

How We Price

HOW DOES TRUPANION DETERMINE PREMIUM PRICES?

A **Premium** is the amount pet owners pay monthly for their dog or cat's medical insurance coverage. We believe in pricing fairly, which is why **our premiums are customized to every pet**. When a pet is enrolled with a Trupanion policy we look at several attributes to help us determine the typical health care costs for your pet, including:



AGE



BREED



LOCATION



DEDUCTIBLE



GENDER




ADDITIONAL COVERAGE


WHAT MAKES TRUPANION PRICING DIFFERENT?

We believe in pricing each policy fairly and precisely. **Our dedicated pricing team uses our data to determine what is "typical" for a pet like yours, based on the characteristics mentioned above.** For example, if you enroll a one-year-old male Shih Tzu in Seattle, your price will be affected by the trends we see in our data for enrollments at one year old, Shih Tzus, male dogs, and costs in Seattle.

BREED PRICING EXAMPLE

Just because two breeds are the same size doesn't mean they will have the same premium price.

SHIH TZU	
GENDER: MALE	AGE: 1 YEAR OLD
LOCATION: SEATTLE	DEDUCTIBLE: \$200
	PREMIUM \$\$

FRENCH BULLDOG	
GENDER: MALE	AGE: 1 YEAR OLD
LOCATION: SEATTLE	DEDUCTIBLE: \$200
	PREMIUM \$\$\$

Trupanion understands that the cost of veterinary care is based on lots of factors. This is why our prices are determined by our actual experience. We are a data-driven company with a team of experts who study and use this data to ensure appropriate pricing for all pets.



WHY DO PREMIUMS CHANGE?

Your premium is based on trends that can change, therefore **your premium may change**. Monthly costs will be adjusted based on expected costs of care for your pet. Generally, these trends are driven by increased utilization of veterinary services, but sometimes inflation, new technology, and procedure advancements impact costs as well.

WILL CAUSE CHANGE


- ✓ **Coverage changes**
When you adjust your deductible or add/remove additional coverage.
- ✓ **Moving and address changes**
Location and access to services is a big indicator of expected costs.


WILL NOT CAUSE CHANGE

- ✗ **Your pet celebrating a birthday**
Your price won't change due to your pet getting older.
- ✗ **The number of claims submitted**
We don't punish unlucky pets, so your price won't change due to the number of claims you file.

LOCATION PRICING EXAMPLE

We understand that the overall cost of living varies based on location, and some cities will be more expensive than others. Therefore, even with the same pet the **cost of veterinary care in two cities could vary greatly**, leading to a higher or lower premium.

KANSAS CITY	
GENDER: MALE	AGE: 1 YEAR OLD
BREED: SHIH TZU	DEDUCTIBLE: \$200
	PREMIUM \$\$

NEW YORK CITY	
GENDER: MALE	AGE: 1 YEAR OLD
BREED: SHIH TZU	DEDUCTIBLE: \$200
	PREMIUM \$\$\$

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