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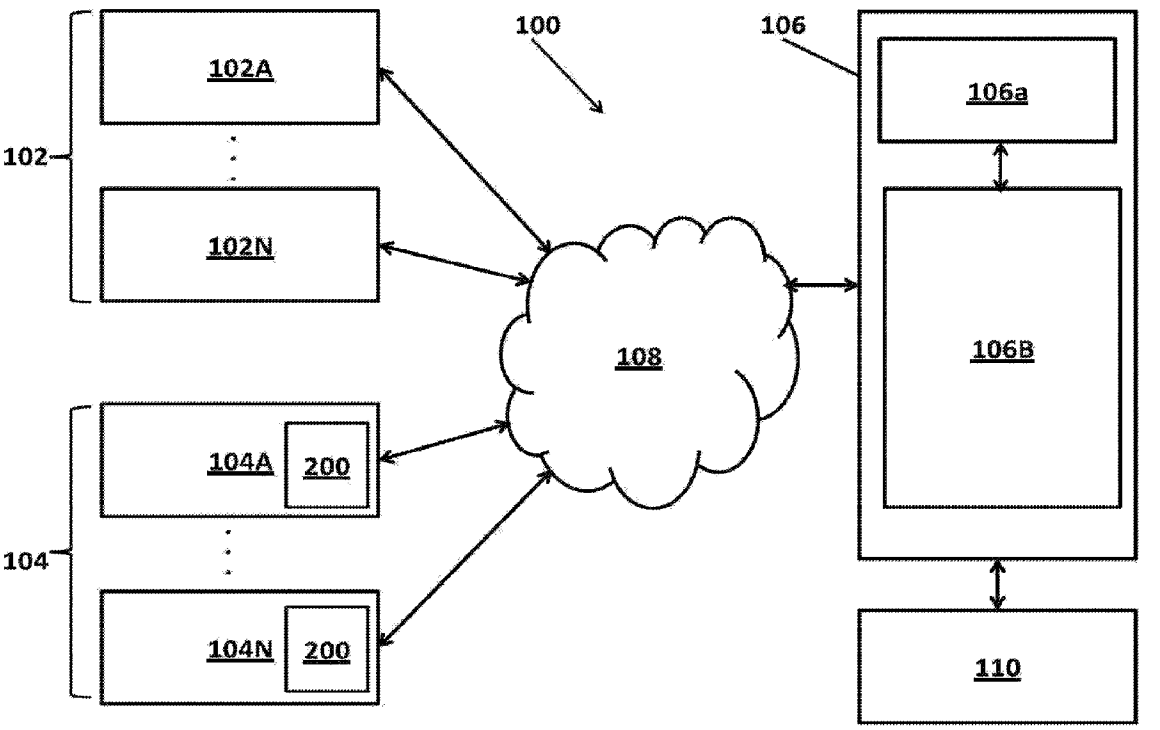
(74) Agent: SMART & BIGGAR LLP

(54) Titre : SYSTEME ET PROCEDE D'ASSURANCE MALADIE POUR ANIMAUX DE COMPAGNIE

(54) Title: PET INSURANCE SYSTEM AND METHOD



(57) Abrégé/Abstract:
A pet insurance system and method are provided. The pet insurance system provides rapid insurance enrollment and quick claim processing. In addition, the pet insurance system and method generates a pet health status identifier that is displayed to users of the system.

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ABSTRACT

A pet insurance system and method are provided. The pet insurance system provides rapid insurance enrollment and quick claim processing. In addition, the pet insurance system and method generates a pet health status identifier that is displayed to users of the system.

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PET INSURANCE SYSTEM AND METHOD

This application is a divisional of Canadian Patent Application No. 2,907,162, filed on March 14, 2014.

Priority Claims/Related Applications

This application claims priority to and the benefit under 35 USC 119(e) and 120 of U.S. Patent Application Serial No. 61/801,404, filed on March 15, 2013 and entitled "Pet Insurance System and Method", the entirety of which is incorporated herein by reference.

Field

The disclosure relates generally to a pet insurance system and method.

Background

Pet insurance has existed for a very long time since pets often have health problems that require major surgeries, treatment and the like. However, most current pet insurance systems are very cumbersome and do not allow a pet owner to rapidly obtain the insurance. Furthermore, most of the existing systems do not provide a veterinarian or pet hospital with an easy to view status of any particular pet so that the veterinary may not know, at the time of a major surgery or treatment, if the pet is going to be covered by insurance which would be desirable. In addition, most existing pet insurance systems take so long to process a claim that both the pet owner and the veterinarian or pet hospital are unhappy with the delay.

Thus, it is desirable to provide a pet insurance system and method that overcomes the above limitations and it is to this end that the disclosure is directed.

Brief Description of the Drawings

Figure 1 is a diagram of an implementation of a pet insurance system;

Figure 2 illustrates more details of the pet insurance system;

Figure 3 illustrates an example of a user interface of the pet insurance system;

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Figure 4 illustrates a method for obtaining insurance and certificate tracking using the pet insurance system;

Figure 5 illustrates an example of a user interface for offering a pet insurance certificate to a pet owner;

Figure 6 illustrates a method for determining and displaying a status of a pet to users of the pet insurance system;

Figure 7 illustrates an example of a user interface of the pet insurance system that displays a status of each pet;

Figure 8 illustrates an example of a user interface that displays a set of details of the status of a pet;

Figures 9A and 9B illustrates examples of user interfaces to view an insurance profile of a pet;

Figure 10 illustrates a method for submitting and processing a claim in the pet insurance system;

Figure 11 illustrates an example of a user interface of submitting a claim in the pet insurance system;

Figure 12 illustrates an example of a claims form in the pet insurance system;

Figure 13 illustrates an example of a claims submission user interface of the pet insurance system; and

Figures 14A and 14B are examples of a new claims and claim payment user interface of the pet insurance system.

Detailed Description of One or More Embodiments

The disclosure is particularly applicable to a client server architecture pet insurance system and it is in this context that the disclosure will be described. It will be appreciated, however, that the system and method has greater utility.

Figure 1 is a diagram of an implementation of a pet insurance system 100. The implementation in Figure 1 is a typical client/server architecture that is described below in more detail. However, the system may also be implemented in a cloud computing architecture, a mainframe architecture, a software as a service mode and the like that are all which are within scope of this disclosure. The system may include one or more computing devices 102, such as 102A, ..., 102N, and each computing device 102 may be used by a pet owner to connect to and interact with a pet insurance backend component 106 over a communications path 108. The system may also have one or more computing devices 104, such as 104A, ..., 104N, and each computing device 104 may be used (or integrated into) a veterinary practice or pet hospital and allow the veterinary practice or pet hospital to connect to and interact with a pet insurance backend component 106 over a communications path 108. Each computing device 102, 104 may be a processor based device with storage, memory, a display and wireless or wired connectivity circuits that allow the computing device 102, 104 to interact with the backend component 106. For example, each computing device may be a smartphone device, such as a device operating using the iOS, Android or Symbian operating systems, a personal computer, a client server system, a terminal, a tablet computer, a cellular phone and any other device that would be capable of interacting with the backend component 106. In one implementation, each of the computing device 104 may have a client 200 that interacts with the backend component. In one implementation, the client or browser 200 may be a plurality of lines of computer code executed by the processor of the computing device. In one implementation, each of the computing device 102 may have a browser that interacts with the backend component, displays web pages and allows the user to enter information into forms. In one implementation, the browser may be a plurality of lines of computer code executed by the processor of the computing device 102.

The communication path 108 may be a wired or wireless network that may be unsecure or secure and uses typical protocols for the exchange of data between the computing devices 102, 104 and the backend component 106. For example, the communication path 108 may be an Ethernet network, the Internet, a wireless cellular network, a wireless digital data

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network and the like and the system is not limited to any particular communication path 108. In the implementation in which the communication path 108 is the Internet, the communication path 108 may use the known HTTP or HTTPS protocol for data communications.

The backend component 106 may be implemented as one or more computing resources or hardware devices. In one implementation, the backend component 106 may be one or more server computers, one or more cloud computing resources and the like and each resource has one or more processors, memory, persistent storage and the like. The backend component 106 may further comprise a web server 106a, a pet insurance management component 106B and a storage device 110 that are coupled together as shown in Figure 1. The web server 106a, that may be implemented as a hardware web server or a software implemented web server, may generate and exchange web pages with each computing device 102 and exchange data with each computing device 102 that is using a browser. The pet insurance management component 106B manages the pet insurance system operations, including enrollment of pet owners, generation and maintenance of a status of each pet in the system, payment and processing of claims from the pet owners and interactions with the veterinary practice or pet hospital. The pet insurance management component 106B may be implemented as a plurality of lines of computer code that are stored in the computing resources and then executed by the processor(s) of the computing resources to implement the pet insurance management functions that are described below in more detail. The storage device 110 may be a hardware storage device or a software implemented storage device such as a database, that stores user and veterinary practice or pet hospital information for the system, stores information about each pet that is enrolled in the pet insurance system and stores the information about each pet insurance claim in the system.

Figure 2 illustrates more details of the pet insurance system and in particular the components in each veterinary practice or pet hospital computing device 104 and the backend component 106 and the interactions between the two. As shown, the veterinary practice or pet hospital may have one or more clients 200, a hospital information management system 202 and a pet insurance component 204. As shown, data from the hospital information management system 202 flow into the pet insurance component 204 and the pet insurance component 204 connects to and communicates with the backend component 106 (specifically

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an enrollment system and a claims processing system) and the pet insurance component 204 connects to and communicates with the one or more clients 200 in the computing devices 104. In one implementation, each of the components of the veterinary practice or pet hospital computing device 104 may be a plurality of lines of computer code that are executed by a processor of the computing device 104. The Hospital Practice Information Management System (PIMS) is an existing system used by a veterinary practice or pet hospital that use database and visualization technologies (user interface) with the aim to support various hospital/patient management and administration tasks. Different PIMS manufacturers include different modules that allow for many common hospital technology requirements that may include inventory tracking, procedure codes, connection to diagnostic equipment and service providers, connection to a variety of radiology modalities and services and invoice generation.

The pet insurance component 204 may be provided by the pet insurance backend system 106 and may be installed in the computing device 104 of the veterinary practice or pet hospital. The pet insurance component 204, that may be known as the Trupanion Express service (TES), is a system which integrates with these varied systems to provide added value and operational simplicity for both veterinarians and pets. The service component of TES is responsible for retrieving and mapping data from any PIMS, communicating with Trupanion Central Services (TCS) 210 about claims or certificates and communicating with Trupanion Express Client (TREX) 200. TES 204 employs various technological mechanisms to reduce the amount of traffic between TCS and TREX, as well as the PIMS creating efficient correspondence. TES 204 may include an abstracted engine that allows communication with various PIMS systems on market today, as well as the ability to integrate with more in the future in a plug-and-play fashion.

