

Kathy Lowery (Consumer) – Response to Pet Insurance Request

Dear Mr. Welker,

I am a pet owner with two wonderful dogs and two great cats that I rescued.

I am happy to say that I have pet insurance for all four, and this insurance is a large part of why I was able to rescue these animals. Without the insurance, I was worried that I would not always be able to care for them, especially if they were to have a bad accident, get cancer, or another serious sickness. This is a particular risk with the two large breed dogs that I rescued. Without the insurance, I would have been concerned that if something happened, I could not afford to provide them the care they deserve.

I learned through a colleague that works in insurance licensing that your group was considering eliminating the availability of licenses to sell pet insurance that are designed to allow this product to be sold by persons that are not full-time insurance agents. She showed me your request for public comment, which prompted me to send this email. I sincerely hope that you will not change the law to do away with these licenses. I would have loved to have been presented with the opportunity to get this insurance years ago through my veterinarian or when adopting from the shelter. Unfortunately, that was not the case, and I only became aware I could even buy this insurance in the last couple of years. It was far too hard to learn about and to purchase, and I ask that you make every effort to adopt rules and regulations that make this insurance easier to get rather than more difficult.

Thank you for considering my thoughts in this matter.

Sincerely,

Kathy Lowery