



**TESTIMONY OF
THE DEPARTMENT OF THE ATTORNEY GENERAL
KA 'OIHANA O KA LOIO KUHINA
THIRTY-THIRD LEGISLATURE, 2025**

ON THE FOLLOWING MEASURE:
H.B. NO. 544, RELATING TO PET INSURANCE.

BEFORE THE:
HOUSE COMMITTEE ON CONSUMER PROTECTION & COMMERCE

DATE: Wednesday, February 19, 2025 **TIME:** 2:00 p.m.

LOCATION: State Capitol, Room 329

TESTIFIER(S): Anne E. Lopez, Attorney General, or
Andrew I. Kim or Christopher J.I. Leong, Deputy Attorneys General

Chair Matayoshi and Members of the Committee:

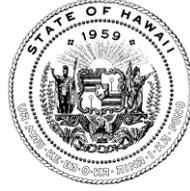
The Department of the Attorney General provides the following comments.

This bill establishes a regulatory framework specifically for pet insurance based on the National Association of Insurance Commissioners' Pet Insurance Model Act.

We recommend adding a new section after section 1 to protect the bill against potential contractual-impairment issues. The requirements under this bill may affect existing contractual obligations between an insurer and insured, potentially conflicting with the Contract Clause of the United States Constitution (U.S. Const. art. I, § 10, cl. 1). To mitigate any possible issues, we recommend inserting the following wording after page 15, line 20:

SECTION 2. This Act shall not be applied so as to impair any contract existing as of the effective date of this Act in a manner violative of either the Constitution of the State of Hawaii or Article I, Section 10, of the United States Constitution.

The current sections 2 and 3 should then be renumbered accordingly. Thank you for the opportunity to provide comments.



STATE OF HAWAII | KA MOKU'ĀINA 'O HAWAI'I
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DEAN I HAZAMA
DEPUTY DIRECTOR | KA HOPE LUNA HO'OKELE

Testimony of the Department of Commerce and Consumer Affairs

**Before the
House Committee on Consumer Protection & Commerce
Wednesday, February 19, 2025
2:00 p.m.**

State Capitol, Conference Room 329 and via Video Conferencing

**On the following measure:
H.B 544, RELATING TO PET INSURANCE**

Chair Matayoshi and Members of the Committee:

My name is Jerry Bump, and I am the Acting Insurance Commissioner of the Department of Commerce and Consumer Affairs' (Department) Insurance Division. The Department appreciates the intent of the bill and offers the following comments.

The purpose of this bill is to establish a regulatory framework specifically for pet insurance based on the National Association of Insurance Commissioners' Pet Insurance Model Act.

The Department notes that, in Hawaii, an insurance producer licensed under the property and casualty lines of authority may sell, solicit, or negotiate a pet insurance product. When Hawaii adopted the National Association of Insurance Commissioners' (NAIC) Producer Licensing Model Act in 2002, many license types and lines of authority were subsumed under one license category—an insurance producer. Since then, the NAIC has made efforts to ensure each state uses the term “insurance producer” as

consistently as possible. We keep this in mind as we respectfully request that the term “producer” be amended to “insurance producer” when used throughout this bill.

Additionally, on page 14, lines 14 to 17, we request to amend subsection (a) to include the following language for purposes of clarity and conformity:

- (a) An insurance producer shall not sell, solicit, or negotiate a pet insurance product until after the insurance producer is appropriately licensed under the property and casualty lines of authority and has completed the required training in subsection (c).

Lastly, we appreciate the oversight that this bill provides for the steadily growing market of pet insurance.

Thank you for the opportunity to testify on this bill.



HAWAII VETERINARY MEDICAL ASSOCIATION
P.O. Box 61309, Honolulu, Hawaii 96839-1309

February 15, 2025

Committee on Consumer Protection and Commerce
Representative Scot Z. Matayoshi, Chair
Representative Cory M. Chun, Vice Chair

RE: HB 544, Relating to Pet Insurance

Dear Committee on Consumer Protection and Commerce,

On behalf of the Hawaii Veterinary Medical Association (HVMA), we are in support of HB 544 to establish a regulatory framework for pet insurance in Hawaii based on the National Association of Insurance Commissioners (NAIC) Model Law.

Sincerely,

A handwritten signature in black ink, appearing to read "Jill Yoshicedo", with a long horizontal flourish extending to the right.