The client 200, that may be known as Trupanion Express Client (TREX), is the user interface for Trupanion Express. It communicates with TES 204 with the aim to exchange information between the hospital and the backend component 106. The client allows submitting claims, issuing certificates, searching PIMS data for pet insurance clients and appointments, mapping clients between systems, and displaying all of the information for these activities in a digestible way for hospital staff. Additionally, TREX 200 is a catalyst for

better workflows and communications for hospital staff – resulting in significantly improved patient care.

The backend component 106 may further comprise a services component 210, that may be known as Trupanion Central Services, the storage device 110, known as Trupanion database system, an enrollment processing system 212 and a claim processing system 214 that are coupled to each other as shown in Figure 2. Sample data is included in the below table:

Sample Data Exchanged Between the Hospital & Trupanion	Enrollment Sample Data	Claims Sample Data
• Patient Demographics • Client Demographics • Claim Form Information • Invoices/Estimates • Medical Record Information • Certificates Status	• Policy ID & Type • Policy Status • Enrollment Clinic Information • Policy Coverage Details	• Claim Basics • Claiming Clinic Information • Claim Outcomes & Amount Covered

In one implementation, each of the components of the backend component 106 may be a plurality of lines of computer code that are executed by a processor of the computing device 106. The services component 210 integrated with the storage device. The enrollment processing system 212 and a claim processing system 214 may interact with the storage 110 allowing certificates to be issued and activated and claims to be processed. The services component 210 is a service inside Trupanion's network that receives TES requests and passes the appropriately-formed requests on to the Trupanion Database System (TruDat) 110. The Trupanion Database System (TruDat) is any location where transactional data for Trupanion's various IT systems is stored. The Enrollment Processing System is the system that issues certificates to pet owners interested in potentially becoming a Trupanion policyholder and the claim Processing System (PO) is the system that catalogs the collection of medical records that enables claims adjudicators to manage and process pet owner claims. Trupanion Express is revolutionary in that one of its purposes is to allow claims to be adjudicated very quickly – allowing the pet owner to not pay out-of-pocket expenses at the veterinary hospital. Said another way, Trupanion Express allows Trupanion to pay veterinarians directly with PO while the customer is standing at checkout, similar to the concept of a "co-pay" in human health care. Trupanion Express allows for near real time claims submission and claims processing enabling claim adjudication at point of sale at the veterinary clinic. Versus typical channels

such as fax or mail that support a delayed reimbursement model for veterinary practices or pet hospitals and/or pet owners. For additional details, see Claim A.

Figure 3 illustrates an example of a user interface 300 of the pet insurance system. The user interface may include a status bar 302 that shows statistics about the system (enrollments, certificates, claims and claims paid), a pet status portion 304 for each pet that is part of the pet insurance system and a navigation portion 306 that allows the user to navigate around the pet insurance system. The user interface may have are area 308 for each pet wherein that area further has start claim button 310 that allows the pet hospital to start an insurance claim on behalf of the pet owner for the particular pet and a status indicator 312, known as a Paw Print, that indicates a status of the pet within the pet insurance system. The generation of the Paw Print and the information that it conveys is described below in more detail.

Figure 4 illustrates a method 400 for obtaining insurance and certificate tracking using the pet insurance system and Figure 5 illustrates an example of a user interface for offering a pet insurance certificate to a pet owner. The pet insurance system makes it easier for a pet owner to get pet insurance (assuming no pre-existing conditions that prevent it) and then quickly be able to have proof of the pet insurance in the form of a certificate that can be presented to the veterinary practice or pet hospital to establish the insurance of the pet. In the method, a doctor may offer a pet owner a certificate (402) for pet insurance for a particular pet through the express service component 204. When the doctor offers the insurance to the pet owner, a person at the veterinary practice or pet hospital may enter the certificate into the client 200 and the information about the certificate (such as shown in Figure 5) is passed onto the backend component 106 through the Trupanion express service 204. The pet owner, using a computing device 102 may then activate the certificate (and obtain pet insurance) using an email link of by phone which is sent to the backend component 204. Once the pet owner activates the certificate, the pet owner receives the certificate of insurance which is also passed back to the veterinary practice or pet hospital through the express service component 204 so that the veterinary practice or pet hospital receive quick notice of the insurance for the pet. In addition, since the computing device 104 and the backend component 106 are integrated together as shown in Figure 2, everyone involved in the pet insurance is rapidly notified of the insurance. For example, this means that the veterinary

practice or pet hospital can be comfortable that the pet has insurance for the procedure that is about to be performed.

In addition to the process above, the system also allows the veterinary practice or pet hospital, when they want to perform a procedure or treatment, to pre-approve a pet for the treatment or procedure using a pre-approval request made through the client 200 and the express service 204 that communicates the pre-approval request to the backend component 106. In this pre-approval, the Paw Print has not been generated for the pet so it is not typically used during the pre-approval process.

Figure 6 illustrates a method 600 for determining and displaying a status of a pet to users of the pet insurance system. When a pet owner is trying to get insurance for a pet or at any other time once the pet is the process of or has obtained insurance, the system displays the status indicator 312 for the pet as shown in Figure 7. The status indicator for each pet may be color coded so that a doctor/employee at the veterinary practice or pet hospital can quickly determine the status of the pet. For example, the status indicator may be a green color indicating that the pet has no pre-existing condition, may be an orange color indicating that the pet does have one or more pre-existing conditions and may be a grey color indicating that the generation of the status indicator is in process for the particular pet. In addition to the status indicator, the user may click on the status identifier and see the additional details about the pet in a user interface like that shown in Figure 8.

Returning to Figure 6, when the pet insurance system is generating the status indicator, the backend component 104 (and the enrollment processing system 212) may obtain a history of the pet from any veterinary practice or pet hospital that has seen the pet in the past though the Trupanion express service 204 (602). The system may then generate condition codes based on the pet history (604) and then generate the appropriate status indicator (Paw Print) based on the condition codes (606). The system may then display the status indicators to the users of the system (608) which allows all of the users to rapidly see the status for a pet in a user interface. For a veterinary practice or pet hospital, the status indicator allows, for example, the doctor to quickly determine whether or not a to be performed procedure will be covered by the insurance and then make treatment decisions based on the status indicator. Since the backend component 106 and each computing device

104 in each veterinary practice or pet hospital are integrated as shown in Figure 2, the status indicator may be propagated to all of the users of the system quickly.

Figures 9A and 9B illustrates examples of user interfaces to view an insurance profile of a pet. This allows a user of the system (a pet owner or veterinary practice or pet hospital) to quickly view the insurance summary for a pet.

Figure 10 illustrates a method 100 for submitting and processing a claim in the pet insurance system. Since the backend component 106 and each computing device 104 in each veterinary practice or pet hospital are integrated as shown in Figure 2 and the system generate the pet Paw Print which indicated pre-existing conditions that might affect an insurance claim, an insurance claim may be quickly processed by the claim processing portion 214. A claim starts when a doctor treats a pet (1002) and the doctor/employee of the doctor creates and submit a claim (see for example Figure 11) for the treatment using a claim form (such as shown in Figure 12) (1004) that is generated by the client 200 in combination with the express service 204. The pet insurance company (through the claim processing system 214) may then process the claim. The pet insurance company has the status of the pet's health history (based on the Paw Print) already stored in the system and thus is able to quickly approve or deny the insurance claim for the pet (1006.) If the claim is approved, the claim may be paid (1008) directly to the veterinary practice or pet hospital (in one implementation, electronically via ACH) and then the pet owner pays their portion to the pet hospital. In this manner, the system allows a claim to be quickly processed and then paid if the insurance claim is approved.

Figure 13 illustrates an example of a claims submission user interface of the pet insurance system 100 that allows user to see current claims and the status of those claims. Figures 14A and 14B are examples of a new claims and claim payment user interface of the pet insurance system.

While the foregoing has been with reference to a particular embodiment of the invention, it will be appreciated by those skilled in the art that changes in this embodiment may be made without departing from the principles and spirit of the disclosure, the scope of which is defined by the appended claims.

Claims:

1. A pet insurance system, comprising:

a backend component implemented on a computer, the backend component comprising a services component that is configured to be coupled to and communicate with a pet insurance component in each veterinary practice, wherein the services component receives one or more pieces of data about one of a treatment and a procedure for a particular animal by a vetrinarian;

the backend component further comprising an enrollment processing component and a claim processing component, the enrollment processing component configured to issue an insurance certificate with an owner of the animal for insurance for the animal and the claim processing component configured to process a claim for one of the treatment and the procedure for the particular animal; and

wherein the claim processing component rapidly processes the claim so that the veterinarian is paid quickly.

2. The system of claim 1, wherein the backend component further comprises a user interface component that is configured to generate a user interface containing information about the particular animal.

3. The system of claim 1, wherein the backend component further comprises one or more databases that store the one or more pieces of data about a treatment and a procedure for a particular animal by a veterinarian.

4. The system of claim 2, wherein the user interface component is configured to generate an insurance claim form.

5. The system of claim 1, wherein the backend component further comprises one or more computing resources that host the backend component.

6. The system of claim 5, wherein the one or more computing resources further comprise a processor and wherein the backend component further comprises a plurality of lines of computer code that are executed by the processor.

7. The system of claim 5, wherein each of the one or more computing resources is one of a server computer and/or cloud computing resource(s).

8. A method of providing pet insurance using a backend component implemented on a computer, comprising:

receiving, by a services component of the backend component, in each veterinary practice, one or more pieces of data about a treatment and a procedure for a particular animal by a vetrinarian;

enrolling, by an enrollment processing component of the backend component, an owner of the animal for insurance for the animal and issuing an insurance certificate; and

processing, using a claim processing component of the backend component, a claim for one of the treatment and the procedure for the particular animal, wherein the claim processing component rapidly processes the claim so that the veterinarian is paid quickly.

9. The method of claim 8 further comprising generating a user interface containing information about the particular animal.

10. The method of claim 8 further comprising storing the one or more pieces of data about a treatment and a procedure for a particular animal by a veterinarian.

11. The method of claim 9 further comprising generating an insurance claim form.

12. The method of claim 8, wherein enrolling the owner of the animal further comprises activating the insurance certificate.

