08/22
Limits: **Plan 1** Unlimited lifetime limit per pet
Deductible: \$100 annual (\$0-\$1,000 optional)
Co-pay: 10% (20%-50% optional)
Wellness Care: No

Annual Premium*						
Plan	Dogs			Cats		
	Seattle	Olympia	Spokane	Seattle	Olympia	Spokane
1	\$731.36	\$705.29	\$683.95	\$321.92	\$311.39	\$302.78
* Premiums based on: Zip Code – Seattle (98102), Olympia (98501), Spokane (99201); 10% Co-pay; \$100 Deductible; Mixed Breed Dogs 11-30 lbs. and Mixed Breed Cats; Age: Less than 1 year old						
Surcharge Factors	Territory by Zip Code: 0.969-1.187 Breed: Dogs 0.854-2.474; Cats 0.80-0.917 Age: Dogs and Cats 0.85-3.761					
Discount Factors	None					

Independence American Insurance Company 450-26581

Serviced by:	PetFirst Pet Insurance	
	Tracker ID	Effective
Forms	350711	01/09/19
Rates	348664	08/15/19
Limits:	Accident & Illness	Unlimited incident limit
	Plan 1	\$20,000 annual limit
	Accident Only	Unlimited incident limit
	Plan 2	\$7,000 annual limit
	Emergency	Unlimited incident limit
	Plan 3	\$7,000 per incident
Deductible:	\$100 annual (\$0-\$2,500 optional)	
Co-pay:	20% (0%-30% optional)	
Wellness Care:	Yes – Optional \$82.20-\$465.48	

Annual Premium*						
Plan ¹	Dogs (Male)			Cats (Male)		
	Seattle	Olympia	Spokane	Seattle	Olympia	Spokane
1	\$1173.47	\$1216.81	\$1039.11	\$638.67	\$657.08	\$561.12
2	\$106.37	\$110.29	\$94.19	\$57.44	\$70.59	\$50.86
3	\$52.54	\$54.48	\$46.52	\$52.54	\$54.48	\$46.52
Plan ¹	Dogs (Female)			Cats (Female)		
	Seattle	Olympia	Spokane	Seattle	Olympia	Spokane
1	\$1185.20	\$1228.98	\$1049.50	\$544.49	\$564.60	\$482.15
2	\$107.43	\$111.40	\$95.13	\$49.53	\$51.18	\$43.70
3	\$52.54	\$54.48	\$46.52	\$52.54	\$54.48	\$46.52
* Premiums based on: Zip Code – Seattle (98102), Olympia (98501), Spokane (99201); 20% Co-pay; \$100 Deductible; Mixed Breed 20-100 lbs; Dogs and Cats less than 4 year old						
Surcharge Factors	Territory by zip code: 0.959-1.101 Age: Dogs and Cats: 1.000-5.563 Breed: Dogs 0.859-2.265; Cats 0.909-1.111 Monthly Payment Charge: \$3.00					
Discount Factors **	Internet Purchase: \$10.00 Multi-Policy: 2 policy 0.95; 3 policy 0.90 Corporate Loyalty: 0.90 Animal Shelter or Humane Society Staff: 0.90 Employee/Member Group: 50-999 0.95; 1,000+ 0.90 ** 15% cap on any combination of discounts.					
¹ Additional plans available: Figo						
	Forms	Tracker ID 399179				
	Rates	Tracker ID 389343				

Lemonade Insurance Company 16023

Forms	Tracker ID	Effective
	409876	07/01/21
Rates	409877	02/01/22
Limits:	Accident & Illness	\$20,000 annual limit
	Plan 1	
Deductible:	\$100 annual (\$50-\$1,000 optional)	
Co-pay:	10% (20%-30% optional)	
Preventative Care:	Yes – optional	

Annual Premium*						
Plan	Dogs			Cats		
	Seattle	Olympia	Spokane	Seattle	Olympia	Spokane
1	\$591.71	\$504.57	\$546.19	\$389.38	\$332.03	\$359.42
* Premiums based on: Zip Code – Seattle (98102), Olympia (98501), Spokane (99201); 10% Co-pay; \$100 Deductible; Mixed Breed; Dogs less than 5 years old; Cats less than 6 years old						
Surcharge Factors	Territory by Zip Code: 1.1874-1.4143 Breed/Age: Dogs 0.481-6.279; Cats 0.458-2.193 Co-pay: 0.9187-1.05 Deductible: 0.4017-1.519					
Discount Factors	Strategic Partner: 0.90 Affinity Groups: 0.90 Multi-Pet: 0.95 Annual Payment: 0.95					

