

MICHELE GUYTON  
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Baltimore County

Environment and Transportation  
Committee



The Maryland House of Delegates  
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THE MARYLAND HOUSE OF DELEGATES  
ANNAPOLIS, MARYLAND 21401

March 27, 2024

**Support HB647 – Property and Casualty Insurance – Pet Insurance - Regulations**

Dear Chair Beidle and Members of the Finance Committee,

I respectfully request a favorable report on HB647, which will establish regulations for pet insurance in Maryland. This bill is modeled from the National Association of Insurance Commissioners (NAIC) Pet Insurance Model and provides transparency and clarity for consumers.

This framework creates clear definitions for terms that are commonly used when purchasing pet insurance. The framework also establishes what must be disclosed to the purchaser ranging from policy exclusions and expected consumer contribution to possible coverage reductions.

We have worked with the Maryland Insurance Administration to craft the NAIC's language to fit Marylanders' needs. It should also be noted that Maryland was one of 14 states along with the District of Columbia that was a part of the Pet Insurance Working Group, along with the National Association of Insurance Commissioners, the American Veterinary Association and the American Property Casualty Insurance Association which drafted the language I adopted in this bill.

Maryland shelters continue to be over capacity and high medical costs are a primary reason that families surrender animals to shelters. By moving HB647 forward in the Finance Committee, you will open the door for more consumer transparency and confidence AND help Marylanders keep and protect their pets.

Sincerely,

A handwritten signature in black ink that reads "Delegate Michele Guyton". The signature is written in a cursive, flowing style.

Delegate Michele Guyton