

State: California Filing Company: AXIS Insurance Company
 TOI/Sub-TOI: 09.0 Inland Marine/09.0004 Pet Insurance Plans
 Product Name: Pet Health
 Project Name/Number: AH - PETPLAN - 2022 Agency Fees Filing/PETPLAN-2022-05-0047

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 Person or Entity

Notice to Policyholders - Policy Fees GPTM PN CW 07 [GPTM PN CW 07 0522 A NOTICE TO POLICYHOLDERS Agency Fees 4_22.pdf](#)

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New Prior Approval Rate Application [CA PriorAppRateAPL_Ed01-11-2022-COMLETEv2.xlsm](#)

New Prior Approval Rate Application [CA PriorAppRateAPL_Ed01-11-2022-COMLETE.xlsm](#)

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State: California **Filing Company:** AXIS Insurance Company
TOI/Sub-TOI: 09.0 Inland Marine/09.0004 Pet Insurance Plans
Product Name: Pet Health
Project Name/Number: AH - PETPLAN - 2022 Agency Fees Filing/PETPLAN-2022-05-0047

Filing at a Glance

Company: AXIS Insurance Company
Product Name: Pet Health
State: California
TOI: 09.0 Inland Marine
Sub-TOI: 09.0004 Pet Insurance Plans
Filing Type: Form/Rule
Date Submitted: 05/11/2022
SERFF Tr Num: AXSS-G133254746
SERFF Status: Pending State Action
State Tr Num: 22-1207
State Status: Accepted
Co Tr Num: PETPLAN-2022-05-0047-CA-FR

Effective Date: 07/15/2022
Requested (New):
Effective Date: 07/15/2022
Requested (Renewal):
Author(s): Fred Reuter, Cynthia Jones, Exselsa Cartwright, Colleen Romeo
Reviewer(s): John Huh (primary), Vincent De Vera
Disposition Date:
Disposition Status:
Effective Date (New):
Effective Date (Renewal):

State: California **Filing Company:** AXIS Insurance Company
TOI/Sub-TOI: 09.0 Inland Marine/09.0004 Pet Insurance Plans
Product Name: Pet Health
Project Name/Number: AH - PETPLAN - 2022 Agency Fees Filing/PETPLAN-2022-05-0047

General Information

Project Name: AH - PETPLAN - 2022 Agency Fees Filing	Status of Filing in Domicile:
Project Number: PETPLAN-2022-05-0047	Domicile Status Comments:
Reference Organization:	Reference Number:
Reference Title:	Advisory Org. Circular:
Filing Status Changed: 07/14/2022	
State Status Changed: 06/01/2022	Deemer Date: 08/02/2022
Created By: FilingRamp User	Submitted By: FilingRamp User
Corresponding Filing Tracking Number:	

Filing Description:

AXIS Insurance Company (AXIS) is filing the following agency fees on behalf of our Managing General Agent, Fetch Insurance Service, as follows:

- ¿Paper Check Processing Fee
- ¿Optional ¿Touchless Claims¿ Service Fee

Company and Contact

Filing Contact Information

Exselsa Cartwright, Filing Analyst	exselsa.cartwright@axiscapital.com
1201 Walnut	816-292-7903 [Phone]
Suite 1800	816-292-4816 [FAX]
Kansas City, MO 64106	

Filing Company Information

AXIS Insurance Company	CoCode: 37273	State of Domicile: Illinois
10000 Avalon Blvd	Group Code: 3416	Company Type: Property & Casualty
Ste. 200	Group Name: AXIS Capital	State ID Number: 5025-2
Alpharetta, GA 30009	FEIN Number: 39-1338397	
(678) 746-9000 ext. [Phone]		

State: California **Filing Company:** AXIS Insurance Company
TOI/Sub-TOI: 09.0 Inland Marine/09.0004 Pet Insurance Plans
Product Name: Pet Health
Project Name/Number: AH - PETPLAN - 2022 Agency Fees Filing/PETPLAN-2022-05-0047

Filing Fees

State Fees

Fee Required? No

Retaliatory? No

Fee Explanation:

State Specific

Variance Requested? (Yes/No): No

State: California
TOI/Sub-TOI: 09.0 Inland Marine/09.0004 Pet Insurance Plans
Product Name: Pet Health
Project Name/Number: AH - PETPLAN - 2022 Agency Fees Filing/PETPLAN-2022-05-0047

Filing Company: AXIS Insurance Company

Correspondence Summary

Objection Letters and Response Letters

Objection Letters

Status	Created By	Created On	Date Submitted
Pending company response	Vincent De Vera	07/14/2022	07/14/2022
Pending company response	Vincent De Vera	07/08/2022	07/08/2022
Pending company response	Vincent De Vera	06/10/2022	06/10/2022
Rejected at Intake	Bea Mariano	05/26/2022	05/26/2022
Rejected at Intake	Bea Mariano	05/24/2022	05/24/2022
Respond immediately	Bea Mariano	05/20/2022	05/20/2022