Liberty Insurance Underwriters, Inc 111-19917

Forms	Tracker ID	Effective
	272566	08/15/14
Rates	277106	05/27/15
Limits:	Accident Only *	\$2,000 per incident
	Plan 1	\$6,000 annual policy limit
	Accident & Illness *	\$20,000 annual policy limit
	Plan 2	\$1,000-\$20,000 optional limits available
Deductible:	\$100 annual (\$0-\$500 optional)	
Co-pay:	10% (0%-50% optional)	
Wellness Care:	Yes – Optional	

Annual Premium*						
Plan ¹	Dogs			Cats		
	Seattle	Olympia	Spokane	Seattle	Olympia	Spokane
1	\$157.64	\$157.64	\$157.64	\$107.47	\$107.47	\$107.47
2	\$538.50	\$538.50	\$538.50	\$256.15	\$256.15	\$256.15
* Premiums based on: Zip Code – Seattle (98102), Olympia (98501), Spokane (99201); 0% Co-pay; \$0 Deductible; Mixed Breed; Dogs and Cats less than 4 years old						
Surcharge Factors	Territory by zip code: 0.969-1.00 Age and Breed: Dogs 0.765-3.879; Cats 0.864-3.565					
Discount Factors **	Shelter/Humane Society Staff/Vet Clinic: 0.95 Corporate Group Benefit Plan: 0.95 Medical Service Pet: 0.95 Multiple Pet: 0.95 Veterans/Serving Military: 0.95 **Combined maximum of 0.85 for all discounts					
¹ Additional plan available: Companion Protect Agency, LLC Forms Tracker ID: 398787 Rates Tracker ID: 398788						

Liberty Mutual Fire Insurance Company 111-23035

Forms	Tracker ID	Effective
	346766	06/12/18
Rates	375332	07/09/20
Limits:	Accident Only *	\$8,000 annual policy limit
	Plan 1	
	Accident & Illness *	\$8,000 annual policy limit
	Plan 2	*\$2,500-Unlimited optional limits available
Deductible:	\$100 annual (\$0-\$1,000 optional)	
Co-pay:	10% (0%-30% optional)	
Wellness Care:	Yes – Optional	

Annual Premium*						
Plan	Dogs			Cats		
	Seattle	Olympia	Spokane	Seattle	Olympia	Spokane
1	\$200.30	\$192.21	\$188.16	\$131.34	\$126.04	\$123.38
2	\$454.34	\$435.98	\$426.80	\$297.92	\$285.88	\$279.86
* Premiums based on: County – Seattle (King), Olympia (Thurston), Spokane (Spokane); 10% Co-pay; \$100 Deductible; Mixed Breed 50 lbs or less; Dogs less than 4 year old; Cats less than 3 years old						
Surcharge Factors	Territory: 0.969-1.00 Breed: Dogs 0.95-1.73; Cats 1.00-1.87 Age: Dogs 1.00-5.50; Cats 1.00-3.95					
Discount Factors **	Corporate Group Benefit Plan: 0.95 Multiple Pet: 0.95 (2 pets); 0.90 (3 or more pets) Multiple Policies: 0.95 (Ex: Pet Insurance and Homeowners Insurance) Veterans/Serving Military: 0.95 **Combined maximum of 0.85 for all discounts					

Markel American Insurance Company 785-28932

Forms	Tracker ID	Effective
	336342	03/01/18
Rates	336330	04/01/19
Limits:	Accident Only Plan 1	\$10,000 maximum annual benefit
	Essential Plan 2	\$10,000 maximum annual benefit
	Preferred Plan 3	\$14,000 maximum annual benefit
	Ultimate Plan 4	Unlimited maximum annual benefit
	Ultimate Plus Plan 5	Unlimited maximum annual benefit
Deductible:	\$50 per policy period (\$100-\$2,500 optional)	
Co-pay:	10% (0%-30% optional)	
Wellness Care:	Yes - optional	