13. A method for generating pet status indicator, comprising:

obtaining a medical history of an animal;

generating one or more condition codes based on the medical history of the animal; and

generating, based on the one or more condition codes, a paw print for the animal, the paw print indicating a medical status of the animal.

14. The method of claim 13 further comprising displaying the Paw Print of the animal to a veterinarian that is treating the animal.

15. A pet insurance system, comprising:

a veterinary practice system having a pet insurance component;

a backend component implemented on a computer, the backend component comprising a services component that is configured to be coupled to and communicate with the pet insurance component in the veterinary practice system, wherein the services component receives one or more pieces of data about a treatment and a procedure for a particular animal by a vetrinarian;

the backend component further comprising an enrollment processing component and a claim processing component, the enrollment processing component configured to issue an

insurance certificate with an owner of the animal for insurance for the animal and the claim processing component configured to process a claim for one of the treatment and the procedure for the particular animal; and

wherein the claim processing component rapidly processes the claim so that the veterinarian is paid quickly.

16. The system of claim 15, wherein the backend component further comprises a user interface component that is configured to generate a user interface containing information about the particular animal.

17. The system of claim 15, wherein the backend component further comprises a database that stores the one or more pieces of data about one of a treatment and a procedure for a particular animal by a veterinarian.

18. The system of claim 16, wherein the user interface component is configured to generate an insurance claim form.

19. The system of claim 15, wherein the backend component further comprises one or more computing resources that host the backend component.

20. The system of claim 19, wherein the one or more computing resources further comprise a processor and wherein the backend component further comprises a plurality of lines of computer code that are executed by the processor.

21. The system of claim 19, wherein each of the one or more computing resources is one of a server computer and/or cloud computing resource(s).

22. The system of claim 15 further comprising one or more computing devices wherein each computing device is configured to allow the owner of the particular animal to activate insurance coverage.

23. The system of claim 22, wherein each computing device further comprises a processor and a browser application executed by the processor to interact with the backend component.

24. The system of claim 15 wherein the pet insurance component further comprises a plurality of lines of computer code.

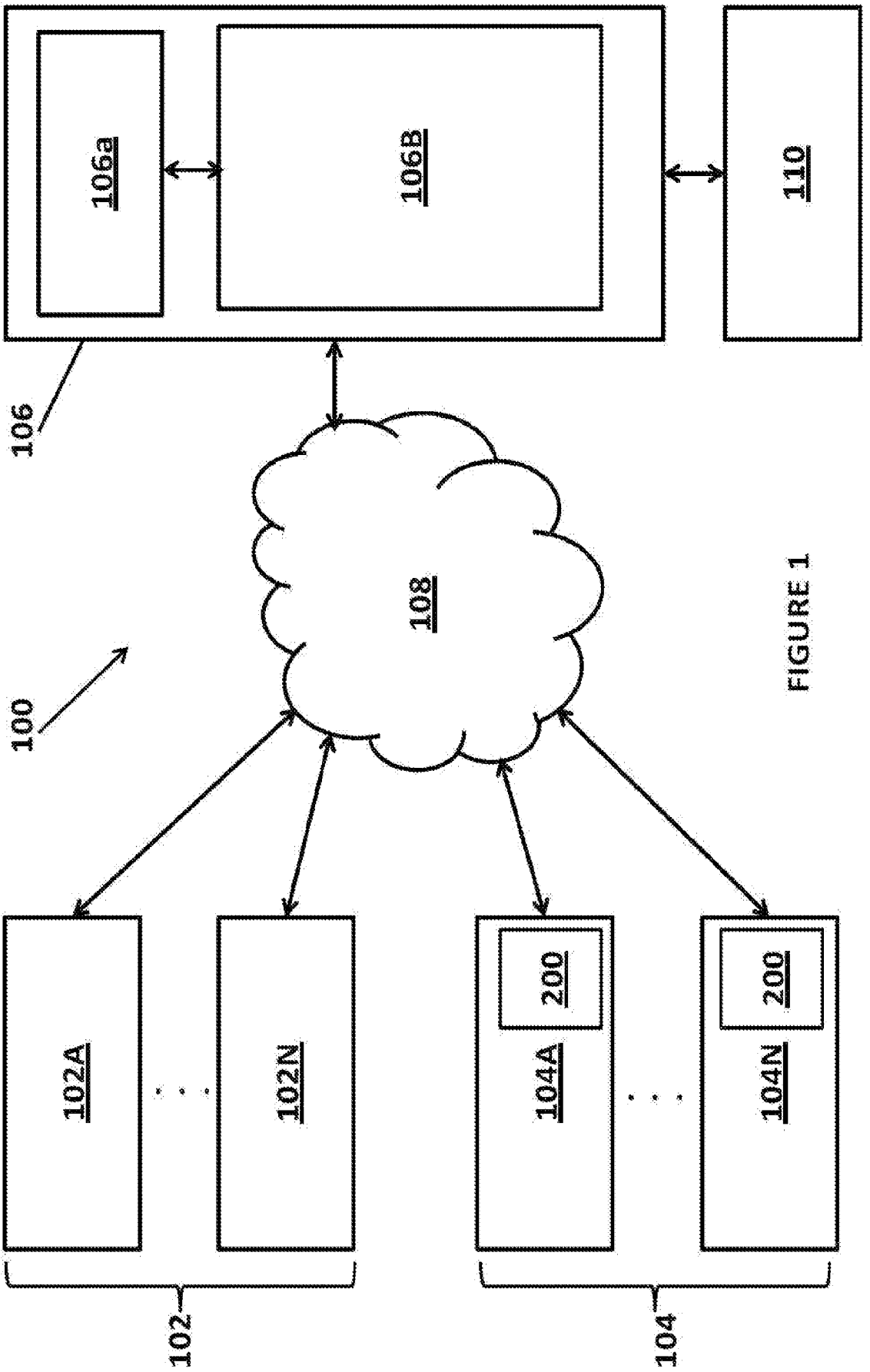

FIGURE 1

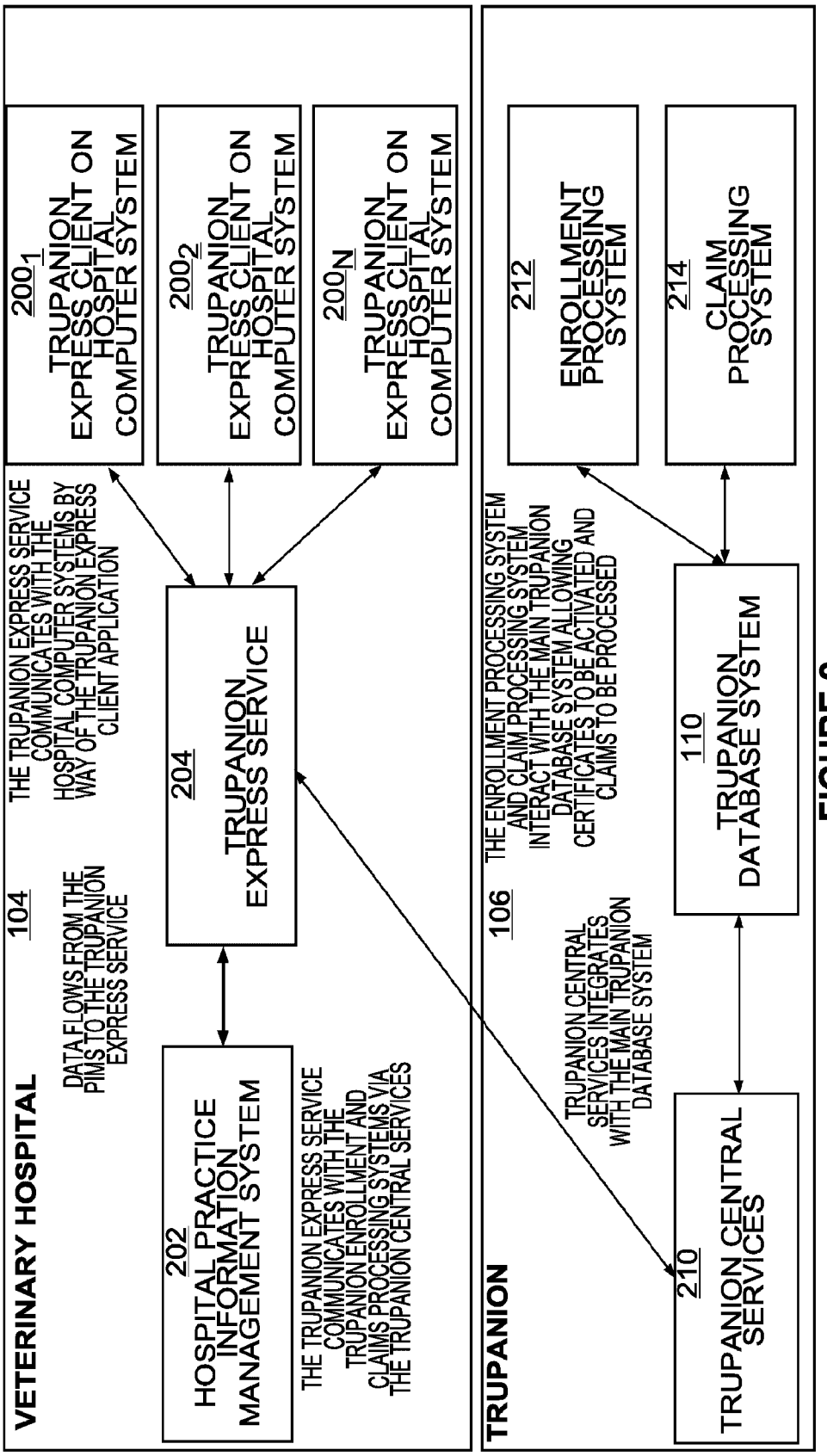
VETERINARY HOSPITAL
104
THE TRUPANION EXPRESS SERVICE COMMUNICATES WITH THE HOSPITAL COMPUTER SYSTEMS BY WAY OF THE TRUPANION EXPRESS CLIENT APPLICATION
DATA FLOWS FROM THE PIMS TO THE TRUPANION EXPRESS SERVICE
2001 TRUPANION EXPRESS CLIENT ON HOSPITAL COMPUTER SYSTEM
2002 TRUPANION EXPRESS CLIENT ON HOSPITAL COMPUTER SYSTEM
200N TRUPANION EXPRESS CLIENT ON HOSPITAL COMPUTER SYSTEM
204 TRUPANION EXPRESS SERVICE
202 HOSPITAL PRACTICE INFORMATION MANAGEMENT SYSTEM
THE TRUPANION EXPRESS SERVICE COMMUNICATES WITH THE TRUPANION ENROLLMENT AND CLAIMS PROCESSING SYSTEMS VIA THE TRUPANION CENTRAL SERVICES
TRUPANION
106
THE ENROLLMENT PROCESSING SYSTEM AND CLAIM PROCESSING SYSTEM INTERACT WITH THE MAIN TRUPANION DATABASE SYSTEM ALLOWING CERTIFICATES TO BE ACTIVATED AND CLAIMS TO BE PROCESSED
212 ENROLLMENT PROCESSING SYSTEM
214 CLAIM PROCESSING SYSTEM
110 TRUPANION DATABASE SYSTEM
TRUPANION CENTRAL SERVICES INTEGRATES WITH THE MAIN TRUPANION DATABASE SYSTEM
210 TRUPANION CENTRAL SERVICES

