

North American Pet Health Insurance Association
Suggested Technical Amendments to HB 647

- Reverting back to NAIC model law language in section 19-1105

Section 19-1105 - (B) (1) (I) SUBJECT TO SUBPARAGRAPHS (II) AND (III) OF THIS 4 PARAGRAPH, A PET INSURER MAY ISSUE A POLICY THAT IMPOSES A WAITING PERIOD BEFORE COVERAGE UNDER THE POLICY BEGINS. **UPON EFFECTUATION OF THE POLICY.**

- Section 19-1107 Removing the restriction on the sale of a wellness program during the sale of an insurance product in section 19-1107

(1) EXCEPT AS PROVIDED IN SUBSECTION (C) OF THIS SECTION AND § 19-1107 OF THIS SUBTITLE, MARKET A WELLNESS PROGRAM AS A PET INSURANCE POLICY; OR **(2)** MARKET A WELLNESS PROGRAM DURING THE SALE, SOLICITATION, OR NEGOTIATION OF A PET INSURANCE POLICY.

- **Add definition of Pet Insurance Producer.** Suggested language: Pet Insurance Producer means a producer licensed to sell property and casualty insurance and appointed by a Pet Insurer.
- **Add definition of pet insurer [Would go at the top of page 3 and require relettering]** Suggested language: Pet Insurer means an insurer authorized to sell property and casualty insurance in the State.
- On page 4, after line 14 add: This subtitle applies to the marketing of wellness programs by Pet Insurers and Pet Insurance Producers.
- On Page 10 Strike lines 15 through and including 31.
- On Page 11, strike lines 1 through and including line 22.
- Section 2. And be it further enacted that this Act shall apply to all policies and contracts of pet insurance issued, delivered or renewed in the State on or after January 1, 2025;
- Section 3. And be it further enacted That this Act shall take effect on January 1, 2025.