Annual Premium*						
Plan	Dogs			Cats		
	Seattle	Olympia	Spokane	Seattle	Olympia	Spokane
1	\$304.40	\$243.52	\$202.93	\$242.78	\$172.50	\$127.78
2	\$724.76	\$579.81	\$483.17	\$578.07	\$410.74	\$304.25
3	\$788.96	\$631.17	\$525.98	\$595.56	\$423.16	\$313.45
4	\$868.14	\$692.41	\$577.01	\$622.42	\$442.25	\$327.59
5	\$1152.93	\$922.34	\$768.62	\$829.11	\$589.10	\$436.37
* Premiums based on: Zip Code – Seattle (98102), Olympia (98501), Spokane (99201); 10% Co-pay; \$50 Deductible; Mixed Breed; Dogs less than 3 years old; Cats less than 5 years old						
Surcharge Factors	Territory by Zip Code: Dogs 0.85-1.50; Cats 0.95-1.90 Breed and Weight: Dogs 1.00-4.50; Cats 1.00-1.40 Age: Dogs 0.80-2.10; Cats 0.80-2.10 Working Dogs: 1.10					
Discount Factors **	Group Benefit: 0.90 Internet Partner: 0.95 Medical Service Pet: 0.95 Strategic Partner: 0.90 Veterans/Serving Military: 0.90 Veterinary Clinic Staff: 0.90 **Combined maximum of 0.90 for all discounts except Internet Partner					

Markel Insurance Company 785-38970

Forms	Tracker ID	Effective
	218200	09/01/10
Rates	218212	11/19/10
Limits:	Accident Only Plan 1	\$2,000 per injury or illness \$5,000 lifetime incident limit \$8,000 coverage limit \$75 Deductible per incident Co-pay: 10%
	Essential Plan 2	\$1,500 per injury or illness \$5,000 lifetime incident limit \$11,000 coverage limit \$125 Deductible per incident Co-pay: 10%
	Wellness Plan 3	\$5,000 per injury or illness \$5,000 lifetime incident limit \$13,000 coverage limit \$125 Deductible per incident Co-pay: 20%
	Wellness Plus Plan 4	\$5,000 per injury or illness \$5,000 lifetime incident limit \$13,000 coverage limit \$125 Deductible per incident Co-pay: 20%

Wellness Care: Yes – Plans 3 and 4 only. Plan 3 excludes Spay/Neuter and Plan 4 includes Spay/Neuter.

Annual Premium*						
Plan	Dogs			Cats		
	Seattle	Olympia	Spokane	Seattle	Olympia	Spokane
1	\$150.00	\$150.00	\$150.00	\$150.00	\$150.00	\$150.00
2	\$315.00	\$315.00	\$315.00	\$220.50	\$220.50	\$220.50
3	\$466.00	\$466.00	\$466.00	\$326.20	\$326.20	\$326.20
4	\$677.00	\$677.00	\$677.00	\$473.90	\$473.90	\$473.90
* Premiums based on: Zip Code – Seattle (98102), Olympia (98501), Spokane (99201); Co-pay & Deductible – see Plan above; All Breeds; Dogs and Cats less than 4 years old; \$150 minimum premium						
Surcharge Factors	Territory: No surcharge Breed: No surcharge Age: Dogs and Cats 4+ years 1.30-2.00					
Discount Factors **	Employer/Affinity Group or Association: 0.774 Multiple Pet: 0.96 Strategic Partner: 0.95					
Other limits, deductibles and Co-pay options available.						

National Casualty Company 140-11991

Trade Name: VPI (Veterinary Pet Insurance)
Serviced by: DVM Insurance Agency

Tracker ID **Effective**
Forms 347364 01/17/19
Rates 347365 11/27/18
Limits: **Plan A** Annual term limit - Unlimited

Deductible: \$100 annual (\$250, \$500 & \$1,000 optional)
Co-pay: 10% (20%, 30%, 40% & 50% optional)
Wellness Care: Yes – Optional

Annual Premium*						
Plan ¹	Dogs			Cats		
	Seattle	Olympia	Spokane	Seattle	Olympia	Spokane
A	\$916.52	\$916.52	\$916.52	\$482.38	\$482.38	\$482.38
* Premiums based on: Zip Code – Seattle (98102), Olympia (98501), Spokane (99201); 10% Co-pay; \$100 Deductible; Mixed Breed Medium Size; Dogs and Cats less than 3 years old						
Surcharge Factors	Age: Dogs 0-44 months 1.42, 4+ years 1.23-5.50; Cats 0-11 months 1.56, 4+ years 1.17-3.95 Size: Dogs 0.90-1.05					
Discount Factors	Client Veterinary Hospitals: 0.80 Marketing Programs: 0.95 Multiple Pet: 1-2 pets 0.95; 3+ pets 0.90					
Note: Avian, reptiles, rabbits, ferrets and exotic pets included in Plan A. Age Rating Factor: 1.00						

National Specialty Company 785-22608

Serviced by: Boost Insurance Agency, Inc.

