

PET INSURANCE PLANS BUSINESS

FOR THE YEAR ENDED DECEMBER 31, 2025

Year	Line of Business	NAIC Company Code	Company Name	Business Type	Business Sub Type Code	Company Type	Company Sub Type Code	Statement Type Code	Group Name	Licensed in NC	State of Domicile	Direct Premiums Written	Direct Premiums Earned	Direct Losses Paid	Direct Losses Incurred	Market Share %	Cumulative Market Share %
2025	09.2. Pet insurance plans	26379	Accredited Surety & Cas Co Inc	Property and Casualty	N	Stock	None	P	Accredited Ins Holdings Grp	Licensed	FL	745,017	886,087	507,789	544,515	0.558%	0.558%
2025	09.2. Pet insurance plans	22667	Ace Amer Ins Co	Property and Casualty	N	Stock	None	P	Chubb Ltd Grp	Licensed	PA	833,213	833,213	614,562	567,418	0.624%	1.182%
2025	09.2. Pet insurance plans	23469	American Modern Home Ins Co	Property and Casualty	N	Stock	None	P	Munich Re Grp	Licensed	OH	11,261,230	10,813,066	4,834,433	4,824,642	8.434%	9.616%
2025	09.2. Pet insurance plans	12190	American Pet Ins Co	Property and Casualty	N	Stock	None	P	Trupanion Grp	Licensed	NY	31,845,849	31,284,166	21,991,211	22,068,651	23.851%	33.467%
2025	09.2. Pet insurance plans	37273	Axis Ins Co	Property and Casualty	N	Stock	None	P	Axis Capital Grp	Licensed	IL	5,981,034	4,943,338	2,500,056	2,713,400	4.479%	37.946%
2025	09.2. Pet insurance plans	20400	Cimarron Ins Co Inc	Property and Casualty	N	Stock	None	P		Licensed	AZ	89,769	72,335	46,421	39,190	0.067%	38.013%
2025	09.2. Pet insurance plans	24961	Everspan Ins Co	Property and Casualty	N	Stock	None	P	Octave Specialty Grp Inc Grp	Licensed	AZ	121,366	64,541	17,030	25,859	0.091%	38.104%
2025	09.2. Pet insurance plans	11090	Incline Cas Co	Property and Casualty	N	Stock	None	P	Incline Ins Grp Llc Grp	Licensed	TX	70,653	138,771	70,173	70,173	0.053%	38.157%
2025	09.2. Pet insurance plans	43575	Indemnity Ins Co Of North Amer	Property and Casualty	N	Stock	None	P	Chubb Ltd Grp	Licensed	PA	2,120,063	2,120,067	1,945,420	1,886,893	1.588%	39.745%
2025	09.2. Pet insurance plans	26581	Independence Amer Ins Co	Property and Casualty	N	Stock	None	P	Jab Holding Co Grp	Licensed	DE	27,115,956	26,603,206	14,796,134	15,752,203	20.308%	60.053%
2025	09.2. Pet insurance plans	17543	Independence Pet Ins Co	Property and Casualty	N	Stock	None	P	Jab Holding Co Grp	Licensed	DE	826,389	788,178	298,627	439,672	0.619%	60.672%
2025	09.2. Pet insurance plans	16023	Lemonade Ins Co	Property and Casualty	N	Stock	None	P	Lemonade Inc Grp	Licensed	NY	9,779,647	7,638,698	4,327,361	4,429,691	7.324%	67.996%
2025	09.2. Pet insurance plans	19917	Liberty Ins Underwriters Inc	Property and Casualty	N	Stock	None	P	Liberty Mut Grp	Licensed	IL	0	0	259	-1,531	0.000%	67.996%
2025	09.2. Pet insurance plans	23035	Liberty Mut Fire Ins Co	Property and Casualty	N	Stock	None	P	Liberty Mut Grp	Licensed	WI	309,184	303,563	105,895	105,895	0.232%	68.228%
2025	09.2. Pet insurance plans	28932	Markel Amer Ins Co	Property and Casualty	N	Stock	None	P	Markel Grp	Licensed	VA	287,520	237,286	72,130	76,739	0.215%	68.443%