Response Letters

Responded By	Created On	Date Submitted
Exselsa Cartwright	07/14/2022	07/14/2022
Exselsa Cartwright	07/11/2022	07/11/2022
Fred Reuter	06/13/2022	06/13/2022
Exselsa Cartwright	05/26/2022	05/26/2022
Exselsa Cartwright	05/25/2022	05/25/2022
Exselsa Cartwright	05/25/2022	05/25/2022

State: California **Filing Company:** AXIS Insurance Company
TOI/Sub-TOI: 09.0 Inland Marine/09.0004 Pet Insurance Plans
Product Name: Pet Health
Project Name/Number: AH - PETPLAN - 2022 Agency Fees Filing/PETPLAN-2022-05-0047

Objection Letter

Objection Letter Status	Pending company response
Objection Letter Date	07/14/2022
Submitted Date	07/14/2022
Respond By Date	08/05/2022

Dear Exselsa Cartwright,

Introduction:

Please provide the following:

1. A complete, clean copy of the current approved Rule manual.
2. A redline copy highlighting the rule revisions to the Rule manual proposed in this filing.
3. A complete, clean copy of the Rule manual incorporating the rule revisions proposed in this filing.

Conclusion:

Sincerely,

Vincent De Vera

State: California **Filing Company:** AXIS Insurance Company
TOI/Sub-TOI: 09.0 Inland Marine/09.0004 Pet Insurance Plans
Product Name: Pet Health
Project Name/Number: AH - PETPLAN - 2022 Agency Fees Filing/PETPLAN-2022-05-0047

Objection Letter

Objection Letter Status	Pending company response
Objection Letter Date	07/08/2022
Submitted Date	07/08/2022
Respond By Date	07/29/2022

Dear Exselsa Cartwright,

Introduction:

In Company's Objection Letter Response dated 06/13/22, Company stated "Notice to Policyholders" [GPTM PN CW 07 0522 A] is a new form.

Please revise Page 9 of the Prior Approval Rate Application to include this and any new and/or revised forms proposed by the Company for this Pet Health program.

Conclusion:

Sincerely,
Vincent De Vera

State: California **Filing Company:** AXIS Insurance Company
TOI/Sub-TOI: 09.0 Inland Marine/09.0004 Pet Insurance Plans
Product Name: Pet Health
Project Name/Number: AH - PETPLAN - 2022 Agency Fees Filing/PETPLAN-2022-05-0047

Objection Letter

Objection Letter Status	Pending company response
Objection Letter Date	06/10/2022
Submitted Date	06/10/2022
Respond By Date	07/08/2022

Dear Exselsa Cartwright,

Introduction:

Please see the attached Objection Letter.

Conclusion:

Sincerely,

Vincent De Vera

State: California **Filing Company:** AXIS Insurance Company
TOI/Sub-TOI: 09.0 Inland Marine/09.0004 Pet Insurance Plans
Product Name: Pet Health
Project Name/Number: AH - PETPLAN - 2022 Agency Fees Filing/PETPLAN-2022-05-0047

Attachment 22-1207 Objection Letter 06.10.22.pdf could not be reproduced here for the following reason: PDF header signature not found.

State: California **Filing Company:** AXIS Insurance Company
TOI/Sub-TOI: 09.0 Inland Marine/09.0004 Pet Insurance Plans
Product Name: Pet Health
Project Name/Number: AH - PETPLAN - 2022 Agency Fees Filing/PETPLAN-2022-05-0047

Objection Letter

Objection Letter Status	Rejected at Intake
Objection Letter Date	05/26/2022
Submitted Date	05/26/2022
Respond By Date	06/06/2022

Dear Exselsa Cartwright,

Introduction:

This filing was received by the Rate Filing Bureau. However, we have been unable to process your submission because it is incomplete and/or contains incorrect information. Therefore, as of the date of this notice, this application is rejected for incompleteness.

In order to continue our review of your submission for basic compliance, it will be necessary for you to provide the following documents and/or information:

- 1) *Please see objections below.*

The Intake Unit at the Oakland Rate Filing Bureau must receive this information before the above respond by date.

If the Intake Unit at the Oakland Rate Filing Bureau does not receive this information before the above respond by date, the filing will remain rejected and will be closed. If you chose to resubmit the filing at a later date, you will be required to resubmit the filing in its entirety.

If you wish to contest the determination that the application is incomplete, you must request a Rejection Hearing. Your request must be received by the Department of Insurance within ten (10) days of the rejection date. The request for hearing, and four copies, should be directed to the Department of Insurance as follows:

Mr. Alec Stone
Rate Enforcement Bureau
California Department of Insurance
1901 Harrison St, 6th Floor
Oakland, CA 94612

The scope of Hearing is limited to the completeness of the application as filed with the Department.