Jill Yoshicedo, DVM
Executive Vice-President
Hawaii Veterinary Medical Association



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February 17, 2025

Hawaii State House of Representatives
Representative Scot Z. Matayoshi, Chair
Representative Cory M. Chun, Vice Chair
Members of the Committee on Consumer Protection & Commerce

Re: Testimony in Support HB544 Relating to Pet Insurance – SUPPORT with Amendments

Dear Committee Members:

Good afternoon. My name is Caren Alvarado, and I am VP of Regulatory Affairs for Crum& Forster, a subsidiary of Fairfax Holdings. My organization has been writing pet insurance for many years, is fully licensed in all 50 states, including Hawaii, and we are therefore very familiar with the unique intricacies of these products and the marketplace. I am also Co-Chair of the Regulatory Committee for the North American Pet Health Insurance Association (NAPHIA) that is comprised of a variety of organizations involved in the pet insurance industry.

I would like to thank the members for bringing HB 544 before the Committee today and for allowing interested parties the opportunity to provide testimony in support of the pet insurance legislation. We are writing in support of the bill as drafted and respectfully request the following minor modifications from the introduced version of HB 544 which we believe will make this bill even more consumer friendly. The revisions requested are as follows:

- Section 431-104 – Disclosures– allow the consumer thirty (30) days to review their policy and return for a refund rather than the drafted fifteen (15) days. This would simply allow a consumer additional time to review their purchase and ensure they understand and are satisfied with their decision to purchase the product.
- Section 431-106 Sales Practices for Wellness programs – we respectfully ask that the following sentence be removed in its entirety *(a) (2) Market a wellness program during the sale, solicitation, or negotiation of pet insurance.* We ask that this sentence be removed to allow for marketing as long as all of the defined consumer protection disclosures and requirements are adhered to. This allows consumer to be provided all options and allows them to make a more informed purchasing decision.
- We ask to amend the effective date of the Act to read *This Act shall take effect 180 days after enactment.* This will allow industry time to make the required changes and implement accordingly.

This crucial legislation builds upon existing regulatory frameworks and further promotes a framework that works for everyone – regulators, consumers, and industry players alike – promoting a clear and level playing field while promoting uniformity throughout the states. Both the industry and consumers will benefit from a consistent



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nationwide approach for pet insurance. By incorporating this regulatory framework into your statute, you will ensure clear and consistent regulation of pet insurance products.

This legislation is good for all industry participants because going forward, we will have specific requirements applicable to pet insurance with which all players will have to comply, including new entrants to this growing market. The language before you today has been thoroughly vetted at the national level to ensure the legislation creates an efficient, effective regulatory framework for pet insurance that benefits consumers, empowers regulators, and ensures the marketplace operates fairly.

Specifically, the proposed legislation:

- Allows pet products to continue to be offered in a manner that provides a seamless consumer experience and cost-saving efficiencies.
- Clarifies permissible and prohibited sales practices, and the applicability of the state's unfair trade practices law.
- Requires important consumer disclosures.
- Establishes uniform meanings of key terms for better understandability.

Consumers deserve pet insurance plans that work for them. In enacting the legislation with the revisions as proposed, the legislature will benefit consumers and empower regulators by codifying an efficient, fair, uniform, and effective regulatory framework for pet insurance.

The legislation is aligned with the Pet Insurance Model Act adopted by adopted by the National Association of Insurance Commissioners (NAIC). The NAIC and Insurance Divisions of the various states worked collaboratively with the overall pet community, leading to the NAIC's adoption of the model. We support the bill with the proposed amendments because it is good for consumers and industry participants alike. Twelve (12) states have already enacted legislation based upon this Model Act and several other states are contemplating enacting similar legislation in the coming months.

We respectfully request that you approve this important legislation with the requested amendments. On behalf of Crum & Forster, thank you for your consideration of HB 544, which will ensure the industry and consumers will benefit from a transparent framework for pet insurance.

Please let us know if you have any questions or we can provide any additional information.

Very truly yours,

Caren Alvarado, VP Regulatory Affairs & Compliance

Crum & Forster A&H Division

732.676.9819

caren.alvarado@cfins.com

February 17, 2025

Hawaii State House of Representatives
Representative Scot Z. Matayoshi, Chair
Representative Cory M. Chun, Vice Chair
Members of the Committee on Consumer Protection & Commerce

Re: Testimony in Support HB 544 Relating to Pet Insurance – SUPPORT with Amendments

Dear Committee Members:

Good afternoon. Thank you for the opportunity to provide testimony today in support of HB 544 and recommend minor modifications to the bill. The legislation provides important protections and establishes regulatory standards that benefit consumers and provide a strong, uniform regulatory framework for insurers.

