

**DEFENDERS OF ANIMALS, INC.**

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**In favor of Bill H-7435**

**April 8, 2024**

**House Corporations Committee  
Rhode Island 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 Representatives Solomon, Casimiro, Casey, Lima, Costantino, Messier, and Kennedy (Enacts a chapter to regulate pet insurance.)**

**It is extremely important that Rhode Island pet owners have greater consistency in pet insurance rules, more protections, and clarification for insurers.**

**House Bill H-7435 will do that for pet owners.**

**At the present time, we have confused consumers that often struggle to navigate through the patchwork of pet insurance rules and protections. Common concerns include rising rates, claim denials, how pre-existing conditions are defined, and coverage exclusions. Understandable language on coverage limits, lifetime limits, waiting periods, and deductibles is needed.**

**Sincerely,**

***Dennis Tabella***

**Dennis Tabella  
Director**