Please refer to the California Code of Regulations, Title 10, Chapter 5, Subchapter 4.8, Article 8, Sections 2648.1 – 2648.4 for the specific procedures regarding the completeness determination hearing.

Objection 1

Comments: All filing now requires Affidavit. Insurers must submit an Affidavit confirming that the information filed is true, complete, and accurate for all filing submissions.

Please note:

- 1) *ONLY digital signatures with Adobe certificate-based signature, created using Adobe sign will be accepted.*
- 2) *The company tracking number stated on the Affidavit should be the same as the company tracking number used in SERFF. See footnote 1.*

See page 3 of the 1-11-2022 version of the Rate Application and page 4 of the 1-11-2022 Filing Instructions for more information.

State: California **Filing Company:** AXIS Insurance Company
TOI/Sub-TOI: 09.0 Inland Marine/09.0004 Pet Insurance Plans
Product Name: Pet Health
Project Name/Number: AH - PETPLAN - 2022 Agency Fees Filing/PETPLAN-2022-05-0047

Objection 2

Comments: Submit Exhibit 1:

Exhibit 1 must:

- 1) Provide all previously approved Department (CDI) file numbers for rate, rule, new program or form filings that have been submitted for this line, subline, and program within the last three years. If there have been no rate filings in the last three years, provide the file number of the last approved rate filing.
- 2) Provide the CDI file number for the initial new program application associated with the introduction of this program. If this initial CDI file number cannot be provided, explain why in Exhibit 1.
- 3) Provide a list of all previously approved Department (CDI) file numbers for any models that have been submitted for this line, subline, and program. Include new model submissions and revisions/refreshes to existing model submissions. See Section VI. Completing the Application, Application Page 12 Model Disclosure for definitions of each of these model types.

See page 25 of the Prior Approval Rate Filing Instruction for more information.

Objection 3

Comments: Submit an Exhibit 18. Please see page 10 of the Application and page 32 of our Rate filing instructions for the required information to be included.

Conclusion:

Sincerely,
Bea Mariano

State: California **Filing Company:** AXIS Insurance Company
TOI/Sub-TOI: 09.0 Inland Marine/09.0004 Pet Insurance Plans
Product Name: Pet Health
Project Name/Number: AH - PETPLAN - 2022 Agency Fees Filing/PETPLAN-2022-05-0047

Objection Letter

Objection Letter Status	Rejected at Intake
Objection Letter Date	05/24/2022
Submitted Date	05/24/2022
Respond By Date	06/06/2022

Dear Exselsa Cartwright,

Introduction:

This filing was received by the Rate Filing Bureau. However, we have been unable to process your submission because it is incomplete and/or contains incorrect information. Therefore, as of the date of this notice, this application is rejected for incompleteness.

In order to continue our review of your submission for basic compliance, it will be necessary for you to provide the following documents and/or information:

1) Please see 05/20/2022 objection letter.

The Intake Unit at the Oakland Rate Filing Bureau must receive this information before the above respond by date.

If the Intake Unit at the Oakland Rate Filing Bureau does not receive this information before the above respond by date, the filing will remain rejected and will be closed. If you chose to resubmit the filing at a later date, you will be required to resubmit the filing in its entirety.

If you wish to contest the determination that the application is incomplete, you must request a Rejection Hearing. Your request must be received by the Department of Insurance within ten (10) days of the rejection date. The request for hearing, and four copies, should be directed to the Department of Insurance as follows:

Mr. Alec Stone
Rate Enforcement Bureau
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1901 Harrison St, 6th Floor
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The scope of Hearing is limited to the completeness of the application as filed with the Department.

Please refer to the California Code of Regulations, Title 10, Chapter 5, Subchapter 4.8, Article 8, Sections 2648.1 – 2648.4 for the specific procedures regarding the completeness determination hearing.

Conclusion:

Sincerely,
Bea Mariano

State: California Filing Company: AXIS Insurance Company
 TOI/Sub-TOI: 09.0 Inland Marine/09.0004 Pet Insurance Plans
 Product Name: Pet Health
 Project Name/Number: AH - PETPLAN - 2022 Agency Fees Filing/PETPLAN-2022-05-0047

Objection Letter

Objection Letter Status	Respond immediately
Objection Letter Date	05/20/2022
Submitted Date	05/20/2022
Respond By Date	

Dear Exselsa Cartwright,

Introduction:

Thank you for your application. However, to meet basic compliance for this filing, please respond to the objection(s) below.

Objection 1

- New Prior Approval Rate Application (Supporting Document)

Comments: Please use the 1-11-2022 version of the Rate Application and Rate Template. . Here's our website link:

<http://www.insurance.ca.gov/0250-insurers/0800-rate-filings/0200-prior-approval-factors/>

Complete page 3 of the Rate Application. Submit ALL the required pages and exhibits shown on the filing checklist. If an exhibit is not applicable, explain the reason on the filing memorandum.