My name is Lior Keren, and I am President for Pumpkin Insurance Services Inc. My organization has been writing pet insurance for many years across the country, including Hawaii, and we are very familiar with the unique intricacies of these products and the marketplace. Pumpkin Insurance Services Inc is a member of the North American Pet Health Insurance Association (NAPHIA), which is comprised of a variety of organizations involved in the pet insurance industry. NAPHIA also supports the legislation.

We are writing in support of the bill as drafted and respectfully request the following modifications from the introduced version of HB 544, which we believe will make this bill even more consumer friendly. The revisions requested are as follows:

- Section 431-104 – Disclosures: We respectfully request that the provision be changed to allow the consumer thirty (30) days to review their policy and return it for a refund rather than the drafted fifteen (15) days. This would simply allow a consumer additional time to ensure they understand and are satisfied with their decision to purchase the product.
- Section 431-106 Sales Practices for Wellness programs: We respectfully ask that the following sentence be removed in its entirety *(a) (2) Market a wellness program during the sale, solicitation, or negotiation of pet insurance*. We ask that this sentence be removed to allow for marketing of a wellness product provided all of the defined consumer protection disclosures and requirements are adhered to. This allows consumers to be provided with additional information, enabling them to make a more informed purchasing decision.
- We respectfully request that the legislation take effect 180 days after enactment. This time period is necessary to allow industry time to make the required changes and implement the provisions of the new law.

This crucial legislation builds upon existing regulatory frameworks and establishes specific rules for pet insurance that works for everyone – regulators, consumers, and industry players alike – promoting a clear and level playing field while promoting uniformity throughout the states. Both the industry and consumers will benefit from a

consistent nationwide approach for pet insurance. By incorporating this regulatory framework into your statute, you will ensure clear and consistent regulation of pet insurance products.

Specifically, the proposed legislation:

- Allows pet products to continue to be offered in a manner that provides a seamless consumer experience and cost-saving efficiencies.
- Clarifies permissible and prohibited sales practices, and the applicability of the state's unfair trade practices law.
- Requires important consumer disclosures.
- Establishes uniform meanings of key terms for better understandability.

Consumers deserve pet insurance plans that work for them. In enacting the legislation with the revisions as proposed, the legislature will benefit consumers and empower regulators by codifying an efficient, fair, uniform, and effective regulatory framework for pet insurance. This legislation is good for all industry participants because going forward, we will have specific requirements applicable to pet insurance with which all players will have to comply, including new entrants to this growing market.

The language before you today has been thoroughly vetted at the national level to ensure the legislation creates an efficient, effective regulatory framework for pet insurance that benefits consumers, empowers regulators, and ensures the marketplace operates fairly. The legislation is based on the Pet Insurance Model Act adopted by the National Association of Insurance Commissioners (NAIC). The NAIC and insurance departments of the various states worked collaboratively with the overall pet community, leading to the NAIC's adoption of the model. Twelve (12) states have already enacted legislation based upon this Model Act and several other states are contemplating enacting similar legislation in the coming months.

We respectfully request that you approve this important legislation with the requested amendments. Thank you for your consideration of our views.

Please let us know if you have any questions or would like further information.

Very truly yours,

Lior Keren

Lior Keren, President
Pumpkin Insurance Services Inc.



February 18, 2025

Hawaii State House of Representatives
Representative Scot Z. Matayoshi, Chair
Representative Cory M. Chun, Vice Chair
Members of the Committee on Consumer Protection & Commerce

Re: Testimony in Support HB 544 Relating to Pet Insurance – SUPPORT with Amendments

Dear Committee Members:

Good afternoon. Thank you for the opportunity to provide testimony today in support of HB 544 and recommend minor modifications to the bill. The legislation provides important protections and establishes regulatory standards that benefit consumers and provide a strong, uniform regulatory framework for insurers.

My name is Nicole Schlosser, and I am Chief Administrative Officer for Pets Best Insurance Services (PBIS). My organization has been writing pet insurance for many years across the country, including Hawaii, and we are very familiar with the unique intricacies of these products and the marketplace. PBIS is a member of the North American Pet Health Insurance Association (NAPHIA), which is comprised of a variety of organizations involved in the pet insurance industry. NAPHIA also supports the legislation.

