

▼ Filing at a Glance

State:

Maine

TOI:

09.0 Inland Marine

Sub-TOI:

09.0004 Pet Insurance Plans

Filing Type:

Form

Filing Company:

American Pet Insurance Company

SERFF Tracking Number:

APII-133646841

State Tracking Number:

PET TRUPANION

Company Tracking Number:

APIC-TRUC-ME202206.2-F

Product Name:

Trupanion

Project Name:

Destruction Date:

Disposition Date:

07/07/2023

Effective Date (New):

Effective Date (Renewal):

Status: *

Disapproved

Comments:

American Pet Insurance Company: form filing (SERFF Tracking #APII-133646841)

Disapproved. Reason(s):

(a) The form filing violates the prohibition under 24-A M.R.S. § 3156(2) by requiring 12 days to transpire before coverage in the policy begins for illnesses or orthopedic conditions resulting from an accident. Disapproval is warranted under 24-A M.R.S. § 2413(1)(A).

(b) The form filing (e.g., the Declarations Page) uses three terms – Inception Date, Enrollment Date, and Effective Date – which are blank on the Declarations Page until completed by the insurer on the date of enrollment. Use of these terms in the policy is inconsistent, ambiguous, or misleading to consumers. Disapproval is warranted under 24-A M.R.S. § 2413(1)(B).