Conclusion:

Sincerely,
Bea Mariano

SERFF Tracking #:

AXSS-G133254746

State Tracking #:

22-1207

Company Tracking #:

PETPLAN-2022-05-0047-CA-FR

State:

California

Filing Company:

AXIS Insurance Company

TOI/Sub-TOI:

09.0 Inland Marine/09.0004 Pet Insurance Plans

Product Name:

Pet Health

Project Name/Number:

AH - PETPLAN - 2022 Agency Fees Filing/PETPLAN-2022-05-0047

Response Letter

Response Letter Status	Submitted to State
Response Letter Date	07/14/2022
Submitted Date	07/14/2022

Dear John Huh,

Introduction:

In response to your objection letter dated 07/14/22, we offer the following:

Response 1

Comments:

The currently approved Manual was submitted on 05/11/22 under the Supporting Documentation tab.

There is no rule revision. The Form Usage Rule is new.

Per your request, I have attached a copy of the Manual with the proposed rule attached.

Changed Items:

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Supporting Document Schedule Item Changes

Satisfied - Item:	Complete Rate Manual with proposed rule
Comments:	
Attachment(s):	CA complete rate manual w proposed rule.pdf

Conclusion:

We trust this will allow you to proceed with your review of this filing.

Sincerely,

Exselsa Cartwright

SERFF Tracking #:

AXSS-G133254746

State Tracking #:

22-1207

Company Tracking #:

PETPLAN-2022-05-0047-CA-FR

State:

California

Filing Company:

AXIS Insurance Company

TOI/Sub-TOI:

09.0 Inland Marine/09.0004 Pet Insurance Plans

Product Name:

Pet Health

Project Name/Number:

AH - PETPLAN - 2022 Agency Fees Filing/PETPLAN-2022-05-0047

Response Letter

Response Letter Status Submitted to State
 Response Letter Date 07/11/2022
 Submitted Date 07/11/2022

Dear John Huh,

Introduction:

In response to your objection letter dated 07/08/2022, we offer the following:

Response 1

Comments:

Form GPTM PN CW 07 0522 A has been moved to the Form Schedule tab and Page 9 of the Prior Approval Rate Application has been revised.

Changed Items:

Form Schedule Item Changes									
Item No.	Form Name	Form Number	Edition Date	Form Type	Form Action	Action Specific Data	Readability Score	Attachments	Submitted
1	Notice to Policyholders - Policy Fees	GPTM PN CW 07	0522 A	DSC	New			GPTM PN CW 07 0522 A NOTICE TO POLICYHOLDERS Agency Fees 4_22.pdf	Date Submitted: 07/11/2022 By: Exselsa Cartwright

No Rate/Rule Schedule items changed.

SERFF Tracking #:

AXSS-G133254746

State Tracking #:

22-1207

Company Tracking #:

PETPLAN-2022-05-0047-CA-FR

State:

California

Filing Company:

AXIS Insurance Company

TOI/Sub-TOI:

09.0 Inland Marine/09.0004 Pet Insurance Plans

Product Name:

Pet Health

Project Name/Number:

AH - PETPLAN - 2022 Agency Fees Filing/PETPLAN-2022-05-0047

Supporting Document Schedule Item Changes

Satisfied - Item:	Policyholder Notice
Comments:	
Attachment(s):	GPTM PN 06 0522 - Policyholder Notice - Exclusion - Treatment by a Specified Person or Entity.pdf
<i>Previous Version</i>	
Satisfied - Item:	<i>Policyholder Notices</i>
Comments:	
Attachment(s):	<i>GPTM PN 06 0522 - Policyholder Notice - Exclusion - Treatment by a Specified Person or Entity.pdf GPTM PN CW 07 0522 A NOTICE TO POLICYHOLDERS Agency Fees 4-22.pdf</i>

SERFF Tracking #:

AXSS-G133254746

State Tracking #:

22-1207

Company Tracking #:

PETPLAN-2022-05-0047-CA-FR

State: California

Filing Company:

AXIS Insurance Company

TOI/Sub-TOI: 09.0 Inland Marine/09.0004 Pet Insurance Plans

Product Name: Pet Health

Project Name/Number: AH - PETPLAN - 2022 Agency Fees Filing/PETPLAN-2022-05-0047

Supporting Document Schedule Item Changes

Satisfied - Item:	Policyholder Notice
Comments:	
Attachment(s):	GPTM PN 06 0522 - Policyholder Notice - Exclusion - Treatment by a Specified Person or Entity.pdf
<i>Previous Version</i>	
Satisfied - Item:	<i>Policyholder Notices</i>
Comments:	
Attachment(s):	<i>GPTM PN 06 0522 - Policyholder Notice - Exclusion - Treatment by a Specified Person or Entity.pdf GPTM PN CW 07 0522 A NOTICE TO POLICYHOLDERS Agency Fees 4-22.pdf</i>

