

## NSM Insurance Group Acquires Embrace Pet Insurance

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CONSHOHOCKEN, Pa., April 1, 2019 /PRNewswire/ -- NSM Insurance Group, a leader in the development, implementation, marketing and underwriting of industry-specific insurance programs, has acquired Embrace Pet Insurance. Based in Cleveland, Embrace is a top-rated, nationwide provider of personalized, affordable and easy-to-use pet health insurance for dogs and cats.


Geof McKernan, CEO of NSM, said, "We are excited to continue our expansion in North America with Embrace. Embrace provides us with a strong platform to accelerate our growth in the pet health insurance space. Ambrish Jaiswal, CEO of Embrace, has built a great company and culture. Embrace Pet Insurance has continuously been named a top workplace in Northeast Ohio, which is a testament to Ambrish and his team."

Ambrish Jaiswal added, "We look forward to joining Geof and the NSM family. Our cultures align seamlessly. Together, we will offer a compelling value proposition to our clients and carrier partners while delivering comprehensive insurance coverage for healthy and happy pets and their parents."


Embrace and NSM share a common vision, to leverage their combined scale in the high-growth pet health insurance market, to strengthen their product offerings and to reach more customers. Embrace's policyholders will experience the same commitment to excellence and high standards for customer service to which they are accustomed, now backed by the support and stability of NSM Insurance Group.

Embrace's current management team will continue to operate the business from its headquarters in Cleveland, under the existing Embrace Pet Insurance brand.

### About NSM Insurance Group

For more than 29 years, NSM Insurance Group has been a leader in the development, implementation, marketing and underwriting of industry-specific insurance programs. The company's US-based insurance programs include coastal condominium; collector cars; specialty transportation; sports and fitness; social services and behavioral health; pet insurance; professional liability for architects and engineers; staffing; workers' compensation; and E&S binding authority. NSM Insurance Group is a subsidiary of White Mountains Insurance Group, Ltd. (NYSE: WTM) and is actively seeking to acquire additional program managers and niche insurance businesses. For more information, contact Bill McKernan at (610) 808-9561. 

### About Embrace Pet Insurance

Embrace Pet Insurance is a top-rated pet health insurance provider for dogs and cats in the United States. Embrace offers one simple yet comprehensive accident and illness insurance plan that is underwritten by American Modern Insurance Group. In addition to insurance, Embrace offers Wellness Rewards, 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. Embrace is a proud member of the North American Pet Health Insurance Association (NAPHIA) and continues to innovate and improve the pet insurance experience for pet parents across the country. For more information about Embrace Pet Insurance, visit [EmbracePetInsurance.com](http://EmbracePetInsurance.com) or call (800) 660-3817. 

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