We are writing in support of the bill as drafted and respectfully request the following modifications from the introduced version of HB 544, which we believe will make this bill even more consumer friendly. The revisions requested are as follows:

- Section 431-104 – Disclosures: We respectfully request that the provision be changed to allow the consumer thirty (30) days to review their policy and return it for a refund rather than the drafted fifteen (15) days. This would simply allow a consumer additional time to ensure they understand and are satisfied with their decision to purchase the product.
- Section 431-106 Sales Practices for Wellness programs: We respectfully ask that the following sentence be removed in its entirety *(a) (2) Market a wellness program during the sale, solicitation, or negotiation of pet insurance.* We ask that this sentence be removed to allow for marketing of a wellness product provided all of the defined consumer protection disclosures and requirements are adhered to. This allows consumers to be provided with additional information, enabling them to make a more informed purchasing decision.
- We respectfully request that the legislation take effect 180 days after enactment. This time period is necessary to allow industry time to make the required changes and implement the provisions of the new law.

This crucial legislation builds upon existing regulatory frameworks and establishes specific rules for pet insurance that works for everyone – regulators, consumers, and industry players alike – promoting a clear and level playing field while promoting uniformity throughout the states. Both the industry and consumers will benefit from a consistent nationwide approach for pet insurance. By incorporating this regulatory framework into your statute, you will ensure clear and consistent regulation of pet insurance products.

Specifically, the proposed legislation:

- Allows pet products to continue to be offered in a manner that provides a seamless consumer experience and cost-saving efficiencies.
- Clarifies permissible and prohibited sales practices, and the applicability of the state’s unfair trade practices law.
- Requires important consumer disclosures.
- Establishes uniform meanings of key terms for better understandability.

Consumers deserve pet insurance plans that work for them. In enacting the legislation with the revisions as proposed, the legislature will benefit consumers and empower regulators by codifying an efficient, fair, uniform, and effective regulatory framework for pet insurance. This legislation is good for all industry participants because going forward, we will have specific requirements applicable to pet insurance with which all players will have to comply, including new entrants to this growing market.

The language before you today has been thoroughly vetted at the national level to ensure the legislation creates an efficient, effective regulatory framework for pet insurance that benefits consumers, empowers regulators, and ensures the marketplace operates fairly. The legislation is based on the Pet Insurance Model Act adopted by the National Association of Insurance Commissioners (NAIC). The NAIC and insurance departments of the various states worked collaboratively with the overall pet community, leading to the NAIC’s adoption of the model. Twelve (12) states have already enacted legislation based upon this Model Act and several other states are contemplating enacting similar legislation in the coming months.

We respectfully request that you approve this important legislation with the requested amendments. Thank you for your consideration of our views.

Please let us know if you have any questions or would like further information.

Very truly yours,

Nicole A. Schlosser

Nicole A. Schlosser
Chief Administrative Officer
Pets Best Insurance Services
Nicole.schlosser@petsbest.com

February 18, 2025

Hawaii State House of Representatives
Representative Scot Z. Matayoshi, Chair
Representative Cory M. Chun, Vice Chair
Members of the Committee on Consumer Protection & Commerce

Re: Testimony in Support HB 544 Relating to Pet Insurance – SUPPORT with Amendments

Dear Committee Members:

Good afternoon. Thank you for the opportunity to provide testimony today in support of HB 544 and recommend minor modifications to the bill. The legislation provides important protections and establishes regulatory standards that benefit consumers and provide a strong, uniform regulatory framework for insurers.

My name is Shane Grosskopf, and I am Compliance and Operations Manager for Spot Pet Insurance. My organization has been offering pet insurance for many years across the country, including Hawaii, and we are very familiar with the unique intricacies of these products and the marketplace. Spot Pet Insurance is a member of the North American Pet Health Insurance Association (NAPHIA), which is comprised of a variety of organizations involved in the pet insurance industry. NAPHIA also supports the legislation.

We are writing in support of the bill as drafted and respectfully request the following modifications from the introduced version of HB 544, which we believe will make this bill even more consumer friendly. The revisions requested are as follows:

- Section 431-104 – Disclosures: We respectfully request that the provision be changed to allow the consumer thirty (30) days to review their policy and return it for a refund rather than the drafted fifteen (15) days. This would simply allow a consumer additional time to ensure they understand and are satisfied with their decision to purchase the product.
- Section 431-106 Sales Practices for Wellness programs: We respectfully ask that the following sentence be removed in its entirety *(a) (2) Market a wellness program during the sale, solicitation, or negotiation of pet insurance*. We ask that this sentence be removed to allow for marketing of a wellness product provided all of the defined consumer protection disclosures and requirements are adhered to. This allows consumers to be provided with additional information, enabling them to make a more informed purchasing decision.
- We respectfully request that the legislation take effect 180 days after enactment. This time period is necessary to allow industry time to make the required changes and implement the provisions of the new law.