Satisfied - Item:	New Prior Approval Rate Application
Comments:	
Attachment(s):	CA - AFFIDAVIT-signed.pdf CA Exhibit 1.pdf CA - Exhibit 18.pdf CA PriorAppRateAPL_Ed01-11-2022-COMPLETEv2.pdf CA PriorAppRateAPL_Ed01-11-2022-COMPLETEv2.xlsm
<i>Previous Version</i>	
Satisfied - Item:	<i>New Prior Approval Rate Application</i>
Comments:	
Attachment(s):	<i>CA PriorAppRateAPL_Ed01-11-2022-COMPLETE.xlsm CA PriorAppRateAPL_Ed01-11-2022.pdf CA - AFFIDAVIT-signed.pdf CA Exhibit 1.pdf CA - Exhibit 18.pdf</i>
<i>Previous Version</i>	
Satisfied - Item:	<i>New Prior Approval Rate Application</i>
Comments:	
Attachment(s):	<i>CA PriorAppRateAPL_Ed01-11-2022-COMPLETE.xlsm CA PriorAppRateAPL_Ed01-11-2022.pdf</i>
<i>Previous Version</i>	
Satisfied - Item:	<i>New Prior Approval Rate Application</i>
Comments:	
Attachment(s):	<i>CA PriorAppRateAPL-Ed06-11-2021.xlsm CA PriorAppRateAPL-Ed06-11-2021.pdf</i>

SERFF Tracking #:

AXSS-G133254746

State Tracking #:

22-1207

Company Tracking #:

PETPLAN-2022-05-0047-CA-FR

State:

California

Filing Company:

AXIS Insurance Company

TOI/Sub-TOI:

09.0 Inland Marine/09.0004 Pet Insurance Plans

Product Name:

Pet Health

Project Name/Number:

AH - PETPLAN - 2022 Agency Fees Filing/PETPLAN-2022-05-0047

Conclusion:

We trust this will allow you to proceed with your review of this filing.

Sincerely,

Exselsa Cartwright

SERFF Tracking #:

AXSS-G133254746

State Tracking #:

22-1207

Company Tracking #:

PETPLAN-2022-05-0047-CA-FR

State:

California

Filing Company:

AXIS Insurance Company

TOI/Sub-TOI:

09.0 Inland Marine/09.0004 Pet Insurance Plans

Product Name:

Pet Health

Project Name/Number:

AH - PETPLAN - 2022 Agency Fees Filing/PETPLAN-2022-05-0047

Response Letter

Response Letter Status	Submitted to State
Response Letter Date	06/13/2022
Submitted Date	06/13/2022

Dear John Huh,

Introduction:

Response 1

Comments:

Objection #1 - The Company apologizes for the confusion. It has internal exhibits that it has provided multiple states when requested on the justification of the fees. These exhibits are marked 1 and 2. The Company has added them under the Supporting Documentation tab under the title "Fees Support".

Objection #2 - This is a new form.

Changed Items:

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Supporting Document Schedule Item Changes	
Satisfied - Item:	Fees Support
Comments:	
Attachment(s):	Exhibit 1 Paper Check AXIS.pdf Exhibit 2 Claims Concierge AXIS.pdf

Conclusion:

Sincerely,
Fred Reuter

State:	California	Filing Company:	AXIS Insurance Company
TOI/Sub-TOI:	09.0 Inland Marine/09.0004 Pet Insurance Plans		
Product Name:	Pet Health		
Project Name/Number:	AH - PETPLAN - 2022 Agency Fees Filing/PETPLAN-2022-05-0047		

Response Letter

Response Letter Status	Submitted to State
Response Letter Date	05/26/2022
Submitted Date	05/26/2022

Dear John Huh,

Introduction:

In response to your objection dated 05/26/22, we offer the following for your consideration:

Response 1

Comments:

The affidavit is attached.

Related Objection 1

Comments: All filing now requires Affidavit. Insurers must submit an Affidavit confirming that the information filed is true, complete, and accurate for all filing submissions.

Please note:

- 1) ONLY digital signatures with Adobe certificate-based signature, created using Adobe sign will be accepted.
- 2) The company tracking number stated on the Affidavit should be the same as the company tracking number used in SERFF. See footnote 1.

See page 3 of the 1-11-2022 version of the Rate Application and page 4 of the 1-11-2022 Filing Instructions for more information.

Changed Items:

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

SERFF Tracking #:

AXSS-G133254746

State Tracking #:

22-1207

Company Tracking #:

PETPLAN-2022-05-0047-CA-FR

State:

California

Filing Company:

AXIS Insurance Company

TOI/Sub-TOI:

09.0 Inland Marine/09.0004 Pet Insurance Plans

Product Name:

Pet Health

Project Name/Number:

AH - PETPLAN - 2022 Agency Fees Filing/PETPLAN-2022-05-0047

Supporting Document Schedule Item Changes

Satisfied - Item:	New Prior Approval Rate Application
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Satisfied - Item:	<i>New Prior Approval Rate Application</i>
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Attachment(s):	<i>CA PriorAppRateAPL-Ed06-11-2021.xlsm CA PriorAppRateAPL-Ed06-11-2021.pdf</i>

Response 2

Comments:

Exhibit 1 is attached.