	Tracker ID	Effective
Forms	391780	08/11/20
Rates	391781	06/09/21
Limits:	Accident Only	\$5,000 per incident
	Plan 1	\$10,000 annual policy limit \$200,000 lifetime maximum
	Accident & Illness	\$25,000 per incident
	Plan 2	\$50,000 annual policy limit \$200,000 lifetime maximum

Deductible: \$250 annual (\$0-\$1000 optional)

Co-pay: 10% (0%-30% optional)

Wellness Care: Yes – Optional \$224.00

Annual Premium*						
Plan	Dogs			Cats		
	Seattle	Olympia	Spokane	Seattle	Olympia	Spokane
1	\$242.32	\$242.32	\$242.32	\$204.49	\$204.49	\$204.49
2	\$540.28	\$540.28	\$540.28	\$384.40	\$384.40	\$384.40
* Premiums based on: Zip Code – Seattle (98102), Olympia (98501), Spokane (99201); 10% Co-pay; \$250 Deductible; Mixed Breed; Dogs and Cats less than 4 year old						
Surcharge Factors	Territory by zip code: 0.969-1.00 Breed and Weight: Dogs 0.753-3.083; Cats 0.77-1.00 Age: Dogs 0.813-3.879; Cats 0.864-3.565					
Discount Factors **	Humane Staff: 0.95 Corporate Group: 0.95 Medical Service Pet: 0.95 Military Personal: 0.95 **Combined maximum of 0.85 for all discounts					

National Union Fire Insurance Company of Pittsburgh, PA 012-19445

Forms	Tracker ID	Effective
	164218 & 164221	10/29/01
Rates	151357 & 151359	07/10/01
Limits:	Basic	\$1,500 any one incident
	Plan 1	\$7,500 per policy
	Plus	\$3,500 any one incident
	Plan 2	\$10,000 per policy
	Ultimate	\$5,000 any one incident
	Plan 3	\$12,000 per policy
Deductible:	\$100 annual aggregate	
Co-pay:	20%	
Wellness Care:	Basic – No	
	Value – Those shown with an * below	
	Choice/Ultimate – All of the below	

1 annual physical exam*	Lyme vaccine	Fecal exam
DHLPP (dogs) vaccine*	Bordetella vaccine	FeLV vaccine & booster
FVRCPV (cats) vaccine*	Flea treatments	FIP vaccine & booster
Rabies vaccine*	Heartworm prophylaxis	FeLV test
Booster vaccines*	Dental prophylaxis	Declaw front paws
Heartworm testing*	Dental pre-operative blood profile	

Annual Premium*						
Plan	Dogs			Cats		
	Seattle	Olympia	Spokane	Seattle	Olympia	Spokane
1	\$144	\$144	\$144	\$90	\$90	\$90
2	\$300	\$300	\$300	\$215	\$215	\$215
3	\$484	\$484	\$484	\$472	\$472	\$472
* Premiums based on: Zip Code – Seattle (98102), Olympia (98501), Spokane (99201); 20% Co-pay; \$100 Deductible; Mixed Breed; Dogs less than 9 years old; Cats less than 11 years old						
Surcharge Factors	Territory: No surcharge Age: Dogs 9+ years; Cats 11+ years Shar Pei: \$80 annual premium. Only provides injury coverage – no illness or wellness coverage.					
Discount Factors	Multiple Pet: \$20 deducted from annual premium for each additional pet.					

