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**29 June 2026**

**Hello,**

We wanted to provide a proactive update for upcoming changes to Spot policies in California.

Effective **August 1, 2026**, the following updates will apply to California policies issued through IAIC:

- Group and partner-based discounts will no longer be available for California policies
- The multi-pet discount will be updated to 5% off all enrolled pets when two or more pets are covered under the policy
- These updates apply at renewal only; there is no mid-term impact to existing policies

These changes are being made in response to California's regulatory rating framework, including considerations under Proposition 103. As part of implementing IAIC's updated California product, group and partner discounts are being discontinued because they cannot be administered in a manner consistent with California's rating requirements.

Spot Pet Insurance coverage remains available in California, and all current policyholders will continue to have uninterrupted coverage.

We understand these changes may prompt questions from your clients. If needed, you can explain that these updates are intended to align California policies with the applicable rating requirements. Because each insurer's products, filings, and rating structures differ, the impact of these requirements may vary across carriers.

If you have any questions or need support navigating these conversations, please don't hesitate to reach out.

**Kind regards,**

**Spot Pet Insurance**

Insurance plans are underwritten by either Independence American Insurance Company (NAIC #26581. A Delaware insurance company located at 11333 N. Scottsdale Rd, Ste. 160, Scottsdale, AZ 85254) or United States Fire Insurance Company (NAIC #21113. Morristown, NJ), and are produced by Spot Pet Insurance Services, LLC. (NPN # 19246385. 100 Biscayne Blvd Suite 400, Miami, FL 33132. CA License #6000188)



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