FIGURE 2

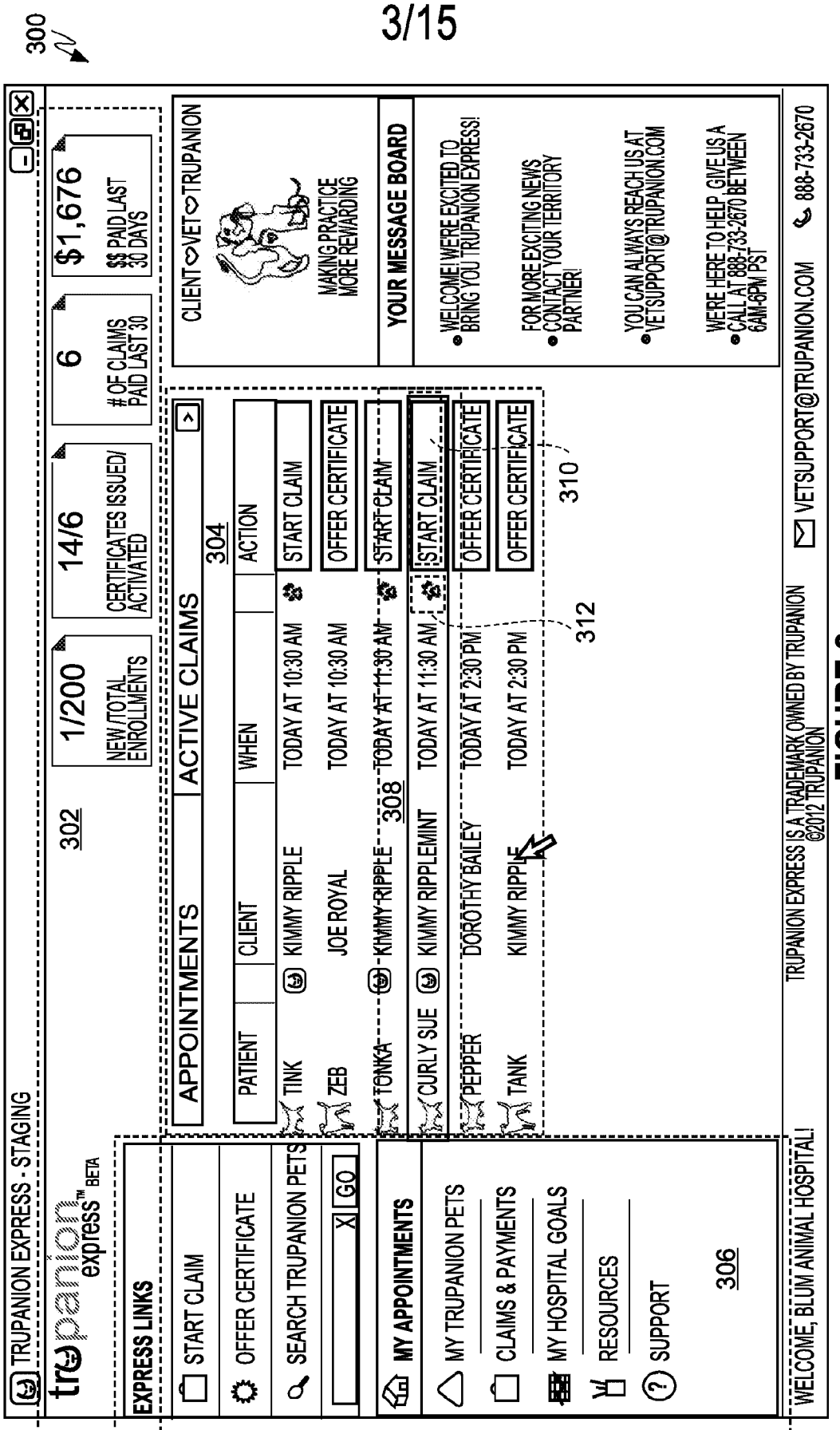
300
TRUPANION EXPRESS - STAGING
trupanion express BETA
302
1/200
NEW/TOTAL ENROLLMENTS
14/6
CERTIFICATES ISSUED/ ACTIVATED
6
OF CLAIMS PAID LAST 30
$1,676
$$ PAID LAST 30 DAYS
EXPRESS LINKS
START CLAIM
OFFER CERTIFICATE
SEARCH TRUPANION PETS
X GO
MY APPOINTMENTS
MY TRUPANION PETS
CLAIMS & PAYMENTS
MY HOSPITAL GOALS
RESOURCES
SUPPORT
306
APPOINTMENTS
ACTIVE CLAIMS
304
PATIENT
CLIENT
WHEN
ACTION
TINK
KIMMY RIPPLE
TODAY AT 10:30 AM
START CLAIM
ZEB
JOE ROYAL
TODAY AT 10:30 AM
OFFER CERTIFICATE
TONKA
KIMMY RIPPLE
308
TODAY AT 11:30 AM
START CLAIM
CURLY SUE
KIMMY RIPPLEMINT
TODAY AT 11:30 AM
START CLAIM
PEPPER
DOROTHY BAILEY
TODAY AT 2:30 PM
OFFER CERTIFICATE
TANK
KIMMY RIPPLE
TODAY AT 2:30 PM
OFFER CERTIFICATE
310
312
CLIENT♡VET♡TRUPANION
MAKING PRACTICE MORE REWARDING
YOUR MESSAGE BOARD
WELCOME! WE'RE EXCITED TO BRING YOU TRUPANION EXPRESS!
FOR MORE EXCITING NEWS CONTACT YOUR TERRITORY PARTNER!
YOU CAN ALWAYS REACH US AT VETSUPPORT@TRUPANION.COM
WE'RE HERE TO HELP. GIVE US A CALL AT 888-733-2670 BETWEEN 6AM-6PM PST
WELCOME, BLUM ANIMAL HOSPITAL!
TRUPANION EXPRESS IS A TRADEMARK OWNED BY TRUPANION ©2012 TRUPANION
VETSUPPORT@TRUPANION.COM
888-733-2670

FIGURE 3

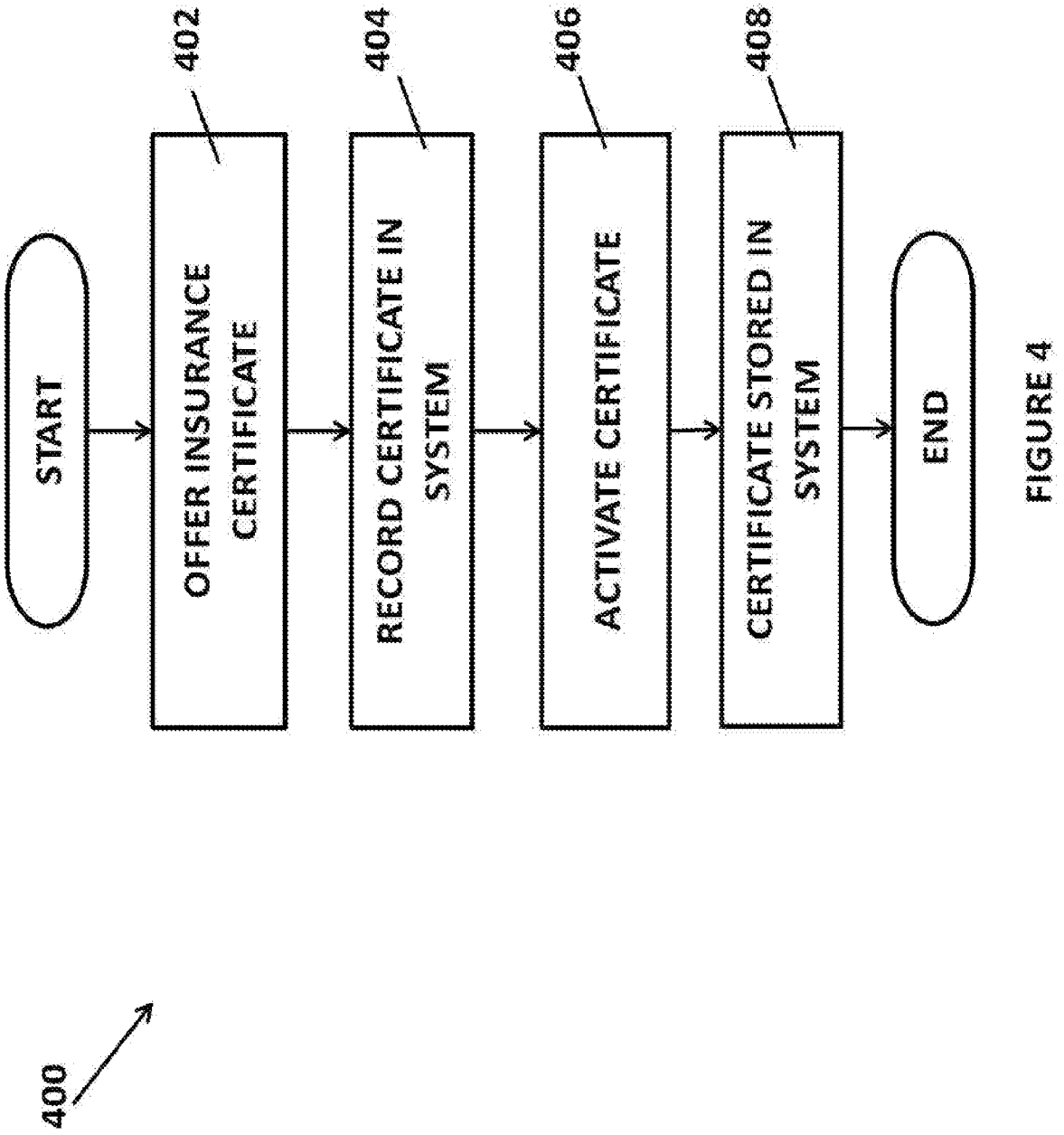
400
START
OFFER INSURANCE CERTIFICATE
402
RECORD CERTIFICATE IN SYSTEM
404
ACTIVATE CERTIFICATE
406
CERTIFICATE STORED IN SYSTEM
408
END

