

DEFENDERS OF ANIMALS, INC.

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In favor of Bill H-7435

March 4, 2024

House Corporations Committee

RI State House

82 Smith Street

Providence, RI 02903

Dear Committee Members:

On behalf of our members, supporters, and board members, I am respectfully requesting your support for House Bill No. 7435 (Dept. Business Regulation) by Solomon, Casimiro, Casey, Lima, Costantino, Messier, and Kennedy (Enacts a chapter to regulate pet insurance.)

Since there has been an increase in the cost of medical care for pets in Rhode Island and throughout the United States, there has been an increase in the number of pet owners purchasing pet insurance.

It has become even more important that states follow the guidelines established by the National Association of Insurance Commissioners (NAIC) Pet Insurance Model Act.

Rhode Island needs regulatory standards for the pet insurance industry that would provide more protection and less confusion for Rhode Island pet owners.

Bill H-7435 would add protections for pet owners and would require insurers to disclose detailed information about coverage.

Having pet insurance companies be required to let you know if the policy excludes coverage based on preexisting conditions, hereditary disorders, congenital anomalies or disorders, or a chronic condition is imperative. It is equally important that if there are any exclusions, the policy must include specific language to that effect.

Please support Bill H-7435.

Very sincerely yours,

Dennis Tabella

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Director