Related Objection 2

SERFF Tracking #:

AXSS-G133254746

State Tracking #:

22-1207

Company Tracking #:

PETPLAN-2022-05-0047-CA-FR

State:

California

Filing Company:

AXIS Insurance Company

TOI/Sub-TOI:

09.0 Inland Marine/09.0004 Pet Insurance Plans

Product Name:

Pet Health

Project Name/Number:

AH - PETPLAN - 2022 Agency Fees Filing/PETPLAN-2022-05-0047

Comments: Submit Exhibit 1:

Exhibit 1 must:

- 1) Provide all previously approved Department (CDI) file numbers for rate, rule, new program or form filings that have been submitted for this line, subline, and program within the last three years. If there have been no rate filings in the last three years, provide the file number of the last approved rate filing.
- 2) Provide the CDI file number for the initial new program application associated with the introduction of this program. If this initial CDI file number cannot be provided, explain why in Exhibit 1.
- 3) Provide a list of all previously approved Department (CDI) file numbers for any models that have been submitted for this line, subline, and program. Include new model submissions and revisions/refreshes to existing model submissions. See Section VI. Completing the Application, Application Page 12 Model Disclosure for definitions of each of these model types.

See page 25 of the Prior Approval Rate Filing Instruction for more information.

Changed Items:

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

State: California
TOI/Sub-TOI: 09.0 Inland Marine/09.0004 Pet Insurance Plans
Product Name: Pet Health
Project Name/Number: AH - PETPLAN - 2022 Agency Fees Filing/PETPLAN-2022-05-0047
Filing Company: AXIS Insurance Company

Supporting Document Schedule Item Changes

Satisfied - Item:	New Prior Approval Rate Application
Comments:	
Attachment(s):	CA PriorAppRateAPL_Ed01-11-2022-COMplete.xlsm CA PriorAppRateAPL_Ed01-11-2022.pdf CA - AFFIDAVIT-signed.pdf CA Exhibit 1.pdf CA - Exhibit 18.pdf
<i>Previous Version</i>	
Satisfied - Item:	<i>New Prior Approval Rate Application</i>
Comments:	
Attachment(s):	<i>CA PriorAppRateAPL_Ed01-11-2022-COMplete.xlsm</i> <i>CA PriorAppRateAPL_Ed01-11-2022.pdf</i>
<i>Previous Version</i>	
Satisfied - Item:	<i>New Prior Approval Rate Application</i>
Comments:	
Attachment(s):	<i>CA PriorAppRateAPL-Ed06-11-2021.xlsm</i> <i>CA PriorAppRateAPL-Ed06-11-2021.pdf</i>

Response 3

Comments:

Exhibit 18 is attached.

Related Objection 3

Comments: Submit an Exhibit 18. Please see page 10 of the Application and page 32 of our Rate filing instructions for the required information to be included.

Changed Items:

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

SERFF Tracking #:

AXSS-G133254746

State Tracking #:

22-1207

Company Tracking #:

PETPLAN-2022-05-0047-CA-FR

State:

California

Filing Company:

AXIS Insurance Company

TOI/Sub-TOI:

09.0 Inland Marine/09.0004 Pet Insurance Plans

Product Name:

Pet Health

Project Name/Number:

AH - PETPLAN - 2022 Agency Fees Filing/PETPLAN-2022-05-0047

Supporting Document Schedule Item Changes

Satisfied - Item:	New Prior Approval Rate Application
Comments:	
Attachment(s):	CA PriorAppRateAPL_Ed01-11-2022-COMplete.xlsm CA PriorAppRateAPL_Ed01-11-2022.pdf CA - AFFIDAVIT-signed.pdf CA Exhibit 1.pdf CA - Exhibit 18.pdf
<i>Previous Version</i>	
Satisfied - Item:	<i>New Prior Approval Rate Application</i>
Comments:	
Attachment(s):	<i>CA PriorAppRateAPL_Ed01-11-2022-COMplete.xlsm CA PriorAppRateAPL_Ed01-11-2022.pdf</i>
<i>Previous Version</i>	
Satisfied - Item:	<i>New Prior Approval Rate Application</i>
Comments:	
Attachment(s):	<i>CA PriorAppRateAPL-Ed06-11-2021.xlsm CA PriorAppRateAPL-Ed06-11-2021.pdf</i>

Conclusion:

We trust this will allow you to proceed with your review of this filing.

