

STAND. COM. REP. NO. **1075**-24

Honolulu, Hawaii

MAR 13, 2024

RE: S.B. No. 2913
S.D. 1
H.D. 1

Honorable Scott K. Saiki
Speaker, House of Representatives
Thirty-Second State Legislature
Regular Session of 2024
State of Hawaii

Sir:

Your Committee on Tourism, to which was referred S.B. No. 2913, S.D. 1, entitled:

"A BILL FOR AN ACT RELATING TO TRAVEL INSURANCE,"

begs leave to report as follows:

The purpose of this measure is to establish a regulatory framework for the sale of travel insurance.

Your Committee received testimony in support of this measure from the Hawaii Insurers Council; Crum & Forster; Allianz Global Assistance; United States Travel Insurance Association; and American Property Casualty Insurance Association. Your Committee received comments on this measure from the Department of Commerce and Consumer Affairs.

Your Committee finds that a comprehensive, uniform, and national regulatory framework for the sale of travel insurance is necessary to ensure travelers are protected across the nation. Your Committee further finds that this measure is based on the Travel Insurance Model Act adopted by the National Council of Insurance Legislators and National Association of Insurance Commissioners and thirty-five other states have already adopted this model legislation. This measure will clarify the application

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of existing laws to the unique aspects of travel insurance and ensure uniformity across the nation.

Your Committee has amended this measure by:

- (1) Specifying travel insurance that provides coverage for sickness, accident, disability, or death during travel, either exclusively or in conjunction with related coverages of emergency evacuation or repatriation of remains, shall be filed under an accident and health line of insurance; and
- (2) Making technical, nonsubstantive amendments for the purposes of clarity, consistency, and style.

As affirmed by the record of votes of the members of your Committee on Tourism that is attached to this report, your Committee is in accord with the intent and purpose of S.B. No. 2913, S.D. 1, as amended herein, and recommends that it pass Second Reading in the form attached hereto as S.B. No. 2913, S.D. 1, H.D. 1, and be referred to your Committee on Consumer Protection & Commerce.

Respectfully submitted on
behalf of the members of the
Committee on Tourism,


SEAN QUINLAN Chair



