

05/07/26

Sent via email

Good afternoon,

I had a few comments regarding the Pet MCAS Blank revision that was delayed until next week. I understand that insurers are stating that they are unable to provide the information requested in Interrogatory 3-109 for the number of claims closed during the period with partial payment-maximum benefit limit.

I wanted to offer a suggestion that could be considered prior to the next May 2026 meeting:

If insurers have the ability to query the coverage limits for each policy and the total coverage payments for each policy they can determine if the maximum policy benefit limit has been reached.

As such, insurers would be able to report:

1. Number of claims that were paid in the current year that met the maximum benefit limit
2. Number of policies that have met the maximum benefit limit in the current year

Items 1 and 2 may seem redundant, but we are not sure if insurers are only insuring one pet per policy or if there are pet family policies.

Please let me know if you would like the above provided in a different format.

Thank you,

Andrea Baytop, AMCM

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