

hartville

GROUP, INC.

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FOR IMMEDIATE RELEASE

Hartville Group Announces New Pet Insurance Plans

Enhanced coverage includes ASPCA Pet Health Insurance program and gives customers even more valuable protection to care for their pets

CANTON, Ohio (Jan. 16, 2012) – The Hartville Group, Inc., which with its subsidiary Petsmarketing Insurance.com Agency, Inc. is one of the largest and oldest pet insurance providers in the US, has announced new plans that will expand coverage in the ASPCA Pet Health Insurance program to include 90% reimbursement of eligible veterinary expenses, treatments for hereditary and congenital conditions, and higher per-incident limits, among other new benefits.

The new plans were unveiled today at the 2012 North American Veterinary Conference (NAVC) in Orlando, Fla., as part of Hartville’s efforts to reach out to the veterinary community about the value and benefits of pet health insurance. The new plans will be rolled out on a national basis. In some states, they are not yet available pending state Department of Insurance approval.

Hartville has been offering pet insurance in the US since 1997 through its agency, and it is the only strategic partner for pet insurance with the ASPCA® (The American Society for the Prevention of Cruelty to Animals®). As part of this relationship, Hartville provides ASPCA Pet Health Insurance, a program designed to help pet parents care for their pets and uphold the ASPCA’s standards for the humane treatment of animals.

“As one of the oldest and largest pet insurance providers in the US, we’re in a unique position to help pet parents and veterinarians alike give pets the best care possible,”

said Hartville CEO Dennis Rushovich. “We used our extensive claims history of nearly a million claims to help us design plans that will give customers the right amount of coverage at a cost that’s still as affordable as possible. With this approach, we can help many more pet parents take advantage of pet insurance and, ultimately, improve care for pets.”

ASPCA Pet Health Insurance will continue to have 4 levels of coverage so pet parents can choose the plan that best fits their needs. With premiums starting at about \$11 a month, the new plans offer a number of expanded features, including:

- 90% reimbursement of usual and customary covered charges from customers’ actual veterinary bill—up from 80%;
- New coverage for hereditary and congenital conditions on two levels;
- Higher per-incident limits—up to twice as much—with no limit to the number of accidents and illnesses covered in a year;
- Extra coverage for chronic conditions, like diabetes and allergies, that comes with each level if a pet is eligible;
- New coverage for alternative therapies, like acupuncture, as well as behavioral conditions, such as separation anxiety, on two levels;
- Improved wellness care options for a low extra cost on two levels; and
- Additional annual deductible and co-insurance options for customers to customize their premiums.

“We designed our new plans very carefully to keep in step with advancements in veterinary care and to give customers a range of coverage choices,” Mr. Rushovich said. “At the same time, we paid close attention to cost. After all, a pet insurance plan can only help pet parents if they can afford it. The new plans in the ASPCA Pet Health Insurance program will go a long way in helping US pet parents.”

As with Hartville’s previous plans, customers can visit any licensed veterinarian in the US or Canada—including emergency clinics and specialists. Plus, all pets over 8 weeks old are eligible for accident coverage, and plans with illness coverage have some of the highest initial age limits in the industry. A pet’s coverage will never be cancelled because of age or health, and premiums do not increase based on claims history.

“Our pet insurance was designed along with the ASPCA to help pet parents afford quality veterinary care so their pets can live longer, healthier lives, and I’m excited to talk to my fellow veterinarians here at NAVC about all the benefits of the new plans,” said Dr. Mary Beth Leininger, Vice President of Veterinary Relations for the agency and a former president of the American Veterinary Medical Association (AVMA). “I spent 30 years in private practice, and I know people want to give their pets great care. Often that can be hard to do, and many times a family’s rainy day fund just isn’t enough. Pet

insurance is a way to help consumers and veterinarians make sure pets get the care they need, and Hartville's new plans take an even bigger step toward making that happen."

For more information about ASPCA Pet Health Insurance, visit www.aspcapetinsurance.com.

About Hartville Group, Inc.

Based in Canton, Ohio, the Hartville Group, Inc. was founded in 1997 and is one of the largest providers of pet health insurance in the U.S., offering pet insurance through its subsidiary Petsmarketing Insurance.com Agency, Inc. under the brand names ASPCA Pet Health Insurance, Hartville Pet Insurance and Petshealth Care Plan. Hartville Group developed ASPCA Pet Health Insurance through a strategic partnership with the ASPCA® (The American Society for the Prevention of Cruelty to Animals®). Hartville Group's Petsmarketing Insurance.com Agency, Inc. subsidiary is authorized to provide property and casualty insurance in all 50 states plus the District of Columbia. ASPCA Pet Health Insurance is underwritten by the United States Fire Insurance Company. For more information about the Hartville Group, visit www.hartvillegroup.com. For more information about ASPCA Pet Health Insurance, visit www.aspcapetinsurance.com.

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