Sincerely,

Exselsa Cartwright

State: California **Filing Company:** AXIS Insurance Company
TOI/Sub-TOI: 09.0 Inland Marine/09.0004 Pet Insurance Plans
Product Name: Pet Health
Project Name/Number: AH - PETPLAN - 2022 Agency Fees Filing/PETPLAN-2022-05-0047

Response Letter

Response Letter Status	Submitted to State
Response Letter Date	05/25/2022
Submitted Date	05/25/2022

Dear John Huh,

Introduction:

Response 1

Comments:

Please see our response to the 05/20/22 objection letter.

Changed Items:

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

No Supporting Documents changed.

Conclusion:

Sincerely,
Exselsa Cartwright

SERFF Tracking #:

AXSS-G133254746

State Tracking #:

22-1207

Company Tracking #:

PETPLAN-2022-05-0047-CA-FR

State:

California

Filing Company:

AXIS Insurance Company

TOI/Sub-TOI:

09.0 Inland Marine/09.0004 Pet Insurance Plans

Product Name:

Pet Health

Project Name/Number:

AH - PETPLAN - 2022 Agency Fees Filing/PETPLAN-2022-05-0047

Response Letter

Response Letter Status	Submitted to State
Response Letter Date	05/25/2022
Submitted Date	05/25/2022

Dear John Huh,

Introduction:

In response to your objection letter dated 05/20/22, we offer the following:

Response 1

Comments:

The correct Prior Approval Rate Application is attached.

Related Objection 1

Applies To:

- New Prior Approval Rate Application (Supporting Document)

Comments: Please use the 1-11-2022 version of the Rate Application and Rate Template. . Here's our website link: <http://www.insurance.ca.gov/0250-insurers/0800-rate-filings/0200-prior-approval-factors/>

Complete page 3 of the Rate Application. Submit ALL the required pages and exhibits shown on the filing checklist. If an exhibit is not applicable, explain the reason on the filing memorandum.

Changed Items:

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

SERFF Tracking #:

AXSS-G133254746

State Tracking #:

22-1207

Company Tracking #:

PETPLAN-2022-05-0047-CA-FR

State:

California

Filing Company:

AXIS Insurance Company

TOI/Sub-TOI:

09.0 Inland Marine/09.0004 Pet Insurance Plans

Product Name:

Pet Health

Project Name/Number:

AH - PETPLAN - 2022 Agency Fees Filing/PETPLAN-2022-05-0047

Supporting Document Schedule Item Changes

Satisfied - Item:	New Prior Approval Rate Application
Comments:	
Attachment(s):	CA PriorAppRateAPL_Ed01-11-2022-COMplete.xlsm CA PriorAppRateAPL_Ed01-11-2022.pdf
<i>Previous Version</i>	
Satisfied - Item:	<i>New Prior Approval Rate Application</i>
Comments:	
Attachment(s):	<i>CA PriorAppRateAPL-Ed06-11-2021.xlsm CA PriorAppRateAPL-Ed06-11-2021.pdf</i>

Conclusion:

We trust this will allow you to proceed with your review of this filing.

Sincerely,

Exselsa Cartwright

State: California

Filing Company:

AXIS Insurance Company

TOI/Sub-TOI: 09.0 Inland Marine/09.0004 Pet Insurance Plans

Product Name: Pet Health

Project Name/Number: AH - PETPLAN - 2022 Agency Fees Filing/PETPLAN-2022-05-0047

Form Schedule

Item No.	Schedule Item Status	Form Name	Form Number	Edition Date	Form Type	Form Action	Action Specific Data	Readability Score	Attachments
1		Exclusion - Treatment By A Specified Person or Entity	GPTM 601	0522	END	New			GPTM 601 0522.pdf
2		Notice to Policyholders - Policy Fees	GPTM PN CW 07	0522 A	DSC	New			GPTM PN CW 07 0522 A NOTICE TO POLICYHOLDER S Agency Fees 4_22.pdf

Form Type Legend:

ABE	Application/Binder/Enrollment	ADV	Advertising
BND	Bond	CER	Certificate
CNR	Canc/NonRen Notice	DEC	Declarations/Schedule
DSC	Disclosure/Notice	END	Endorsement/Amendment/Conditions
ERS	Election/Rejection/Supplemental Applications	OTH	Other

SERFF Tracking #:

AXSS-G133254746

State Tracking #:

22-1207

Company Tracking #:

PETPLAN-2022-05-0047-CA-FR

State:

California

Filing Company:

AXIS Insurance Company

TOI/Sub-TOI:

09.0 Inland Marine/09.0004 Pet Insurance Plans

Product Name:

Pet Health

Project Name/Number:

AH - PETPLAN - 2022 Agency Fees Filing/PETPLAN-2022-05-0047

Rate Information

Rate data does NOT apply to filing.

