



State of New Hampshire Insurance Department

21 South Fruit Street, Suite 14
Concord, NH 03301
603-271-2261

FOR IMMEDIATE RELEASE

Contact: Communications Unit
603-271-3781
communications@ins.nh.gov

New Hampshire Governor Sununu Signs HB249 into Law, Introducing Comprehensive Pet Insurance Regulations for Consumers

*New Hampshire Implements Pet Insurance Law With Consistent Definitions and
Consumer Benefits*

CONCORD, NH (July 28, 2023) – Today, the New Hampshire Insurance Department (NHID) announces that Governor Chris Sununu has signed HB249 into law, establishing pet insurance regulations in New Hampshire. The law, based on model legislation from the National Association of Insurance Commissioners (NAIC), offers enhanced protection to consumers in the growing pet insurance industry.

“Pets become family,” said Governor Chris Sununu. “This law will provide Granite Staters with peace of mind and opportunity to ensure their pets can receive the best care possible. New Hampshire is continuing to fulfill our promise of being the most pet-friendly state in the country.”

“This new legislation establishes similar regulatory frameworks and consumer protections as other insurance products, ensuring consistent, reliable definitions and transparent disclosure,” said James Fox, Property and Casualty Director at the NHID. “HB 249 addresses consumer concerns and offers flexibility by allowing a 15-day grace period for policyholders to change their minds and receive a full refund if they haven't filed a claim.”

The law sets clear definitions for terms used in pet insurance policies, such as chronic conditions, preexisting conditions, and wellness programs. Insurance companies must adhere to these definitions when dealing with consumer policies.

“HB 249 brings much-needed regulatory frameworks and consumer safeguards to the rapidly growing pet insurance industry,” said Deputy Commissioner DJ Bettencourt. “We are pleased to see the model legislation from the National Association of Insurance Commissioners setting the

stage for a streamlined and reliable pet insurance experience for New Hampshire residents. By establishing clear guidelines on exclusions and waiting periods, we aim to make pet insurance policies more transparent and comprehensible for our citizens.”

Transparency for the consumer is prioritized in the legislation. Policies must explicitly state any exclusions, including preexisting conditions, hereditary disorders, congenital anomalies, or chronic conditions. Limitations such as waiting periods, deductibles, and policy limits must also be disclosed. Insurance companies cannot increase premiums or reduce coverage based on claims history or the pet's age without informing the consumer.

Regarding exclusions, consumers should be aware of preexisting conditions. They need to establish that such conditions are the responsibility of the insurance company and not their own.

For accident coverage, waiting periods are prohibited, but they can be imposed (up to 30 days) for illnesses or orthopedic conditions, which can be waived with a medical examination. Renewal cannot be contingent on a medical examination.

As with the sale of all insurance products, licensing and professionalism requirements apply to pet insurance sellers, ensuring they complete necessary training and obtain a license from the New Hampshire Insurance Department.

The new law will take effect January 1, 2024.

The New Hampshire Insurance Department Can Help

The New Hampshire Insurance Department’s mission is to promote and protect the public good by ensuring the existence of a safe and competitive insurance marketplace through the development and enforcement of the insurance laws of the State of New Hampshire. Contact us with any questions or concerns you may have regarding your insurance coverage at 1-800-852-3416 or (603) 271-2261, or by email at consumerservices@ins.nh.gov. For more information, visit <https://www.nh.gov/insurance>.

###