This crucial legislation builds upon existing regulatory frameworks and establishes specific rules for pet insurance that works for everyone – regulators, consumers, and industry players alike – promoting a clear and level playing field while promoting uniformity throughout the states. Both the industry and consumers will benefit from a

consistent nationwide approach for pet insurance. By incorporating this regulatory framework into your statute, you will ensure clear and consistent regulation of pet insurance products.

Specifically, the proposed legislation:

- Allows pet products to continue to be offered in a manner that provides a seamless consumer experience and cost-saving efficiencies.
- Clarifies permissible and prohibited sales practices, and the applicability of the state's unfair trade practices law.
- Requires important consumer disclosures.
- Establishes uniform meanings of key terms for better understandability.

Consumers deserve pet insurance plans that work for them. In enacting the legislation with the revisions as proposed, the legislature will benefit consumers and empower regulators by codifying an efficient, fair, uniform, and effective regulatory framework for pet insurance. This legislation is good for all industry participants because going forward, we will have specific requirements applicable to pet insurance with which all players will have to comply, including new entrants to this growing market.

The language before you today has been thoroughly vetted at the national level to ensure the legislation creates an efficient, effective regulatory framework for pet insurance that benefits consumers, empowers regulators, and ensures the marketplace operates fairly. The legislation is based on the Pet Insurance Model Act adopted by the National Association of Insurance Commissioners (NAIC). The NAIC and insurance departments of the various states worked collaboratively with the overall pet community, leading to the NAIC's adoption of the model. Twelve (12) states have already enacted legislation based upon this Model Act and several other states are contemplating enacting similar legislation in the coming months.

We respectfully request that you approve this important legislation with the requested amendments. Thank you for your consideration of our views.

Please let us know if you have any questions or would like further information.

Very truly yours,

Shane Grosskopf
Spot Pet Insurance



February 18, 2025

Hawaii State House of Representatives
Representative Scot Z. Matayoshi, Chair
Representative Cory M. Chun, Vice Chair
Members of the Committee on Consumer Protection & Commerce

Re: Testimony in Support HB 544 Relating to Pet Insurance – SUPPORT with Amendments

Dear Committee Members:

Good afternoon. Thank you for the opportunity to provide testimony today on behalf of the North American Pet Health Insurance Association (NAPHIA) in support of HB 544 and to recommend minor modifications to the bill. The legislation provides important protections and establishes regulatory standards that benefit consumers and provide a strong, uniform regulatory framework for insurers.

NAPHIA is the voice and vibrant forum for a trusted and growing pet insurance industry in the U.S. and Canada. NAPHIA members comprise the overwhelming majority of pet health insurance providers in North America. As the trade association for providers of highly valued pet health insurance related products and services, we are relied upon by pet families and veterinary teams to facilitate optimal pet healthcare and significantly improve pet health outcomes.

NAPHIA supports the bill as drafted and respectfully requests the following modifications from the introduced version of HB 544, which will make this bill even more consumer friendly. The revisions requested are as follows:

- Section 431-104 – Disclosures: NAPHIA respectfully requests that the provision be changed to allow consumers thirty (30) days to review their policies and return them for full refunds rather than the drafted fifteen (15) days. This would simply allow consumers additional time to ensure they understand and are satisfied with their decision to purchase the product.
- Section 431-106 Sales Practices for Wellness Programs: NAPHIA respectfully requests that the following sentence be removed from the bill “(a) (2) Market a wellness program during the sale, solicitation, or negotiation of pet insurance.” We ask that this sentence be removed to allow for discussion of wellness products with consumers, provided all the wellness disclosures set forth in the legislation are provided and the consumer protection requirements are followed. This allows consumers to be provided with additional information about the products and services available, enabling them to make a more informed purchasing decision.

- NAPHIA respectfully requests that the legislation take effect 180 days after enactment of the bill into law. This time period is necessary to allow insurers time to make the required changes to their policies and procedures, including any regulatory approvals, to implement the provisions of the new law.

This crucial legislation builds upon existing regulatory frameworks and establishes specific rules for pet insurance that works for everyone – regulators, consumers, and industry players alike – promoting a clear and level playing field while promoting uniformity throughout the states. Both consumers and the industry will benefit from a consistent nationwide approach for pet insurance that ensures clear and consistent regulation of pet insurance products.