New Hampshire Insurance Company 012-23841

Forms	Tracker ID	Effective
	349376	08/10/18
Rates	349377	04/24/19
Limits:	Standard	\$3,500 per incident
	Plan 1	\$15,000 annual
	Premier	\$20,000 annual
	Plan 2	
	Emergency	\$2,000 per incident
	Plan 3	\$2,000 annual
Deductible:	\$50 per incident	
Co-pay:	10%	
Wellness Care:	Yes – Optional	

Annual Premium*						
Plan	Dogs			Cats		
	Seattle	Olympia	Spokane	Seattle	Olympia	Spokane
1	\$926.31	\$926.31	\$926.31	\$517.99	\$517.99	\$517.99
2	\$2092.67	\$2092.67	\$2092.67	\$1153.01	\$1153.01	\$1153.01
3	\$34.26	\$34.26	\$34.26	\$34.26	\$34.26	\$34.26
* Premiums based on: Zip Code – Seattle (98102), Olympia (98501), Spokane (99201); 10% Co-pay; \$50 Deductible; Mixed Breed; Dogs with a weight of 20-100 pounds; Dogs and Cats less than 7 years old						
Surcharge Factors	Territory: No surcharge Age: Dogs and Cats 0.80-3.00 Breed: Dogs 0.75-1.40 Weight: Mixed breed dogs 0.90-1.20					
Discount Factors **	Animal Care Facility Staff Discount: 0.90 Corporate Loyalty Discount: 0.95 Employee/Member Group Discount: 0.95-0.90 Military Discount: 0.95 Safeway Loyalty Program Discount: 0.95 Strategic Partner Discount: \$10.00 ** Maximum discount of 15%.					

North River Insurance Company 158-21105

Trade Name: 24PetWatch
Administrator: PTZ Insurance Agency,LTD.

Tracker ID **Effective**
Forms 301105 04/06/16
Rates 301104 10/01/16

Limits: **Accident Only -** \$20,000 per policy term
 Plan 1
 Extra - Plan 2 \$3,000 per policy term
 Super - Plan 3 \$10,000 per policy term
 Champion - Plan 4 \$20,000 per policy term

Deductible: \$100 annual aggregate (\$250-\$1.000 optional)
Co-pay: 20%
Wellness Care: Yes – Optional

Annual Premium*						
Plan ¹	Dogs			Cats		
	Seattle	Olympia	Spokane	Seattle	Olympia	Spokane
1	\$144.03	\$144.03	\$144.03	\$100.22	\$100.22	\$100.22
2	\$303.96	\$303.96	\$303.96	\$153.09	\$153.09	\$153.09
3	\$544.32	\$544.32	\$544.32	\$208.80	\$208.80	\$208.80
4	\$682.56	\$682.56	\$682.56	\$258.91	\$258.91	\$258.91
* Premiums based on: Zip Code – Seattle (98102), Olympia (98501), Spokane (99201); 20% Co-pay; \$100 Deductible; Mixed Breed; Dogs & Cats less than 1 year old						
Surcharge Factors	Territory by Zip Code: 1.00-1.032 Breed: Dogs 0.90-1.227; Cats 0.87-1.00 Age: Dogs & Cats 1+ years 0.80-2.00					
Discount Factors **	Claim Free: 0.95 Microchip: 0.95 Multiple Pet: 2 pets 0.95; 3 or more pets 0.90 Strategic Partner: 0.90 ** Combined maximum of 0.80 for all discounts except Microchip					
¹ Additional plans available.						

Praetorian Insurance Company 796-37257

Trade Name: 24PetWatch
Administrator: PTZ Insurance Agency,LTD.

Tracker ID **Effective**
Forms 257742 09/20/13
Rates 274326 10/01/14

Limits: **Accident Only** \$20,000 annual benefit maximum
 Plan 1
 Extra - Plan 2 \$3,000 annual benefit maximum
 Super - Plan 3 \$10,000 annual benefit maximum
 Champion - Plan 4 \$20,000 annual benefit maximum

Deductible: \$100 per claim (\$250-\$1,000 optional)
Co-pay: 20%
Wellness Care: Yes – Optional \$500 benefit per year(20% co-pay)