SERFF Tracking #:

AXSS-G133254746

State Tracking #:

22-1207

Company Tracking #:

PETPLAN-2022-05-0047-CA-FR

State:

California

Filing Company:

AXIS Insurance Company

TOI/Sub-TOI:

09.0 Inland Marine/09.0004 Pet Insurance Plans

Product Name:

Pet Health

Project Name/Number:

AH - PETPLAN - 2022 Agency Fees Filing/PETPLAN-2022-05-0047

Rate/Rule Schedule

Item No.	Schedule Item Status	Exhibit Name	Rule # or Page #	Rate Action	Previous State Filing Number	Attachments
1		Form Usage Rule	PP-TS-2022-05 A	New		PP-TS-2022-05 A Exclusion - Treatment by Specified Person Form Rule Page AXIS.pdf

SERFF Tracking #:

AXSS-G133254746

State Tracking #:

22-1207

Company Tracking #:

PETPLAN-2022-05-0047-CA-FR

State:

California

Filing Company:

AXIS Insurance Company

TOI/Sub-TOI:

09.0 Inland Marine/09.0004 Pet Insurance Plans

Product Name:

Pet Health

Project Name/Number:

AH - PETPLAN - 2022 Agency Fees Filing/PETPLAN-2022-05-0047

Supporting Document Schedules

Satisfied - Item:	Filing Memorandum
Comments:	
Attachment(s):	Cover Letter .pdf
Item Status:	
Status Date:	

Satisfied - Item:	Policyholder Notice
Comments:	
Attachment(s):	GPTM PN 06 0522 - Policyholder Notice - Exclusion - Treatment by a Specified Person or Entity.pdf
Item Status:	
Status Date:	

Satisfied - Item:	Actuarial Memorandum
Comments:	
Attachment(s):	Actuarial Memorandum 2022.04.25 Axis -FRR.pdf
Item Status:	
Status Date:	

Satisfied - Item:	New Prior Approval Rate Application
Comments:	
Attachment(s):	CA - AFFIDAVIT-signed.pdf CA Exhibit 1.pdf CA - Exhibit 18.pdf CA PriorAppRateAPL_Ed01-11-2022-COMPLETEv2.pdf CA PriorAppRateAPL_Ed01-11-2022-COMPLETEv2.xlsm
Item Status:	
Status Date:	

Satisfied - Item:	Underwriting Guidelines
Comments:	
Attachment(s):	CA UW guidelines.pdf
Item Status:	
Status Date:	

Satisfied - Item:	Complete Rate Manual
Comments:	

SERFF Tracking #:

AXSS-G133254746

State Tracking #:

22-1207

Company Tracking #:

PETPLAN-2022-05-0047-CA-FR

State:

California

Filing Company:

AXIS Insurance Company

TOI/Sub-TOI:

09.0 Inland Marine/09.0004 Pet Insurance Plans

Product Name:

Pet Health

Project Name/Number:

AH - PETPLAN - 2022 Agency Fees Filing/PETPLAN-2022-05-0047

Attachment(s):	CA complete rate manual-dist.pdf
Item Status:	
Status Date:	

Satisfied - Item:	Fees Support
Comments:	
Attachment(s):	Exhibit 1 Paper Check AXIS.pdf Exhibit 2 Claims Concierge AXIS.pdf
Item Status:	
Status Date:	

Satisfied - Item:	Complete Rate Manual with proposed rule
Comments:	
Attachment(s):	CA complete rate manual w proposed rule.pdf
Item Status:	
Status Date:	

State: California

Filing Company:

AXIS Insurance Company

TOI/Sub-TOI: 09.0 Inland Marine/09.0004 Pet Insurance Plans

Product Name: Pet Health

Project Name/Number: AH - PETPLAN - 2022 Agency Fees Filing/PETPLAN-2022-05-0047

Superseded Schedule Items

Please note that all items on the following pages are items, which have been replaced by a newer version. The newest version is located with the appropriate schedule on previous pages. These items are in date order with most recent first.

Creation Date	Schedule Item Status	Schedule	Schedule Item Name	Replacement Creation Date	Attached Document(s)
05/26/2022		Supporting Document	New Prior Approval Rate Application	07/11/2022	CA PriorAppRateAPL_Ed01-11-2022-COMplete.xlsm (Superseded) CA PriorAppRateAPL_Ed01-11-2022.pdf (Superseded) CA - AFFIDAVIT-signed.pdf CA Exhibit 1.pdf CA - Exhibit 18.pdf
05/25/2022		Supporting Document	New Prior Approval Rate Application	05/26/2022	CA PriorAppRateAPL_Ed01-11-2022-COMplete.xlsm CA PriorAppRateAPL_Ed01-11-2022.pdf
05/11/2022		Supporting Document	Policyholder Notices	07/11/2022	GPTM PN 06 0522 - Policyholder Notice - Exclusion - Treatment by a Specified Person or Entity.pdf GPTM PN CW 07 0522 A NOTICE TO POLICYHOLDERS Agency Fees 4-22.pdf (Superseded)
05/11/2022		Supporting Document	New Prior Approval Rate Application	05/25/2022	CA PriorAppRateAPL-Ed06-11-2021.xlsm (Superseded) CA PriorAppRateAPL-Ed06-11-2021.pdf (Superseded)