Specifically, the proposed legislation:

- allows pet products to continue to be offered in a manner that provides a seamless consumer experience and cost-saving efficiencies;
- clarifies permissible and prohibited sales practices, and the applicability of the state’s unfair trade practices law;
- requires important consumer disclosures; and
- establishes uniform meanings of key terms for better understandability.

Consumers deserve pet insurance plans that work for them. In enacting the legislation with the revisions as proposed, the legislature will benefit consumers and empower regulators by codifying an efficient, fair, uniform, and effective regulatory framework for pet insurance. This legislation is good for all industry participants because going forward, we will have specific requirements applicable to pet insurance with which all players will have to comply, including new entrants to this growing market.

The language before you today has been thoroughly vetted at the national level to ensure the legislation creates an efficient, effective regulatory framework for pet insurance that benefits consumers, empowers regulators, and ensures the marketplace operates fairly. The legislation is based on the Pet Insurance Model Act adopted by the National Association of Insurance Commissioners (NAIC). Twelve (12) states have already enacted legislation based upon this Model Act and several other states are contemplating enacting similar legislation in the coming months.

NAPHIA respectfully requests that you approve this important legislation with the requested amendments. Thank you for your consideration of NAPHIA’s views.

Very truly yours,



John P. Fielding
Fielding Strategies, LLC



Hawaiian Humane Society

People for animals. Animals for people.

Date: Feb. 18, 2025

To: Chair Rep. Scot Z. Matayoshi
Vice Chair Rep. Cory M. Chun
and Members of the Committee on Commerce and
Consumer Protection

Submitted By: Stephanie Kendrick, Director of Community Engagement
Hawaiian Humane Society, 808-356-2217

RE: Testimony in support of HB 544: Relating to Pet Insurance
Wednesday, Feb. 19, 2025, 2 p.m., Room 329 & Videoconference

On behalf of the Hawaiian Humane Society, thank you for considering our support for House Bill 544, which establishes a regulatory framework specifically for pet insurance based on the National Association of Insurance Commissioners' Pet Insurance Model Act.

This measure protects consumers by holding pet insurance providers accountable to transparency and uniform use of defined terms. It is sound public policy.

Pet insurance is increasingly important to pet owners as the costs associated with veterinary care continue to rise. Pet owners have an obligation under our animal cruelty statute to provide necessary emergent medical care for their animals. Part of responsible pet ownership is also to provide regular wellness and preventative care. These regular veterinary visits are essential to maximizing an animal's health, longevity and quality of life. They are also expensive, and these recurring expenses can leave little financial wiggle room should disease or injury occur.

The cost of pet ownership was the number one challenge cited by O'ahu pet owners in a 2024 survey by Ward Research. A third of pet owners surveyed said they struggled to afford veterinary care. Insurance can be a comfort to pet owners facing veterinary bills and helps to ensure pets get the care they need.

We urge you to support this measure to protect consumers and animals. Mahalo for your consideration.

February 18, 2025



Hawaii State House of Representatives
Representative Scot Z. Matayoshi, Chair
Representative Cory M. Chun, Vice Chair
Members of the Committee on Consumer Protection & Commerce

Re: Testimony in Support HB 544 Relating to Pet Insurance – SUPPORT with Amendments

Dear Committee Members:

Good afternoon. Thank you for the opportunity to provide testimony today in support of HB 544 and recommend minor modifications to the bill. The legislation provides important protections and establishes regulatory standards that benefit consumers and provide a strong, uniform regulatory framework for insurers.

My name is Chad Bellin, and I am President for Independence Pet Group. My organization has been writing pet insurance for many years across the country, including Hawaii, and we are very familiar with the unique intricacies of these products and the marketplace. Independence Pet Group is a member of the North American Pet Health Insurance Association (NAPHIA), which is comprised of a variety of organizations involved in the pet insurance industry. NAPHIA also supports the legislation.

We are writing in support of the bill as drafted and respectfully request the following modifications from the introduced version of HB 544, which we believe will make this bill even more consumer friendly. The revisions requested are as follows:

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We respectfully request that you approve this important legislation with the requested amendments. Thank you for your consideration of our views.

Please let us know if you have any questions or would like further information.

Very truly yours,

/s/ Chad Bellin

President - Independence Pet Group

HB-544

Submitted on: 2/18/2025 9:18:43 AM

Testimony for CPC on 2/19/2025 2:00:00 PM

Submitted By	Organization	Testifier Position	Testify
Victor Brock	Individual	Support	Written Testimony Only

Comments:

I support this bill.