

17:46D-1

LEGISLATIVE HISTORY CHECKLIST

NJSA: 17:46D-1 (Pet Health insurance-- rescind authorization)

LAWS OF: 1989 **CHAPTER:** 69

BILL NO: A2778

SPONSOR(S): Franks and Singer

Date Introduced: March 14, 1988

Committee: **Assembly:** Insurance

Senate: Labor, Industry and Professions

Amended during passage: Yes Amendments, during passage denoted by asterisks.

Date of Passage: **Assembly:** May 16, 1989

Senate: January 30, 1989

Date of Approval: April 14, 1989

Following statements are attached if available:

Sponsor statement: Yes (Below)

Committee statement: **Assembly** Yes

Senate Yes

Fiscal Note: No

Veto Message: No

Message on Signing: No

Following were printed:

Reports: No

Hearings: No

Sponsors' statement:

This bill would eliminate the statutory authorization for life and health insurers licensed pursuant to Title 17B of the New Jersey Statutes of write pet health insurance.

RDV

P.L. 1989, CHAPTER 69, approved April 14, 1989
1988 Assembly No. 2778 (First Reprint)

1 AN ACT concerning pet health insurance, amending P.L.1987,
c.377 and repealing section 2 of that act.

3

BE IT ENACTED by the Senate and General Assembly of the
5 State of New Jersey:

1. Section 1 of P.L.1987, c.377 (C.17:46D-1) is amended to
7 read as follows:

1. Any insurer writing any coverage to which the provisions of
9 R.S.17:17-1 apply [, any hospital service corporation established
pursuant to the provisions of P.L.1938, c.366 (C.17:48-1 et seq.),
11 any medical service corporation established pursuant to the
provisions of P.L.1940, c.74 (C.17:48A-1 et seq.), or any health
13 service corporation established pursuant to the provisions of
P.L.1985, c.236 (C.17:48E-1 et seq.)] may offer group or
15 individual policies or contracts which provide benefits for
hospital and medical services for pets, provided that these
17 services are provided by a veterinarian licensed pursuant to
chapter 16 of Title 45 of the Revised Statutes or by the laws of
19 any other state. The policy or contract may provide for
exclusions or deductibles, or both. As used in this section, "pet"
21 means any domesticated animal normally maintained in or near
the household of the owner thereof.¹

23 (cf: P.L.1987, c.377, s.1)

¹[1.] 2¹ Section 3 of P.L.1987, c.377 is amended to read as
25 follows:

3. If any application or any rate filing for any policy or
27 contract of insurance to be written pursuant to section 1 [or 2] of
this act is pending as of the effective date of this act, the
29 commissioner shall either approve such application or filing
within 90 days of the enactment of this act or report to the
31 Legislature the reasons for his disapproval of the filing or
application.

33 (cf: P.L.1987, c.377, s.3)

EXPLANATION—Matter enclosed in bold-faced brackets [thus] in the
above bill is not enacted and is intended to be omitted in the law.

Matter underlined thus is new matter.
Matter enclosed in superscript numerals has been adopted as follows:
Senate SLI committee amendments adopted September 19, 1988.

1 **¹[2.] 3.¹ Section 2 of P.L. 1987, c.377 (C.17:46D-2) is repealed.**
2 **¹[3.] 4.¹ This act shall take effect immediately.**

3

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INSURANCE
Insurance - Health

7

8 **Removes the authorization for life and health insurers to write**
9 **pet health insurance.**

[FIRST REPRINT]
ASSEMBLY, No. 2778

STATE OF NEW JERSEY

INTRODUCED MARCH 14, 1988

By Assemblymen FRANKS and SINGER

1 AN ACT concerning pet health insurance, amending P.L.1987,
c.377 and repealing section 2 of that act.

3

BE IT ENACTED *by the Senate and General Assembly of the*
5 *State of New Jersey:*

7 ¹1. Section 1 of P.L.1987, c.377 (C.17:46D-1) is amended to
read as follows:

9 1. Any insurer writing any coverage to which the provisions of
R.S.17:17-1 apply [, any hospital service corporation established
11 pursuant to the provisions of P.L.1938, c.366 (C.17:48-1 et seq.),
any medical service corporation established pursuant to the
13 provisions of P.L.1940, c.74 (C.17:48A-1 et seq.), or any health
service corporation established pursuant to the provisions of
15 P.L.1985, c.236 (C.17:48E-1 et seq.)] may offer group or
individual policies or contracts which provide benefits for
17 hospital and medical services for pets, provided that these
services are provided by a veterinarian licensed pursuant to
19 chapter 16 of Title 45 of the Revised Statutes or by the laws of
any other state. The policy or contract may provide for
21 exclusions or deductibles, or both. As used in this section, "pet"
means any domesticated animal normally maintained in or near
the household of the owner thereof.¹

23 (cf: P.L.1987, c.377, s.1)

25 ¹[1.] 2.¹ Section 3 of P.L.1987, c.377 is amended to read as
follows:

27 3. If any application or any rate filing for any policy or
contract of insurance to be written pursuant to section 1 [or 2] of
29 this act is pending as of the effective date of this act, the
commissioner shall either approve such application or filing
within 90 days of the enactment of this act or report to the
31 Legislature the reasons for his disapproval of the filing or
application.