2025	09.2. Pet insurance plans	39950	Metropolitan Gen Ins Co	Property and Casualty	N	Stock	None	P	Metropolitan Grp	Licensed	RI	10,572,703	8,958,103	8,683,599	8,597,168	7.918%	76.361%
2025	09.2. Pet insurance plans	11991	National Cas Co	Property and Casualty	N	Stock	None	P	Nationwide Corp Grp	Licensed	OH	24,865,997	25,370,259	17,548,204	17,996,723	18.623%	94.984%
2025	09.2. Pet insurance plans	22608	National Specialty Ins Co	Property and Casualty	N	Stock	None	P	Markel Grp	Licensed	TX	131,985	113,985	61,580	62,580	0.099%	95.083%
2025	09.2. Pet insurance plans	21105	North River Ins Co	Property and Casualty	N	Stock	None	P	Fairfax Fin Grp	Licensed	NJ	177,829	197,117	103,221	19,915	0.133%	95.217%
2025	09.2. Pet insurance plans	24147	Old Republic Ins Co	Property and Casualty	N	Stock	None	P	Old Republic Grp	Licensed	PA	149,242	149,242	80,201	80,201	0.112%	95.328%
2025	09.2. Pet insurance plans	17327	Palms Specialty Ins Co Inc	Property and Casualty	N	Stock	None	P	Nextera Energy Grp	Authorized Surplus Lines Writer	DE	145,394	139,964	61,785	76,165	0.109%	95.437%
2025	09.2. Pet insurance plans	37257	Praetorian Ins Co	Property and Casualty	N	Stock	None	P	Qbe Ins Grp	Licensed	PA	0	0	0	-8	0.000%	95.437%
2025	09.2. Pet insurance plans	21735	Progressive Premier Ins Co Of Il	Property and Casualty	N	Stock	None	P	Progressive Grp	Licensed	OH	65,689	15,990	3,344	12,076	0.049%	95.486%
2025	09.2. Pet insurance plans	24740	Safeco Ins Co Of Amer	Property and Casualty	N	Stock	None	P	Liberty Mut Grp	Licensed	NH	83,843	78,558	23,857	23,857	0.063%	95.549%
2025	09.2. Pet insurance plans	25496	Starstone Natl Ins Co	Property and Casualty	N	Stock	None	P	Core Specialty Ins Holdings Grp	Licensed	DE	-13,675	49,290	37,839	31,121	-0.010%	95.539%
2025	09.2. Pet insurance plans	22225	Trisura Ins Co	Property and Casualty	N	Stock	None	P	Trisura Grp	Licensed	OK	473,349	438,596	186,389	164,503	0.355%	95.893%
2025	09.2. Pet insurance plans	16188	Trisura Specialty Ins Co	Property and Casualty	N	Stock	None	P	Trisura Grp	Authorized Surplus Lines Writer	OK	0	388	911	879	0.000%	95.893%
2025	09.2. Pet insurance plans	21113	United States Fire Ins Co	Property and Casualty	N	Stock	None	P	Fairfax Fin Grp	Licensed	DE	102,090	113,595	-31,394	-63,614	0.076%	95.970%
2025	09.2. Pet insurance plans	10030	Westchester Fire Ins Co	Property and Casualty	N	Stock	None	P	Chubb Ltd Grp	Licensed	PA	5,364,464	5,364,488	3,916,703	3,825,445	4.018%	99.988%
2025	09.2. Pet insurance plans	37885	XI Specialty Ins Co	Property and Casualty	N	Stock	None	P	Axa Ins Grp	Licensed	DE	16,643	426,190	588,161	123,534	0.012%	100.000%
2025	09.2. Pet insurance plans	16535	Zurich Amer Ins Co	Property and Casualty	N	Stock	None	P	Zurich Ins Grp	Licensed	NY	0	0	0	-296	0.000%	100.000%
2025	09.2. Pet insurance plans		TOTAL									133,522,443	128,142,280	83,391,901	84,493,659	100.000%	