



# COMMONWEALTH OF MASSACHUSETTS

## Office of Consumer Affairs and Business Regulation

### DIVISION OF INSURANCE

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<http://www.mass.gov/doi>

## INDIVIDUAL PET HEALTH INSURANCE PLANS OFFERED IN MASSACHUSETTS

*by companies licensed to offer pet health insurance and meeting the requirements of M.G.L. Chapter 175  
Effective as of October 13, 2023*

### 1. ACE PROPERTY & CASUALTY INSURANCE COMPANY

*Administered by Healthy Paws Pet Insurance LLC [www.healthypawspetinsurance.com](http://www.healthypawspetinsurance.com)*

*Effective 2/21/13*

- Pet Health Insurance Policy, #PI 39279 (11/12)

### 2. AMERICAN MODERN HOME INSURANCE COMPANY

*Administered by Embrace Pet Insurance Agency LLC [www.embracepetinsurance.com](http://www.embracepetinsurance.com)*

*Effective 10/16/22*

- Pet Health Insurance Policy, #PET50 (07/20)

### 3. AMERICAN PET INSURANCE COMPANY

*Administered by Pets Best Insurance Services, LLC [www.petsbest.com](http://www.petsbest.com)*

*Effective 8/1/16*

- Plan 1 - Accident and Illness Policy, # APIC-PBI0001-ILL (12/2015)
- Plan 2 - Accident Only Policy, #APIC-PBI0001-ACC (12/2015)

*Administered by Trupanion, Inc. [www.trupanion.com](http://www.trupanion.com)*

*Effective 11/1/19*

- Your Pet's Medical Insurance Policy, #TRU (D) 00001 MA v10.201902

*Effective 10/1/20*

- Trupanion Group Policy, #TGP 00001 MA v09.202002

*Effective 6/30/22*

- Accident Only Plan, #TRUCP (D) 00001.1 MA (V.01202202)
- Essential Accident & Illness Plan, #TRUCP (D) 00001.2 MA (V.01202202)
- Complete Accident & Illness Plan, #TRUCP (D) 00001.3 MA (V.01202202)
- Wellness Plan, #TRUCP (D) 00001.4 MA (V.01202202)
- Comprehensive Wellness Plan, #TRUCP (D) 00001.5 MA (V.01202202)

*Effective 8/9/22*

- Aflac Unlimited Accident & Illness Policy, APIC-AFLAC0001-UAI\_MA (v1 2021-06)
- Aflac Basic Accident & Illness Policy, APIC-AFLAC0002-BAI\_MA (v1 2021-06)
- Aflac Accident Only Policy, APIC-AFLAC0003-AO\_MA (v1 2021-06)

### 4. AXIS INSURANCE COMPANY

*Administered by Fetch Insurance Services, LLC [www.gopetplan.com](http://www.gopetplan.com)*

*Effective 10/13/23*

- Pet Health Insurance Policy, #GPTM 050-MA 0223 A

## **5. CLEAR BLUE INSURANCE COMPANY**

*Administered by Thorson Specialty Insurance Services, Inc. [www.getodie.com](http://www.getodie.com)*

*Effective 5/19/21*

- Pet Health Insurance Policy, #PC 101 MA (05/21)

## **6. INDEPENDENCE AMERICAN INSURANCE COMPANY**

*[www.independenceamerican.com](http://www.independenceamerican.com)*

*Effective 11/17/13*

- Policy, #IAIC-PET-POL 1211

*Administered by Pets Best Insurance Services, LLC [www.petsbest.com](http://www.petsbest.com)*

*Effective 11/19/19*

- Pet Insurance Policy, #IAIC PFI POL MA 1217
- Emergency Plan, #IAIC PFI EP MA 0618

*Administered by Pet Partners [www.petpartners.com](http://www.petpartners.com)*

*Effective 7/22/21*

- AccidentCare, #IAIC PPI A POL 007 MA 1120
- CompanionCare, #IAIC PPI AI POL 007 MA 1120

*Administered by Figo Pet Insurance LLC [www.figopetinsurance.com](http://www.figopetinsurance.com)*

*Effective 4/5/21*

- Pet Insurance Policy, #IAIC FPI POL MA 0320

*Administered by Spot Pet Insurance [www.spotpetins.com](http://www.spotpetins.com)*

*Effective 5/2/23*

- Accident and Illness Pet Insurance Policy, #IAIC-IND-2023-AI-POL-LV-MA
- Accident Pet Insurance Policy, #IAIC-IND-2023-A-POL-LV-MA

*Administered by PTZ Insurance Agency, Ltd. via [www.aspcapetinsurance.com](http://www.aspcapetinsurance.com) [www.spotpetins.com](http://www.spotpetins.com)  
[www.hartvillepetinsurance.com](http://www.hartvillepetinsurance.com) [www.trydoggo.com](http://www.trydoggo.com) [www.24petprotect.com](http://www.24petprotect.com)*

*Effective 8/23/23*

- Accident Coverage/Accident and Illness Coverage, #PET-P-20000-0723

## **7. LEMONADE INSURANCE COMPANY**

*[www.lemonade.com](http://www.lemonade.com)*

*Effective 5/2/23*

- Pet Policy, #LEM-PET (04-23)

