**Summary of Suggested Changes to the Adopted Pet Insurance Model Act**

**Changes to Wording**

1. Remove “Internet” from “Internet website” and make website one word
2. Make “preexisting” consistent throughout the model. NAIC Legal Staff suggests either “preexisting” OR “pre-existing”
3. Language added in Section 4(D) – Right of Return which addresses the free look period.
4. Edit 4(B) to add “itself.” (This is 4(B) in the adopted clean version. This is 4(E) in the suggested changes version)
5. Insert drafting note in 4(H) about Department referring to the appropriate term for the administrative agency led by its chief insurance officer OR using a generic department of insurance.
6. Possible repetition in Section 6(B)(4) on examinations. Could be addressed in disclosures section (see 4(M)). Should be discussed by the group for clarification.
7. Edit 7(B) to insert a reference to individual state’s Unfair Trade Practices Law

**Changes to Formatting**

1. Move preexisting condition definition to disclosures section
2. Create subsections in Section 4-Disclosures for Preexisting Conditions, Waiting Period, and Right of Return.
3. Move free look language to new subsection 4(D)-Right of Return.
4. Remove Section 6 and move Waiting Period and Preexisting Condition language to respective subsections in Section 4-Disclosures. Move Wellness language to Section 7- Sales Practices for Wellness Programs.