Annual Premium*						
Plan	Dogs			Cats		
	Seattle	Olympia	Spokane	Seattle	Olympia	Spokane
1	\$145.47	\$145.47	\$145.47	\$104.72	\$104.72	\$104.72
2	\$270.52	\$270.52	\$270.52	\$159.95	\$159.95	\$159.95
3	\$356.82	\$356.82	\$356.82	\$211.00	\$211.00	\$211.00
4	\$456.91	\$456.91	\$456.91	\$270.26	\$270.26	\$270.26
* Premiums based on: Zip Code – Seattle (98102), Olympia (98501), Spokane (99201); 20% Co-pay; \$100 Deductible; Mixed Breed-Small (under 24lbs fully grown); Dogs & Cats less than 1 year old						
Surcharge Factors	Territory by Zip Code: 1.00-1.032 Breed: Dogs 0.909-1.227; Cats 0.87-1.00 Age: Dogs & Cats 1+ years 0.85-2.00					
Discount Factors **	Affinity Group: 0.90 Animal Shelter/Humane Society Staff: 0.90 Corporate Group Benefit Plan: 0.90 Medical Service Pet: 0.90 Microchip: 0.95 Multiple Pet: 2 pets 0.95; 3 or more pets 0.90 Strategic Partner: 0.90 ** Combined maximum of 0.80 for all discounts except Microchip					
¹ Additional plans available.						

RLI Insurance Company 783-13056

Serviced by: Embrace Pet Insurance Agency LLC

Tracker ID **Effective**
Forms 216570 07/01/10

Rates 219733 04/11/11

Limits: **Accident Only** \$10,000 annual maximum
Plan 1 \$50,000 lifetime maximum
Accident & Illness \$10,000 annual maximum
Plan 2 \$50,000 lifetime maximum

Note: Annual maximum limits of \$2,000, \$5,000 and \$15,000 are available.

Deductible: \$100 annual aggregate (\$200-\$1,000 optional)

Co-pay: 20% (10%-35% optional)

Wellness Care: No

Annual Premium*						
Plan	Dogs			Cats		
	Seattle	Olympia	Spokane	Seattle	Olympia	Spokane
1	\$205.78	\$205.78	\$205.78	\$119.35	\$119.35	\$119.35
2	\$621.60	\$621.60	\$621.60	\$396.18	\$396.18	\$396.18
* Premiums based on: Zip Code – Seattle (98102), Olympia (98501), Spokane (99201); 20% Co-pay; \$100 Deductible; Mixed Breed; Male Dogs and Cats less than 5 years old						
Surcharge Factors	Territory: No surcharge Breed: Dogs 0.95-1.54; Cats 1.06-1.41 Age: Dogs and Cats 5+ years 1.08-2.27					
Discount Factors	Annual Premium Payment: 0.95 Female Gender: 0.96 Microchip/Tattoo: 0.95 Military: 0.95 Multiple Pet: 0.95 Predictive Test: 0.95 if pet is tested by PennHip and is shown to be free of hip dysplasia Strategic Partner: 0.90					
Additional Coverages	\$300 Ambulance Care Extension: \$12 \$300 Final Respects Extension: \$24					

Safeco Insurance Company of America 111-24740

Forms	Tracker ID	Effective
	415023	10/01/21
Rates	415021	02/01/22
Limits:	Accident Only *	Unlimited annual limit
	Plan 1	
	Accident & Illness *	Unlimited annual limit
	Plan 2	
		* \$2,500-\$15,000 optional limits available
Deductible:	\$100 annual (optional \$0-\$1,000)	
Co-pay:	10% (0%-50% optional)	
Wellness Care:	Yes – Optional	

Annual Premium*						
Plan	Dogs			Cats		
	Seattle	Olympia	Spokane	Seattle	Olympia	Spokane
1	\$278.26	\$267.02	\$261.39	\$200.45	\$192.36	\$188.31
2	\$631.17	\$605.67	\$592.92	\$454.68	\$436.31	\$427.13
* Premiums based on: Zip Code – Seattle (98102), Olympia (98501), Spokane (99201); 10% Co-pay; \$100 Deductible; Mixed Breed; Dogs and Cats less than 1 year old						
Surcharge Factors	Territory by county: 0.93-1.05 Breed: Dogs 0.95-1.73; Cats 1.00-1.87 Age: Dogs 1.00-5.50; Cats 1.00-3.95					
Discount Factors **	Multiple Pet: 2 pets 0.95; 3 or more pets 0.90 Serving/Retired Military: 0.95 Multiple Policies with Safeco: 0.95 ** Combined maximum of 0.85 for all discounts					

State National Insurance Company Inc 093-12831

Serviced By: PetFirst Healthcare LLC

	Tracker ID	Effective
Forms	171456	09/20/07
Rates	171453	0701/07

Limits:

- Basic
- Plan 1
- Preferred
- Plan 2
- Preferred Plus
- Plan 3

Deductible: \$50 per incident

Co-pay: 10%

Wellness Care: Yes – Optional \$220 benefit (\$99.00 per pet). The deductible does not apply.