FIGURE 4

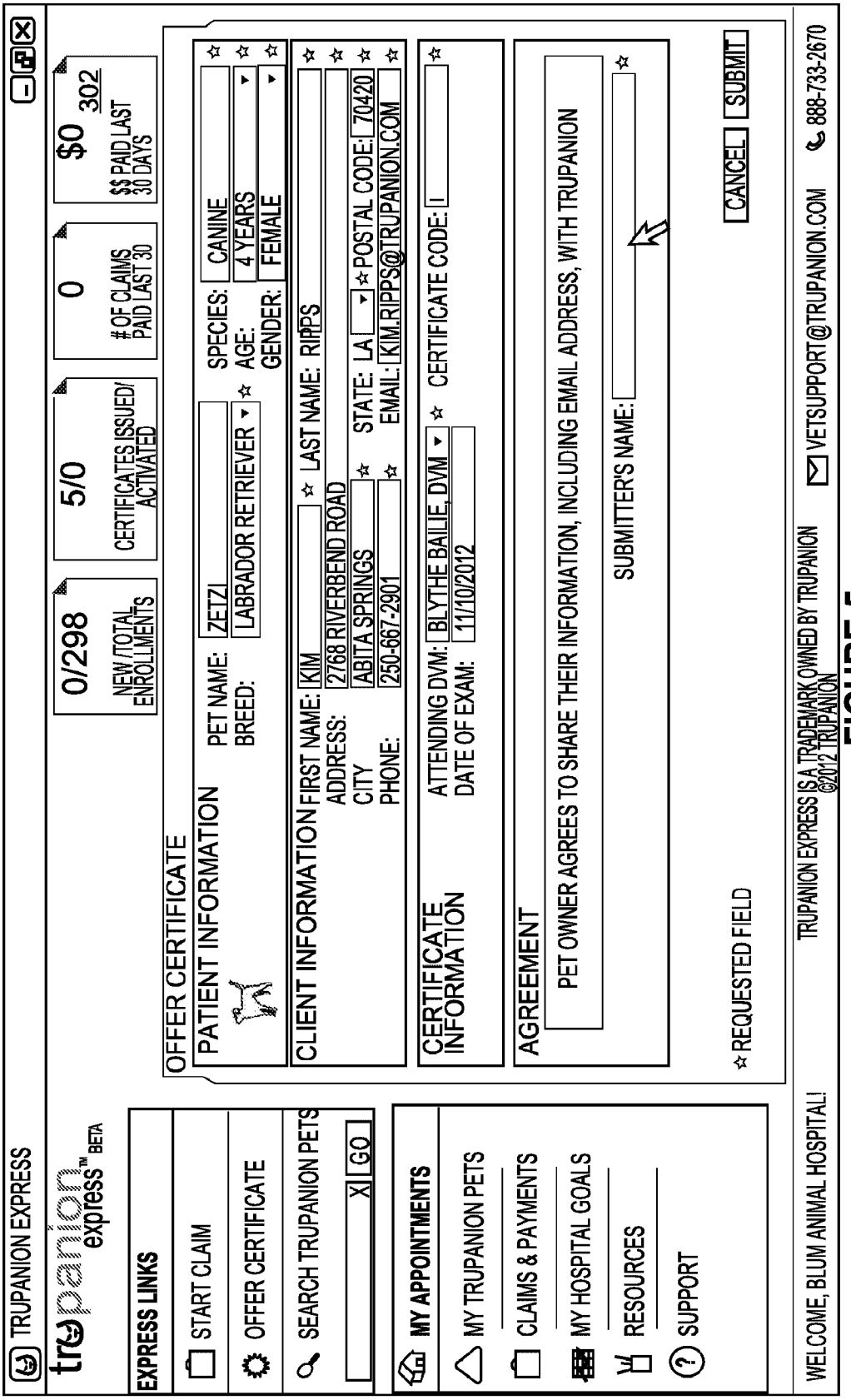
TRUPANION EXPRESS
trupanion express™ BETA
EXPRESS LINKS
START CLAIM
OFFER CERTIFICATE
SEARCH TRUPANION PETS
GO
MY APPOINTMENTS
MY TRUPANION PETS
CLAIMS & PAYMENTS
MY HOSPITAL GOALS
RESOURCES
SUPPORT
0/298
NEW /TOTAL ENROLLMENTS
5/0
CERTIFICATES ISSUED/ ACTIVATED
0
OF CLAIMS PAID LAST 30
$0 302
$$ PAID LAST 30 DAYS
OFFER CERTIFICATE
PATIENT INFORMATION
PET NAME: ZETZI
BREED: LABRADOR RETRIEVER
SPECIES: CANINE
AGE: 4 YEARS
GENDER: FEMALE
CLIENT INFORMATION
FIRST NAME: KIM
LAST NAME: RIPPS
ADDRESS: 2768 RIVERBEND ROAD
CITY ABITA SPRINGS
STATE: LA
POSTAL CODE: 70420
PHONE: 250-667-2901
EMAIL: KIM.RIPPS@TRUPANION.COM
CERTIFICATE INFORMATION
ATTENDING DVM: BLYTHE BAILIE, DVM
CERTIFICATE CODE:
DATE OF EXAM: 11/10/2012
AGREEMENT
PET OWNER AGREES TO SHARE THEIR INFORMATION, INCLUDING EMAIL ADDRESS, WITH TRUPANION
SUBMITTER'S NAME:
CANCEL
SUBMIT
☆ REQUESTED FIELD
WELCOME, BLUM ANIMAL HOSPITAL!
TRUPANION EXPRESS IS A TRADEMARK OWNED BY TRUPANION ©2012 TRUPANION
VETSUPPORT@TRUPANION.COM
888-733-2670

FIGURE 5

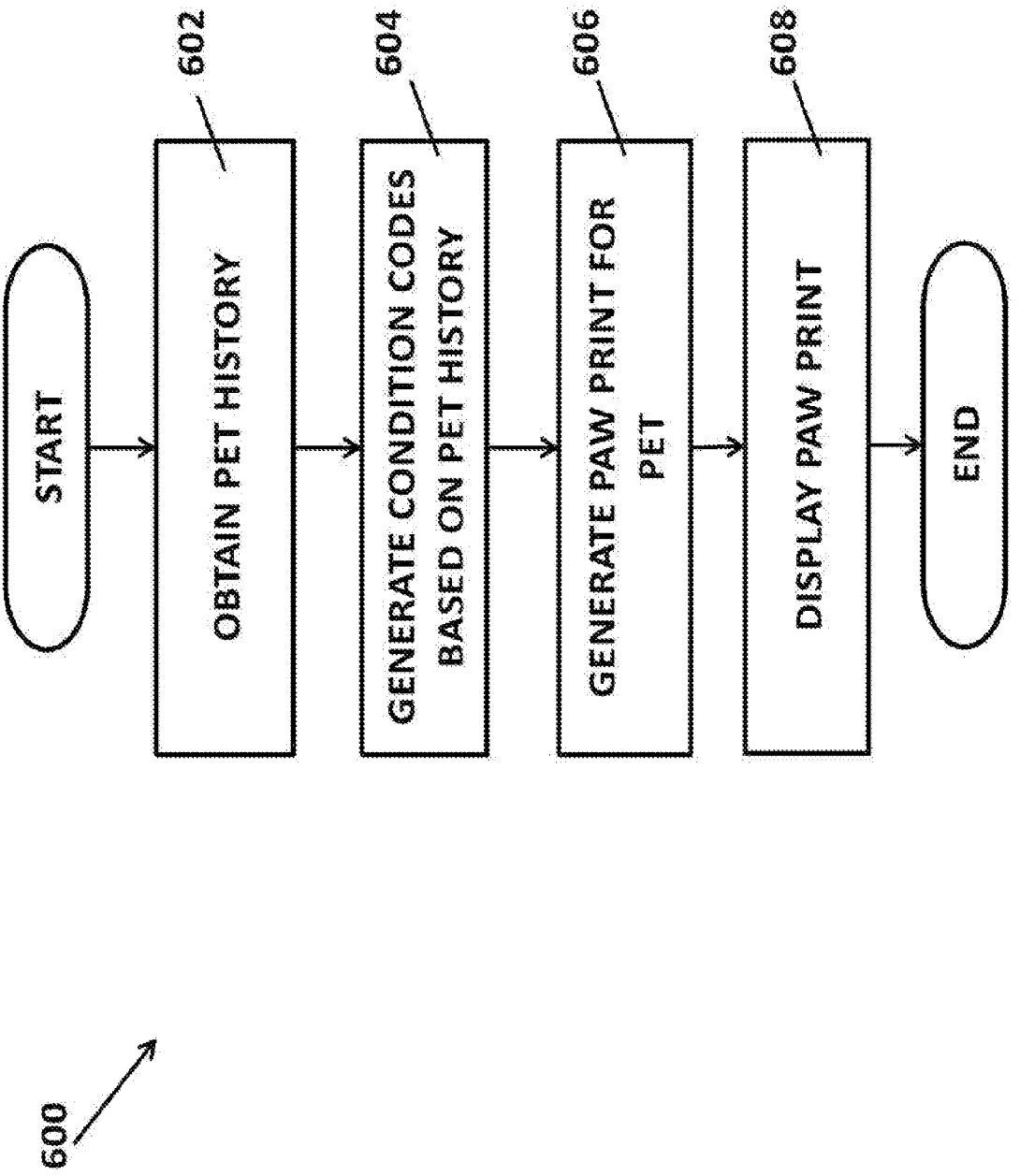
START
OBTAIN PET HISTORY
602
GENERATE CONDITION CODES BASED ON PET HISTORY
604
GENERATE PAW PRINT FOR PET
606
DISPLAY PAW PRINT
608
END
600

