



Line of Business: Pet

Reporting Period: January 1, 2024 through December 31, 2024

Filing Deadline: April 30, 2025

Contact Information

MCAS Administrator	The person responsible for assigning who may view and input company data.
MCAS Contact	The person most knowledgeable about the submitted MCAS data. This person can be the same as the MCAS Administrator.
MCAS Attestor	The person who attests to the completeness and accuracy of the MCAS data.

Schedule 1 - Interrogatories

ID	Description	Comment
1-01	Did the company conduct any business related to individual pet insurance policies during the period?	Yes/No
1-02	Did the company conduct any business related to group pet insurance policies during the period?	Yes/No
1-03	Did the company conduct any stand-alone pet Wellness Insurance business during the reporting period?	Yes/No
1-04	Did the company conduct any Accident & Illness, Accident only, or Illness only pet insurance business during the reporting period?	Yes/No
1-05	Did the company conduct any pet insurance business during the reporting period	

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2-50 2-	Number of new certificates issued during the period (Group only)
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3-105	Number of claims closed during the period without payment	hereditary disorder exclusion
3-106	Number of claims closed during the period without payment	congenital anomaly or disorder exclusion
3-107	Number of claims closed during the period without payment	chronic condition exclusion
3-108	Number of claims closed during the period without payment for reasons other than questions 99-107	
3-109	Number of claims closed during the period with partial payment	maximum benefit limit
3-110	Number of claims closed during the period with partial payment	inadequate documentation
3-111	Number of claims closed during the period with partial payment for reasons other than questions 109-110	

3-112

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Schedule 6 – Pet Attestation

By completing the attestation information, those named understand, agree and certify on behalf of the named company that:

1. They are authorized to submit the Market Conduct Annual Statement on behalf of the named company and to bind the company to the statements in this attestation;
2. They are knowledgeable of the information required to be provided in the Market Conduct Annual Statement filed by this company and have reviewed this filing;
3. To the best of their knowledge and belief, this filing represents a full and accurate4(d)6(t)4(o)6(

Definitions for the purposes of MCAS reporting:

Cancellations Includes all cancellations of the policies where the cancellation effective date is during the reporting year.

These should be reported every time a policy cancels during the reporting period. (i.e., if a policy cancels for non-pay three times in a policy period and is reinstated each time; each cancellation should be counted.)

Exclude:

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Policies returned by the owner under the right to review or the free look provision.

Chronic Condition A condition that can be treated or managed, but not cured.

Claim A request or demand for payment of a loss that may be included within the terms of coverage of an insurance policy/certificate. Each claimant/insured reporting a loss is counted separately.

Exclude:

An event reported for _____ only

An inquiry of coverage if a claim has not actually been presented (opened) for payment.

A potential claimant if that individual has not made a claim nor had a claim made on his or her behalf.

Claims Closed with Payment Claims closed with payment where the claim was closed during the reporting period regardless of the date of loss or when the claim was received. The number of days to closure, however, should be measured as the difference between the date of loss and the date of payment.

reported separately, as policyholder cancellations).

Lawsuit An action brought in a court of law in which one party, the plaintiff, claims to have incurred a loss as a result of the action of another party, the defendant.

For purposes of reporting lawsuits in the Pet MCAS blank:

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elements, the median is the value above and below which lie an equal number of values. If the distribution contains an even number of elements, the median is the average of the two middle values. It is not the arithmetic mean (average) of all of the values.

Consider the following simple example of the number of days it took to settle each of the following seven claims:

Claim	Nbr 1	Nbr 2	Nbr 3	Nbr 4	Nbr 5	Nbr 6	Nbr 7
Days to Settle	2	4	4	5	6	8	20

In this situation, the Median Days to Final Payment would be 5 because it is the middle value. There are exactly 3 values below the median (2, 4, & 4) and 3 values above the median (6, 8, & 20). If the data set had included an even number of values, then the median would be the average of the two middle values as demonstrated below.

Claim	Nbr 1	Nbr 2	Nbr 3	Nbr 4	Nbr 5	Nbr 6
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Policies/Certificates Refers to the coverage documents provided to individuals or families (i.e., state residents) who are enrolled in coverage.

Policyholder/Certificate Holder Refers to the individual who is afforded benefits of the coverage according to the laws of the state in which they reside. Policyholder is the individual when purchased in the individual market. Certificate holder is the individual when purchased through a group, which is the policyholder.

Policyholder Cancellations Policies cancelled at any point during the reporting period at the request of or in response to the policyholder. Exclude policies terminated for nonpayment of premium.

Preexisting Condition Any condition for which any of the following are true prior to the effective date of a pet insurance policy or during any waiting period:

A veterinarian provided medical advice;

The pet received previous treatment; or

Based on information from verifiable sources, the pet had signs or symptoms directly related to the condition for which a claim is being made.

A condition for which coverage is afforded on a policy cannot be considered a preexisting condition on any renewal of the policy.

Renewal To issue and deliver at the end of an insurance policy period a policy which supersedes a policy previously issued and delivered by the same pet insurer or affiliated pet