



# 131st MAINE LEGISLATURE

## FIRST REGULAR SESSION-2023

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Legislative Document

No. 290

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H.P. 188

House of Representatives, January 27, 2023

### **An Act to Amend the Maine Insurance Code as It Relates to Pet Insurance**

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Reference to the Committee on Health Coverage, Insurance and Financial Services suggested and ordered printed.

A handwritten signature in cursive script that reads "Robert B. Hunt".

ROBERT B. HUNT  
Clerk

Presented by Representative MORRIS of Turner.

1 **Be it enacted by the People of the State of Maine as follows:**

2 **Sec. 1. 24-A MRS §3156, sub-§2-A** is enacted to read:

3 **2-A. Effectuation date.** An insurer may determine the pet insurance policy  
4 effectuation date on approval of an application for pet insurance. The insurer shall clearly  
5 disclose the effectuation date and may not charge a premium before the effectuation date.

6 **SUMMARY**

7 This bill permits a pet insurance provider to determine a policy effectuation date on  
8 approval of the application for insurance, requires that provider to clearly disclose the  
9 effectuation date and prohibits that provider from charging a premium before the  
10 effectuation date.