FIGURE 6

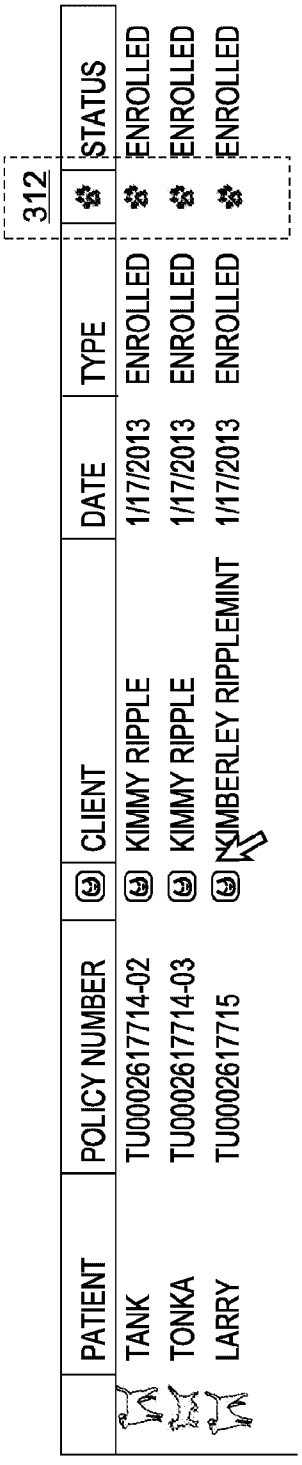
312
PATIENT
POLICY NUMBER
CLIENT
DATE
TYPE
STATUS
TANK
TU0002617714-02
KIMMY RIPPLE
1/17/2013
ENROLLED
ENROLLED
TONKA
TU0002617714-03
KIMMY RIPPLE
1/17/2013
ENROLLED
ENROLLED
LARRY
TU0002617715
KIMBERLEY RIPPLEMINT
1/17/2013
ENROLLED
ENROLLED

FIGURE 7

trupanion

TANK'S PAWPRINT AS OF 1/17/2013

OWNER & PET INFORMATION

OWNER: KIMMY RIPPLE
POLICY NUMBER: TU0002617714
SPECIES: DOG **GENDER:** MALE **NEUTERED:** YES
BREED: AMERICAN BULLDOG
ENROLLMENT DATE: 1/17/2013
AGE AT ENROLLMENT: 2 YEARS

SUMMARY OF BENEFITS

✓ **TRUPANION PET INSURANCE**
X **WORKING PET:** NOT SELECTED
✓ **COMPLEMENTARY CARE PACKAGE**
✓ **ADDITIONAL BENEFITS**
☐
☐

COMMON CONDITIONS

WANT TO KNOW MORE ABOUT COMMON CONDITIONS FOR DOGS AND CATS?
VISIT OUR BREED GUIDE AT
BREEDGUIDE.TRUPANION.COM

WHAT IS A PAWPRINT?

THE BASICS: TRUPANION PROVIDES 90% COVERAGE FOR ALL ACCIDENTS AND ILLNESSES THAT FIRST SHOW SIGNS OR ABNORMALITIES OF THE CONDITION AFTER YOUR PET HAS FULL POLICY COVERAGE. THIS INCLUDES CONGENITAL AND HEREDITARY CONDITIONS. PLEASE REFER TO THE FULL POLICY WORDING FOR ALL THE DETAILS AND REQUIREMENTS SURROUNDING YOUR PET'S COVERAGE.
THE PAWPRINT IS A "SNAPSHOT" OF YOUR PET'S MEDICAL HISTORY MEANT TO HELP YOU AND YOUR VETERINARIAN UNDERSTAND WHAT COULD BE CONSIDERED PRE-EXISTING IN FUTURE CLAIMS. IT HAS BEEN CREATED FROM THE MEDICAL RECORDS WE HAVE RECEIVED AT THIS TIME AND WILL BE UPDATED IF WE LEARN MORE.
PRE-EXISTING CONDITIONS HAVE A DIAGNOSIS, SIGNS, OR ABNORMALITIES PRESENT DURING THE 18 MONTHS PRIOR TO ENROLLMENT AND ANY WAITING PERIODS.
IN THE TABLE BELOW, YOU WILL SEE TWO COLUMNS:

1. **PRE-EXISTING**: THESE CONDITIONS TYPICALLY LAST OR THE LIFETIME OF YOUR PET AND ARE GENERALLY INELIGIBLE FOR COVERAGE.
2. **REVIEW NEEDED**: SOME SIGNS AND CONDITIONS CAN ARISE MORE THAN ONCE, AND CAN BE RELATED OR UNRELATED TO EACH OTHER OVER TIME. ALSO, DURING THE PROCESS OF DIAGNOSING A CONDITION, VETERINARIANS WILL SOMETIMES DOCUMENT POSSIBLE CONDITIONS THAT ARE LATER RULED OUT. WHEN CONSISTENT SIGNS OR CONDITIONS OCCUR IN THE FUTURE, WE WILL REVIEW MEDICAL RECORDS TO DETERMINE IF THEY ARE RELATED.

NOTE: YOUR POLICY HAS A WAITING PERIOD FOR ACCIDENTS AND ANOTHER FOR ILLNESSES. SO, ANY ACCIDENTS BEFORE 1/22/2013 OR ILLNESSES BEFORE 2/16/2013, THEY MAY BE CONSIDERED PRE-EXISTING.

VETERINARY PRACTICES PROVIDING RECORDS: RUSSELL RIDGE ANIMAL HOSPITAL

DATE	LOCATION	PRE-EXISTING	REVIEW NEEDED
01/17/201	MOUTH/ORAL: TEETH - DECIDUOUS	DECIDUOUS TEETH RETAINED - (RETAINED DECIDUOUS TOOTH)	CHIPPED TOOTH ENAMEL

PLEASE CONTACT US AT 800.569.7913 IF YOU HAVE ANY QUESTIONS ABOUT YOUR PAWPRINT OR PRE-EXISTING CONDITIONS!

8/15

FIG. 8

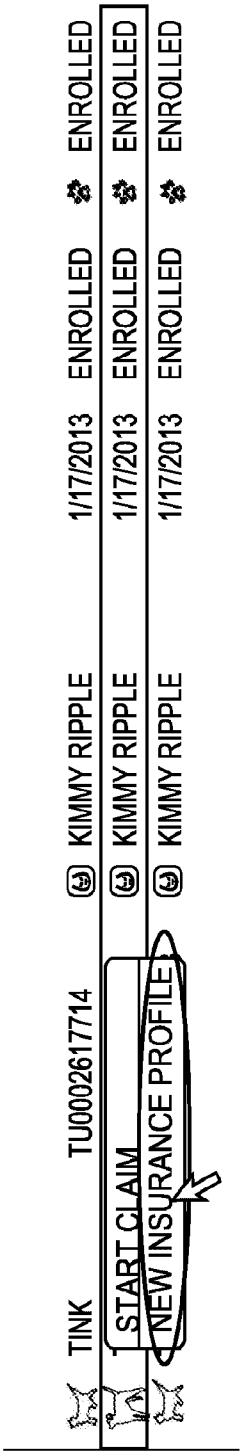
TINK
TU00026177 14
KIMMY RIPPLE
1/17/2013
ENROLLED
START CLAIM
NEW INSURANCE PROFILE
KIMMY RIPPLE
1/17/2013
ENROLLED
KIMMY RIPPLE
1/17/2013
ENROLLED

FIG. 9A

TANK (TU000261771 4-02)
KIMMY RIPPLE
BREED AMERICAN BULLDOG
SPECIES CANINE
GENDER FEMALE
BIRTHDATE
TRUPANION TAG ID
OVH/NEUTER NO
ADDRESS 123333 SCAMPT LANE
EDMONDS, WA 98026
PHONE (555) 555-9999
EMAIL TINKTESTEMAIL@TEST.COM
POLICY INFORMATION
POLICY # TU000261771 4-02
STATUS ENROLLED
ENROLLMENT DATE / CERTIFICATE ACTIVATION 1/17/2013
ACCIDENT COVERAGE BEGINS ON 2/6/2013
ILLNESS COVERAGE BEGINS ON
WORKING PET
HILL'S® SCIENCE DIET® HEALTHY ADVANTAGE™ NO
LIFETIME DOLLARS PAID $462
OTHER PETS ON THIS POLICY TINK TONKA
LINKED AVIMARK RECORD(S)
11424
PATIENT ID: 11424
PATIENT NAME: TANK
CLIENT NAME: KIMMY RIPPLE
ADDRESS: 123333 SCAMPT AVE
EDMONDS, WA 30043
PHONE: (555)555-9955
EMAIL: TINKTESTEMAIL@TEST.COM
REMOVE LINK
CLAIMS (0)
DATE
TYPE
CLAIM $
CLAIM CONDITION
INVOICE / ESTIMATE
PAYEE
STATUS
START CLAIM
PAWPRINT
®™ HILL'S SCIENCE DIET PRESCRIPTION DIET,
HEALTHY ADVANTAGE ARE TRADEMARKS IF HILL'S DIET NUTRITION, INC,