Annual Premium*						
Plan ¹	Dogs			Cats		
	Seattle	Olympia	Spokane	Seattle	Olympia	Spokane
1	\$179.00	\$179.00	\$179.00	\$143.00	\$143.00	\$143.00
2	\$299.00	\$299.00	\$299.00	\$239.00	\$239.00	\$239.00
3	\$479.00	\$479.00	\$479.00	\$383.00	\$383.00	\$383.00
* Premiums based on: 10% Co-pay; \$50 Deductible; Dogs and Cats less than 10 years old						
Surcharge Factors	Territory: No surcharge Age: Dogs 10-12 years 1.50; Cats 10-12 years 1.88. No coverage after 12 years.					
Discount Factors	Multiple Pet: 2 Dogs 0.75; 2 Cats 0.94; 1 Dog and 1 Cat 0.835					
¹ Additional plans available.						

United States Fire Insurance Company 158-21113

Forms	Tracker ID	Effective
	401973	03/01/21
Rates	399162	03/01/21
Limits:	Accident Only	\$4,000 annual
	Plan 1	
	Accident & Illness	\$4,000 annual
	Plan 2	
	Accident & Illness	\$10,000 annual
	Plan 3	
	Accident & Illness	\$20,000 annual
	Plan 4	
Deductible:	\$100 annual aggregate (\$250 & \$500 optional)	
Co-pay:	10% (20% & 30% optional)	
Wellness Care:	Yes – Optional	

Annual Premium*						
Plan	Dogs			Cats		
	Seattle	Olympia	Spokane	Seattle	Olympia	Spokane
1	\$452.40	\$313.68	\$361.56	\$253.32	\$210.24	\$229.56
2	\$861.24	\$651.96	\$736.84	\$559.81	\$462.96	\$503.03
3	\$1307.38	\$989.67	\$1118.53	\$849.79	\$702.77	\$763.59
4	\$1603.64	\$1213.95	\$1372.00	\$1042.36	\$862.03	\$936.63

* Premiums based on: Zip Code – Seattle (98102), Olympia (98501), Spokane (99201); 10% Co-pay; \$100 Deductible; Mixed Breed; Dogs less than 7 years old; Cats less than 9 years old

Surcharge Factors	<p>Territory: Territorial variances included in the base rate</p> <p>Breed: Dogs .567-1.922; Cats .954-1.362</p> <p>Age: Dogs 0.75-1.90; Cats 0.65-3.00</p> <p>Note: Breed and Age Factors do not apply to Plan 1</p>
Discount Factors **	<p>Multiple Pet: 0.90 applied to each pet in plan except the first.</p> <p>Group/Association/Organization/Affinity: 0.90</p> <p>Vet Staff & Vet Student: 0.85</p> <p>Animal Health Employees: 0.90</p> <p>Online Enrollment: 0.95</p> <p>Microchip/Service Therapy Dogs/Spayed or Neutered Pets: 0.95</p> <p>Military: 0.90</p> <p>Strategic Partners: 0.95</p> <p>** Combined maximum of 0.85 for all discounts. Maximum does not apply to Multiple Pet Discount.</p>

Westchester Fire Insurance Company 626-10030

Serviced by: Healthy Paws Pet Insurance
Tracker ID **Effective**
Forms 351287 11/09/18
Rates 291877 04/25/16
Limits: **Plan 1** Unlimited lifetime limit
Deductible: \$50 per coverage term (\$100-\$1,000 optional)
Co-pay: 10% (20%-50% optional)
Wellness Care: No

Annual Premium*						
Plan	Dogs			Cats		
	Seattle	Olympia	Spokane	Seattle	Olympia	Spokane
1	\$408.19	\$391.20	\$377.30	\$212.53	\$203.68	\$196.44
* Premiums based on: Zip Code – Seattle (98102), Olympia (98501), Spokane (99201); 10% Co-pay; \$50 Deductible; Dog Mixed Breed Medium 31-59 lbs and Cats Mixed Breed; Dogs and Cats less than 1 year old						
Surcharge Factors	Territory by Zip Code: 0.97-1.187 Breed: Dogs 0.854-2.474 Age: Dogs and Cats 1-12 years 0.895-3.761					
Discount Factors	Affinity Groups and Strategic Educational and Promotional Partners: 0.95 Employer Group: 0.90					