33 (cf: P.L.1987, c.377, s.3)

EXPLANATION--Matter enclosed in bold-faced brackets [thus] in the
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¹ Senate SLI committee amendments adopted September 19, 1988.

1 ¹[2.] 3.¹ Section 2 of P.L.1987, c.377 (C.17:46D-2) is repealed.
2 ¹[3.] 4.¹ This act shall take effect immediately.

3

5

INSURANCE

Insurance - Health

7

8 Removes the authorization for life and health insurers to write
9 pet health insurance.

ASSEMBLY, No. 2778

STATE OF NEW JERSEY

INTRODUCED MARCH 14, 1988

By Assemblymen FRANKS and SINGER

1 **AN ACT** concerning pet health insurance, amending P.L. 1987, c.
377 and repealing section 2 of that act.

3

5 **BE IT ENACTED** by the Senate and General Assembly of the
State of New Jersey:

7 1. Section 3 of P.L. 1987, c. 377 (C.17:46D-3) is amended to
read as follows:

9 3. If any application or any rate filing for any policy or
contract of insurance to be written pursuant to section 1 [or 2] of
11 this act is pending as of the effective date of this act, the
commissioner shall either approve such application or filing
13 within 90 days of the enactment of this act or report to the
Legislature the reasons for his disapproval of the filing or
application.

15 2. Section 2 of P.L. 1987, c. 377 (C. 17:46D-2) is repealed.

17 3. This act shall take effect immediately.

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STATEMENT

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23 This bill would eliminate the statutory authorization for life
and health insurers licensed pursuant to Title 17B of the New
Jersey Statutes to write pet health insurance.

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INSURANCE

27

Insurance - Health

29 **Removes the authorization for life and health insurers to write
pet health insurance.**

EXPLANATION—Matter enclosed in bold-faced brackets [thus] in the
above bill is not enacted and is intended to be omitted in the law.

Matter underlined thus is new matter.

ASSEMBLY INSURANCE COMMITTEE

STATEMENT TO

ASSEMBLY, No. 2778

STATE OF NEW JERSEY

DATED: APRIL 18, 1988

This bill eliminates the statutory authorization for life and health insurers to write pet health insurance.

In the 1986-87 session, the New Jersey Legislature passed P.L. 1987, c. 377 (C. 17:46D-1 et seq.), which permitted life and health insurers to write pet health insurance. This type of insurance was written in other states, but had not yet been approved in New Jersey. Subsequent to the passage of the law, the Department of Insurance approved the application of the Virginia Surety Company to offer this type of insurance in the state. Another application is pending, which is also from a property-casualty insurer.

This bill is in response to a request by the Commissioner of Insurance that the sponsor delete the authorization from the law which would permit life and health insurers to write this coverage, to clarify the fact that the line is not to be considered to be health insurance.

SENATE LABOR, INDUSTRY AND PROFESSIONS COMMITTEE

STATEMENT TO

ASSEMBLY, No. 2778

with Senate committee amendments

STATE OF NEW JERSEY

DATED: SEPTEMBER 19, 1988

The Senate Labor, Industry and Professions Committee reports favorably and with committee amendments Assembly Bill No. 2778.

This bill, as amended by the committee, eliminates the statutory authorization for life and health insurers licensed pursuant to Title 17B of the New Jersey Statutes and for hospital service corporations, medical service corporations and health service corporations to write pet health insurance.

With this change in the law only property-casualty insurers will be able to offer and write pet health insurance.

In the 1986-87 Session, the Legislature passed P.L.1987, c.377 (C.17:46D-1 et seq.), which permitted property-casualty insurers, medical, hospital and health service corporations and commercial life and health insurers to write pet health insurance. This type of insurance was written in other states, but had not yet been approved in New Jersey. Subsequent to the passage of the law, the Department of Insurance approved the application of the Virginia Surety Company to offer this type of insurance in the State. Another application is pending, which is also from a property-casualty insurer.

This bill is in response to a request by the Commissioner of Insurance to delete the authorization from the law which would permit life and health insurers to write this coverage, to clarify the fact that the line is not to be considered to be health insurance.