FIGURE 9B

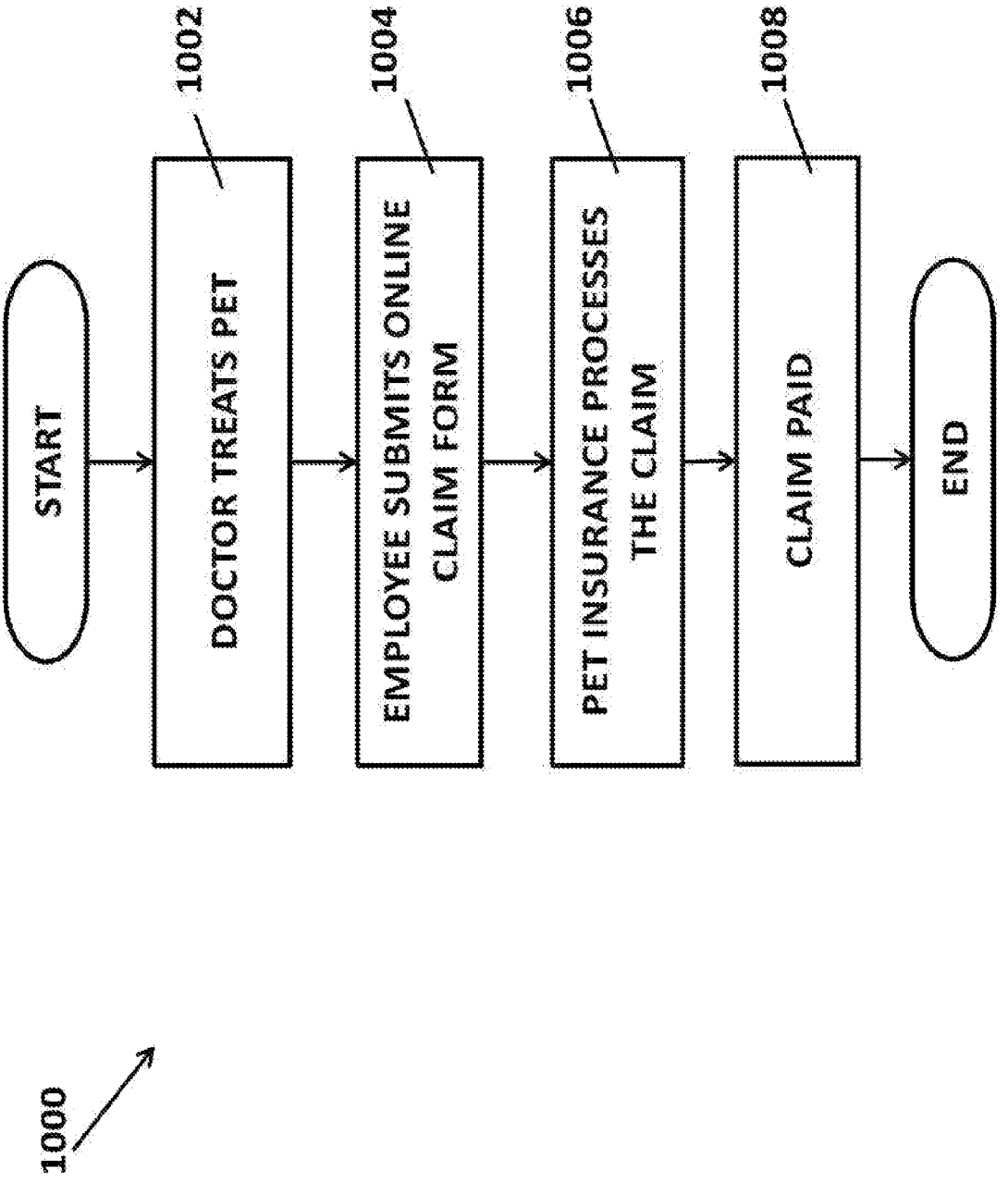
1000
START
1002
DOCTOR TREATS PET
1004
EMPLOYEE SUBMITS ONLINE CLAIM FORM
1006
PET INSURANCE PROCESSES THE CLAIM
1008
CLAIM PAID
END

FIGURE 10

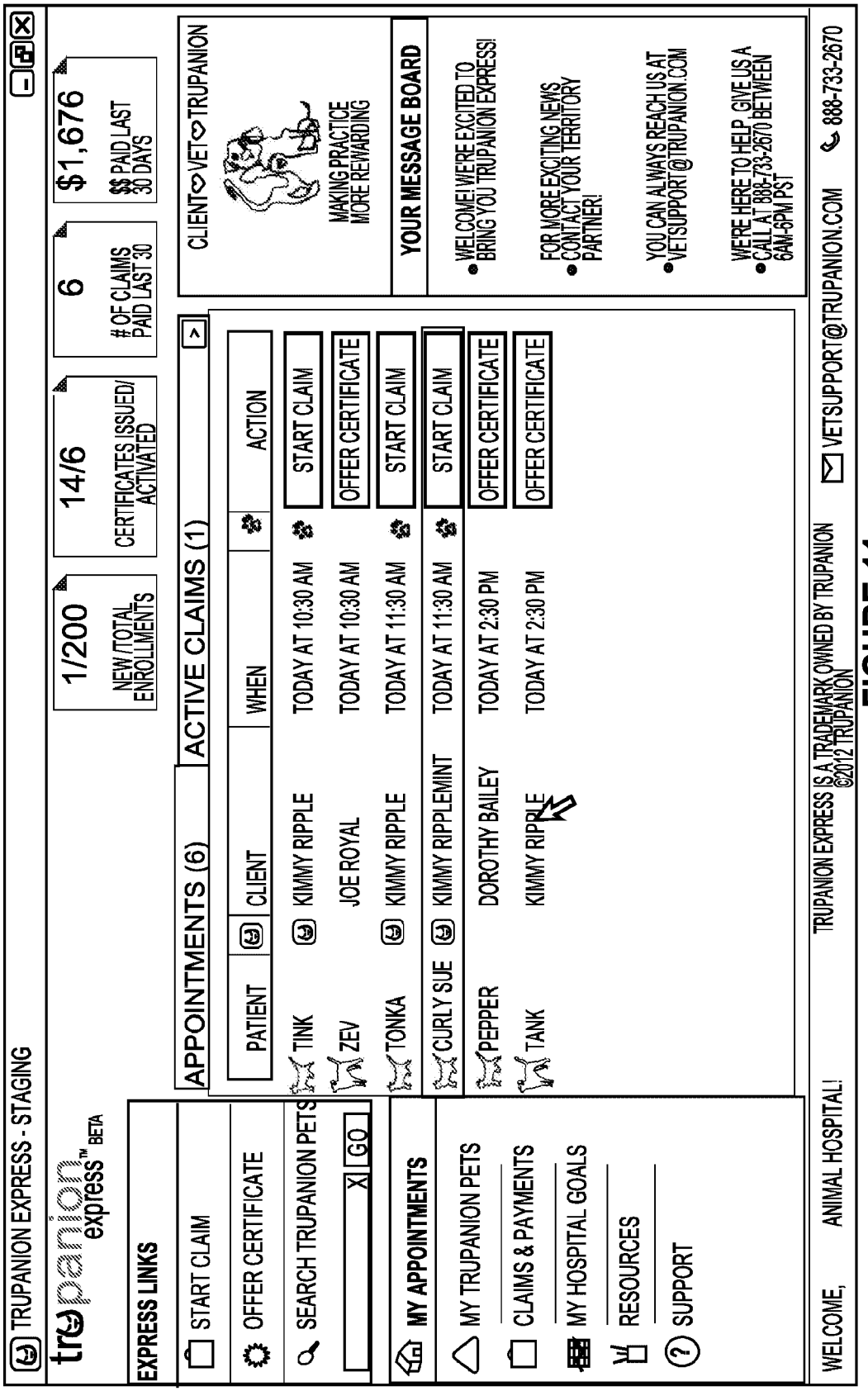
TRUPANION EXPRESS - STAGING
trupanion express BETA
EXPRESS LINKS
START CLAIM
OFFER CERTIFICATE
SEARCH TRUPANION PETS
GO
MY APPOINTMENTS
MY TRUPANION PETS
CLAIMS & PAYMENTS
MY HOSPITAL GOALS
RESOURCES
SUPPORT
1/200
NEW/TOTAL ENROLLMENTS
14/6
CERTIFICATES ISSUED/ ACTIVATED
6
OF CLAIMS PAID LAST 30
$1,676
$$ PAID LAST 30 DAYS
APPOINTMENTS (6)
ACTIVE CLAIMS (1)
PATIENT
CLIENT
WHEN
ACTION
TINK
KIMMY RIPPLE
TODAY AT 10:30 AM
START CLAIM
ZEV
JOE ROYAL
TODAY AT 10:30 AM
OFFER CERTIFICATE
TONKA
KIMMY RIPPLE
TODAY AT 11:30 AM
START CLAIM
CURLY SUE
KIMMY RIPPLEMINT
TODAY AT 11:30 AM
START CLAIM
PEPPER
DOROTHY BAILEY
TODAY AT 2:30 PM
OFFER CERTIFICATE
TANK
KIMMY RIPPLE
TODAY AT 2:30 PM
OFFER CERTIFICATE
CLIENT VET TRUPANION
MAKING PRACTICE MORE REWARDING
YOUR MESSAGE BOARD
WELCOME! WE'RE EXCITED TO BRING YOU TRUPANION EXPRESS!
FOR MORE EXCITING NEWS CONTACT YOUR TERRITORY PARTNER!
YOU CAN ALWAYS REACH US AT VETSUPPORT@TRUPANION.COM
WE'RE HERE TO HELP. GIVE US A CALL AT 888-733-2670 BETWEEN 6AM-6PM PST
WELCOME, ANIMAL HOSPITAL!
TRUPANION EXPRESS IS A TRADEMARK OWNED BY TRUPANION ©2012 TRUPANION
VETSUPPORT@TRUPANION.COM
888-733-2670

