

## Embrace Pet Insurance Company Fact Sheet

### Company Overview

Embrace Pet Insurance is a consistently top-rated pet health insurance provider for dogs and cats in the United States. Offering one simple, yet comprehensive, accident and illness insurance plan that is underwritten by American Modern Insurance Group, Inc., Embrace is a reliable partner for pet health.

As pet parents themselves, the team at Embrace understands first-hand the love owners feel for their furry family members, and they are committed to creating plans and policies that ensure beloved dogs and cats can be happy and well cared for, through good times and bad. The company strives to offer peace of mind to pet parents when the inevitable, but unexpected, accident or illness happens and help relieve the financial burden that veterinary care can require. With Embrace, pet parents can move forward with their vet's recommended treatment plan to provide their dog or cat with the very best care without worrying if they can afford it. More than just an insurance provider, Embrace is a family, and when pet parents sign up for a policy, they become part of the Embrace family, too.

In addition to insurance, Embrace offers Wellness Rewards<sup>®</sup>, an optional, preventative care product that is unique to the industry. Wellness Rewards reimburses for routine veterinary visits, grooming, vaccinations, training, and much more with no itemized limitations.

### History of Embrace

**July 2003** - Laura Bennett and Alex Krooglik win the Wharton Business Plan Competition with a pet insurance concept later named Embrace Pet Insurance.

**September 2004** - Jumpstart, a non-profit venture development fund based in Cleveland, Ohio, selects Embrace as one of three companies for an inaugural round of funding.

**September 2006** - Embrace sells its first policy.

**August 2012** - Embrace partners with American Modern Insurance Group<sup>®</sup>, an AM Best A+ Superior rated insurance carrier, as its underwriter.

**September 2012** - Embrace introduces the pet insurance industry's first diminishing deductible, the Healthy Pet Deductible<sup>®</sup>.

**June 2015** - Further enhancing the customer experience, Embrace launches MyEmbrace<sup>®</sup>, its online customer portal.

**April 2019** - Embrace policyholders can now manage their policies anytime, anywhere, with the Embrace Pet Insurance mobile app for iOS and Android devices.

**September 2019** - Embrace partners with PawSupport to give policyholders free, 24/7 access to pet professionals via phone, video, or live chat for guidance on behavioral, dietary, and wellness concerns as well as emergency decision support.

**December 2019** - Embrace is awarded the 2019 International Service Excellence Award “Service Champion Award.”

**June 2021 - Embrace is named one of Northeast Ohio’s Top Workplaces by The Plain Dealer for the seventh time.**

**July 2021** - Embrace wins six national 2021 Culture Excellence awards from Top Workplaces, a premier employer recognition program, including awards for its outstanding employee value proposition, formal training, top managers, work life flexibility, employee well-being and professional development.

**September 2021** - Embrace’s commitment to its customers receives national attention, being awarded the top spot for pet insurance on the Forbes list of [America’s Best Insurance Companies 2022](#). In addition, Embrace wins its tenth Northcoast 99 Award, recognizing Northeast Ohio’s best workplaces for top talent.

**October 2021 - Embrace receives a Great Place to Work Certification™, a prestigious award based entirely on what current employees say about their experience working at the company, with 91 percent of employees saying Embrace is a great place to work.**

**December 2021** - Embrace is awarded the 2021 International Service Excellence Award in the *Division of a Medium Business* by the Customer Service Institute of America.

**February 2022** - Embrace is named 'best pet insurance app' by [Digital Insurance](#), using data from customer reviews on the Android Marketplace and Apple App Store.

**June 2022 - Embrace is named one of Northeast Ohio’s Top Workplaces by The Plain Dealer for the eighth time.**

## Leadership

- Brian Macias, President
- Brian Bennett, Head of Product
- Chelsea Young, Head of Learning and Development
- David Rodgers, Vice President of Marketing
- Eric Wainscott, Senior Controller
- Jenna Mahan, Director of Claims
- Kelly Coffey, Director of Business Development
- Maggie Acklin, Director of Sales
- Melissa Ing, Senior Director of Business Process
- Sara Radak, Chief of Staff
- Will Lazzaro, Vice President of Technology

## Location and Contact Information

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