## **8. LIBERTY INSURANCE UNDERWRITERS, INC.**

*[pet.libertymutual.com](http://pet.libertymutual.com)*

*Effective 1/5/15*

- Pet Health Policy, #LIU IM PET P001 (Ed. 0614)

## **9. LIBERTY MUTUAL FIRE INSURANCE COMPANY**

*[pet.libertymutual.com](http://pet.libertymutual.com)*

*Effective 11/25/19*

- Pet Insurance Policy, #PET-2017372

## **10. MARKEL AMERICAN INSURANCE COMPANY**

*Administered by Prudent Pet Insurance Services, LLC [www.prudentpet.com](http://www.prudentpet.com)*

*Effective 12/1/16*

- ULTIMATE PLUS Pet Health Insurance Policy, #MPT1001-1016
- ULTIMATE Pet Health Insurance Policy, #MPT1002-1016
- PREFERRED Pet Health Insurance Policy, #MPT1003-1016
- ESSENTIAL Pet Health Insurance Policy, #MPT1004-1016
- ACCIDENT ONLY Pet Health Insurance Policy, #MPT1005-1016

## **11. METROPOLITAN GENERAL INSURANCE COMPANY**

*[www.metlifepetinsurance.com](http://www.metlifepetinsurance.com)*

*Effective 4/8/22*

- Pet Insurance Policy, #PET21-01-V

## **12. NATIONAL CASUALTY COMPANY**

*[www.petinsurance.com](http://www.petinsurance.com)*

*Effective 4/16/14*

- Pet Wellness Coverage Form, #VS-G-10

*Effective 8/22/17*

- Standard Plan for Cats and Dogs, #VS-G-1 (2-17)
- Medical Plan Coverage Form, #VS-G-2 (2-17)
- Major Medical Plan Coverage Form, #VS-G-3 (2-17)
- VPI Injury Plan Coverage Form, #VS-G-4 (2-17)
- VPI Feline Select Coverage Form, VS-G-5 (2-17)
- VPI Pet Wellness Basics Coverage Form, #VS-G-8 (2-17)
- Avian & Exotic Pet Plan, #VS-A-1 (2-17)
- Superior Plan for Cats and Dogs, #VS-21 (2-17)

*Effective 2/21/19*

- Percent of Invoice Plan A Coverage Form, #VS-G-11 (8-18)

*Effective 10/14/21*

- Modular Pet Insurance Coverage Form, #VS-G-15 MA (11-20)

*Effective 8/3/23*

- VBW-I Coverage Form, #VS-G-13 (01-23)
- VB-II Coverage Form, #VS-G-14 (01-23)

## **13. NATIONAL SPECIALTY INSURANCE COMPANY**

*Administered by Boost Insurance Agency [www.boostinsurance.com](http://www.boostinsurance.com)*

*Effective 6/29/22*

- Pet Insurance Policy – Accident and Illness Only, #PT MA1000 09 21
- Pet Insurance Policy – Accident Only, #PT MA 2000 09 21

## **14. PHYSICIANS MUTUAL INSURANCE COMPANY**

*[www.physiciansmutual.com/web/pmpet/home](http://www.physiciansmutual.com/web/pmpet/home)*

*Effective 6/7/22*

- Pet Insurance Policy, #P970MA 0422

## **15. SAFECO INSURANCE COMPANY OF AMERICA**

*[www.safeco.com/products/pet-health-insurance](http://www.safeco.com/products/pet-health-insurance)*

*Effective 10/26/21*

- Pet Health Policy, #PN00001

## **16. WESTCHESTER FIRE INSURANCE COMPANY**

*Administered by Healthy Paws Pet Insurance, LLC [www.healthypawspetinsurance.com](http://www.healthypawspetinsurance.com)*

*Effective 10/29/18*

- Pet Health Insurance Policy, #LD-51216 (08/18)

## **17. XL SPECIALTY INSURANCE COMPANY**

*Administered by Fetch Insurance Services, LLC [www.gopetplan.com](http://www.gopetplan.com)*

*Effective 10/13/23*

- Pet Health Insurance Policy, #GPTM 050 MA 0223

## **18. ZURICH AMERICAN INSURANCE COMPANY**

*Administered by Marsh USA, Inc. [www.trustedpals.com](http://www.trustedpals.com)*

*Effective 7/16/19*

- Zurich Pet Illness and Injury Policy, #U-PETZ-0100-A CW (07/19)

### ***Companies no longer offering new pet health insurance policies***

- ACE Property & Casualty Insurance Company
- Aetna Insurance Company of Connecticut
- American Alternative Insurance Corporation
- Arch Insurance Company
- Aspen American Insurance Company
- Indemnity Insurance Company of North America
- The Insurance Company of the State of Pennsylvania
- Markel Insurance Company
- The North River Insurance Company
- Praetorian Insurance Company
- Swiss Re Corporate Solutions Elite Insurance Corporation (formerly North American Elite Insurance Company)
- United States Fire Insurance Company