FIGURE 11

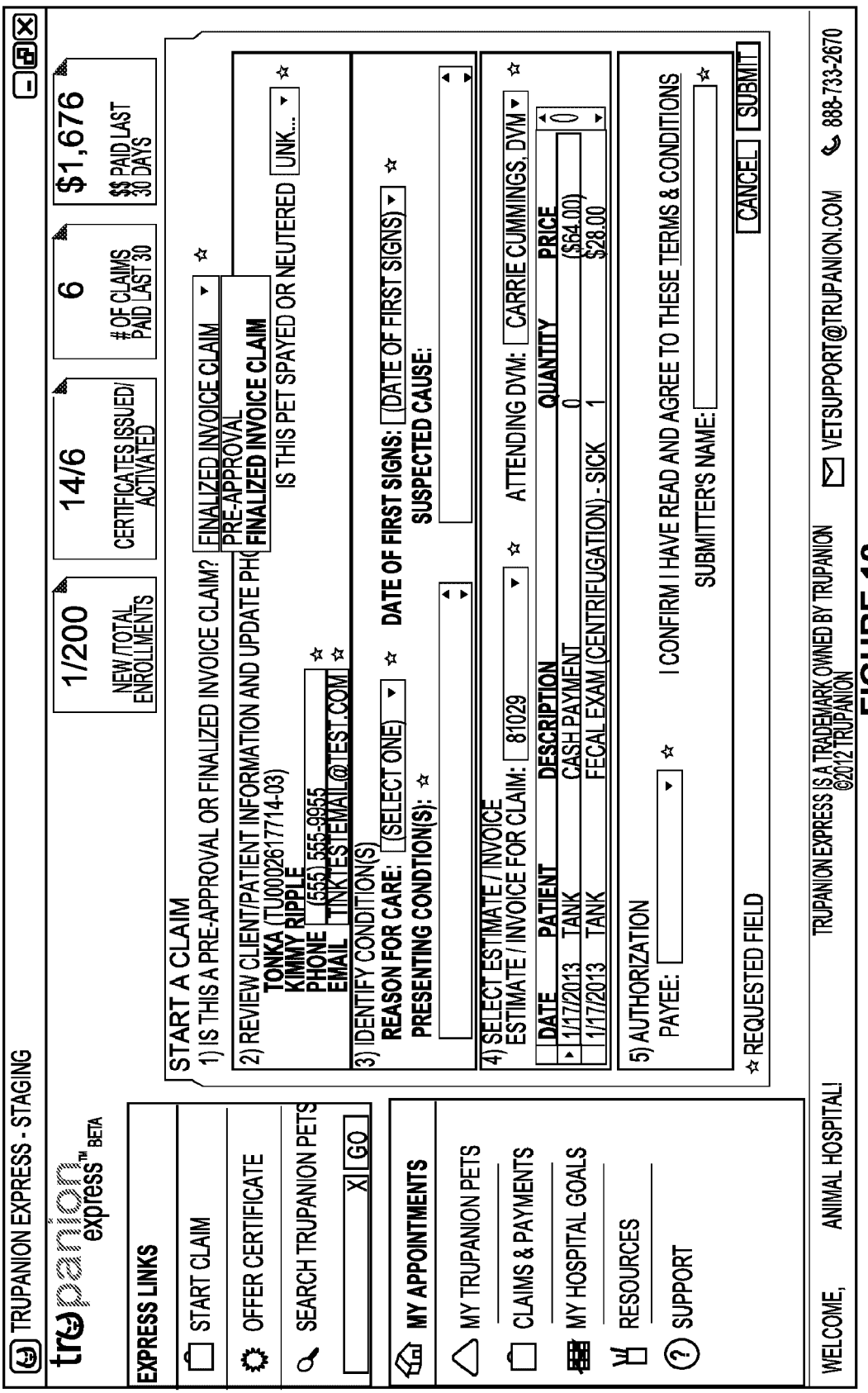
TRUPANION EXPRESS - STAGING
trupanion express BETA
EXPRESS LINKS
START CLAIM
OFFER CERTIFICATE
SEARCH TRUPANION PETS
GO
MY APPOINTMENTS
MY TRUPANION PETS
CLAIMS & PAYMENTS
MY HOSPITAL GOALS
RESOURCES
SUPPORT
1/200
NEW /TOTAL ENROLLMENTS
14/6
CERTIFICATES ISSUED/ ACTIVATED
6
OF CLAIMS PAID LAST 30
$1,676
$$ PAID LAST 30 DAYS
START A CLAIM
1) IS THIS A PRE-APPROVAL OR FINALIZED INVOICE CLAIM?
FINALIZED INVOICE CLAIM
PRE-APPROVAL
2) REVIEW CLIENT/PATIENT INFORMATION AND UPDATE PH
FINALIZED INVOICE CLAIM
TONKA (TU000261714-03)
KIMMY RIPPLE
PHONE (555) 555-9955
EMAIL TINKTEST@EMAIL@TEST.COM
IS THIS PET SPAYED OR NEUTERED
UNK...
3) IDENTIFY CONDITION(S)
REASON FOR CARE: (SELECT ONE)
DATE OF FIRST SIGNS: (DATE OF FIRST SIGNS)
PRESENTING CONDTION(S):
SUSPECTED CAUSE:
4) SELECT ESTIMATE / INVOICE
ESTIMATE / INVOICE FOR CLAIM: 81029
ATTENDING DVM: CARRIE CUMMINGS, DVM
DATE PATIENT DESCRIPTION QUANTITY PRICE
1/17/2013 TANK CASH PAYMENT 0 ($64.00)
1/17/2013 TANK FECAL EXAM (CENTRIFUGATION) - SICK 1 $28.00
5) AUTHORIZATION
PAYEE:
I CONFIRM I HAVE READ AND AGREE TO THESE TERMS & CONDITIONS
SUBMITTER'S NAME:
REQUESTED FIELD
CANCEL
SUBMIT
WELCOME, ANIMAL HOSPITAL!
TRUPANION EXPRESS IS A TRADEMARK OWNED BY TRUPANION ©2012 TRUPANION
VETSUPPORT@TRUPANION.COM
888-733-2670

FIGURE 12

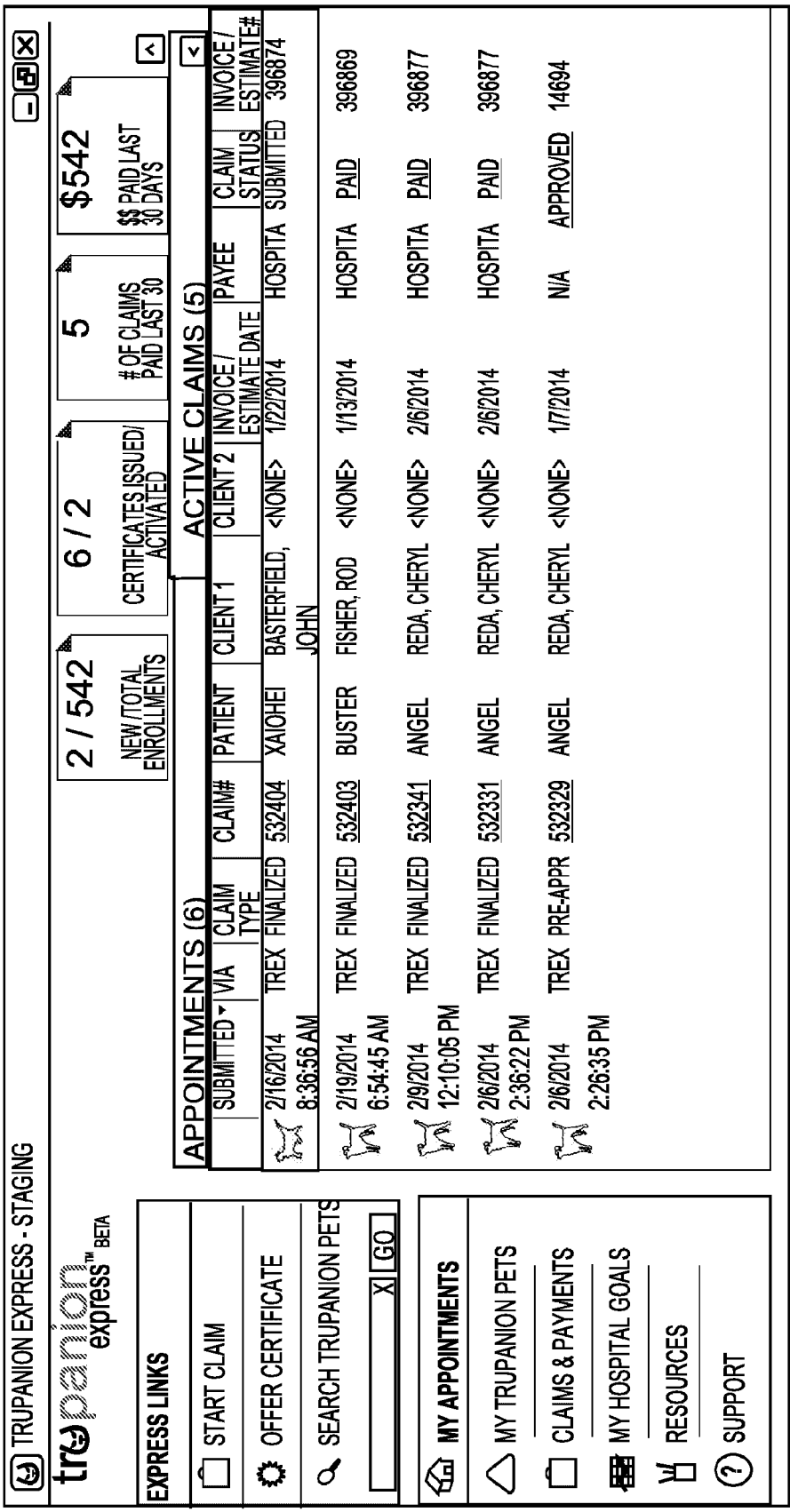
TRUPANION EXPRESS - STAGING
trupanion express BETA
EXPRESS LINKS
START CLAIM
OFFER CERTIFICATE
SEARCH TRUPANION PETS
GO
MY APPOINTMENTS
MY TRUPANION PETS
CLAIMS & PAYMENTS
MY HOSPITAL GOALS
RESOURCES
SUPPORT
2 / 542
NEW /TOTAL ENROLLMENTS
6 / 2
CERTIFICATES ISSUED/ ACTIVATED
5
OF CLAIMS PAID LAST 30
$542
$$ PAID LAST 30 DAYS
APPOINTMENTS (6)
ACTIVE CLAIMS (5)
SUBMITTED
VIA
CLAIM TYPE
CLAIM#
PATIENT
CLIENT 1
CLIENT 2
INVOICE / ESTIMATE DATE
PAYEE
CLAIM STATUS
INVOICE / ESTIMATE#
2/16/2014 8:36:56 AM
TREX FINALIZED 532404 XAIOHEI BASTERFIELD, JOHN <NONE> 1/22/2014 HOSPITA SUBMITTED 396874
2/19/2014 6:54:45 AM
TREX FINALIZED 532403 BUSTER FISHER, ROD <NONE> 1/13/2014 HOSPITA PAID 396869
2/9/2014 12:10:05 PM
TREX FINALIZED 532341 ANGEL REDA, CHERYL <NONE> 2/6/2014 HOSPITA PAID 396877
2/6/2014 2:36:22 PM
TREX FINALIZED 532331 ANGEL REDA, CHERYL <NONE> 2/6/2014 HOSPITA PAID 396877
2/6/2014 2:26:35 PM
TREX PRE-APPR 532329 ANGEL REDA, CHERYL <NONE> 1/7/2014 N/A APPROVED 14694

FIGURE 13

CLAIMS HISTORY (61)

PAYMENTS HISTORY (19)

☐ CLEAR PAID/APPROVED AND INELIGIBLE CLAIMS

DATE	TYPE	CLAIM #	PATIENT	CLIENT	CLAIM CONDITION	INVOICE / ESTIMATE	PAYEE	STATUS
1/17/2013	FINALIZED	420550	TONKA	KIMMY RIPPLE	VOMITING, LETHARGIC	81029	CLIENT	SUBMITTED
1/17/2013	FINALIZED	420559	TONKA	KIMMY RIPPLE	VOMITING/DIARRHEA	81029	HOSPITAL	PAID

FIGURE 14A

PAYMENTS HISTORY (19)

DATE	CLAIM #	PATIENT	INVOICE	PAYEE	METHOD	AMOUNT
12/12/2012	420324	DASH	80510	HOSPITAL	CHECK	599.40
11/7/2012	410050	ELLIE	79721	CLIENT	CHECK	48.54
10/3/2012	395003	ELLIE	78904	CLIENT	CHECK	79.31

FIGURE 14B