XL Specialty Insurance Company 1285-37885

Forms	Tracker ID	Effective
	420432	12/28/21
Rates	375782	03/11/21
Limits:	Plan 1	\$5,000 maximum annual policy coverage
	Plan 2	\$10,000 maximum annual policy coverage
	Plan 3	\$20,000 maximum annual policy coverage
	Plan 4	Unlimited
Deductible:	\$100 per condition (\$150-\$2,500 optional) (per policy year optional)	
Co-pay:	10% (15%-50% optional)	
Wellness Care:	Yes	

Annual Premium*						
Plan	Dogs			Cats		
	Seattle	Olympia	Spokane	Seattle	Olympia	Spokane
1	\$1086.80	\$677.55	\$677.55	\$690.33	\$430.38	\$430.38
2	\$1339.57	\$835.15	\$835.15	\$912.57	\$568.93	\$568.93
3	\$1651.38	\$1029.54	\$1029.54	\$1205.66	\$751.66	\$751.66
4	\$2175.11	\$1356.05	\$1356.05	\$1610.41	\$1004.00	\$1004.00
<p>* Premiums based on: Zip Code – Seattle (98102), Olympia (98501), Spokane (99201); 10% Co-pay; \$100 Deductible; Mixed Breed; Dogs with a weight of 22 lbs or less; Dogs & Cats less than 5 year old</p>						
Surcharge Factors	<p>Territory by Zip Code: Dogs 1.00-2.017; Cats 1.00-1.983 Breed and Age: Dogs 0.671-22.341; Cats 1.00-14.397 Initial Age: Dogs 1.00-3.21; Cats 1.00-2.269 Working Dogs: 1.10</p>					
Discount Factors *	<p>Animal Shelter/Humane Society Staff: 0.90 Corporate Group Benefit Plan: 0.90 Internet Partner: 0.95 Medical Service Pet: 0.90 Strategic Partner: 0.90 Veterans/Serving Military: 0.90 Veterinary Clinic Staff & Students: 0.90 Wellness Plan Credit: 0.85 (no other discounts apply except internet partner) * Maximum total discount is 10% (see exception for Wellness Plan)</p>					

Zurich American Insurance Company 212-16535

Forms	Tracker ID	Effective
	369029	07/01/19
Rates	369030	11/07/19
Limits:	Plan 1	\$4,000 annual policy limit
	Plan 2	\$8,000 annual policy limit
	Plan 3	\$15,000 annual policy limit
	Plan 4	Unlimited
Deductible:	\$100 annual (\$0-\$750 optional)	
Co-pay:	10% (0%-30% optional)	
Wellness Care:	Yes – Optional (\$750 limit)	

Annual Premium*						
Plan	Dogs			Cats		
	Seattle	Olympia	Spokane	Seattle	Olympia	Spokane
1	\$473.04	\$453.92	\$444.37	\$340.77	\$327.00	320.12
2	\$525.59	\$504.36	\$493.74	\$378.63	\$363.33	\$355.68
3	\$546.62	\$524.53	\$513.49	\$393.78	\$377.87	\$369.91
4	\$567.64	\$544.71	\$533.24	\$408.92	\$392.40	\$384.14
* Premiums based on: Zip Code – Seattle (King), Olympia (Thurston), Spokane (Spokane); 10% Co-pay; \$100 Deductible; Mixed Breed; Dogs with a weight of 31-50 lbs; Dogs & Cats less than 1 year old						
Surcharge Factors	Territory by County: Dogs & Cats: 0.93-1.05 Breed: 0.95-1.87 Age: Dogs 1.00-5.50; Cats 1.00-3.95 New Customer Enrollment Fee: \$30					
Discount Factors *	Employee Benefit Program: 0.95 First Responders: 0.95 Medical Service Pet: 0.95 Military/Veterans: 0.95 Multiple Pets: 0.95 Strategic Partner: 0.95 Veterinary Staff & Students: 0.95 * Maximum total discount is 15%					