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Testimony of the Department of Commerce and Consumer Affairs

Before the
Senate Committee on Commerce and Consumer Protection
Thursday, March 27, 2025
9:30 a.m.
State Capitol, Conference Room 229 and via Videoconference

On the following measure:
H.B. 97, H.D.2, S.D. 1, RELATING TO TRAVEL INSURANCE

WRITTEN TESTIMONY ONLY

Chair Keohokalole and Members of the Committee:

My name is Jerry Bump, and I am the Acting Insurance Commissioner of the Department of Commerce and Consumer Affairs' (Department) Insurance Division. The Department offers comments on this bill.

The purpose of this bill is to establish a new regulatory framework for the sale of travel insurance in the State, including licensing and registration requirements for limited lines travel insurance producers.

To provide adequate time for the Department to implement administrative changes, we respectfully request that the effective date of the bill, page 23, line 9, be set no earlier than January 1, 2026.

Thank you for the opportunity to testify.



Hawaii House of Representatives Bill HB 97 HD2 SD1

Hawaii Senate Committee on Commerce and Consumer Protection

March 27, 2025

Statement of Duke de Haas on behalf of AGA Service Company (Allianz)

Good morning, Members of the Senate Committee on Commerce and Consumer Protection.

My name is Duke de Haas. I am Vice President and Deputy General Counsel of AGA Service Company ("Allianz"), and I am also Co-Chair of the United States Travel Insurance Association ("USTiA") Law and Regulation Committee.

The USTiA's members include insurance carriers, third-party administrators, insurance agencies, and related businesses in the development, administration, and sale of travel insurance and travel assistance products.

Allianz is a large writer of travel insurance, and it has an insurance company, as well as a fully licensed travel insurance producer authorized to do business in all 50 states, including Hawaii.

Thank you for bringing HB97_HD2_SD1 before the Committee today. This legislation is important for travel insurance consumers, state insurance regulators, and the industry.

HB97_HD2_SD1 generally contains Model Act language from the National Association of Insurance Commissioners (all the chief insurance regulators in the United States and US territories), which is essentially identical to a Model Act authored by the National Council of Insurance Legislators.

To date, 37 states have enacted the NAIC Travel Insurance Model Act ("Model Act"), and we are working in another 8 states, including Hawaii, in 2025.

HB97_HD2_SD1, if enacted, would amend the insurance code to clarify the regulatory framework for the sale of travel insurance on a national, uniform basis. The bill standardizes definitions and contains important consumer protections, including with respect to sales practices, a free-look period for refunds, and various consumer disclosures.

Allianz, the USTiA, APCIA, and other industry participants support the legislation, and we have worked with the Division of Insurance as we have developed this bill.

We are not aware of any opposition.

We request one minor, non-substantive amendment to the bill to ensure its consistency with the Model Act. On page 19, line 16, strike the words "delivery of" and insert the word "sending", which will make this section consistent with Section 7(C)(3) of the Model Act.

How can we help?

Allianz Global Assistance
9950 Mayland Drive
Richmond, Virginia 23233

804.281.6707
dukedehaas@allianz.com

We thank you for your time and consideration, and we are happy to answer any questions.

Sincerely,

A handwritten signature in blue ink that reads "Philip R. de Haas / lms". The signature is fluid and cursive, with the initials "lms" written in a smaller, more compact style at the end.

Philip R. "Duke" de Haas
Vice President, Deputy General Counsel, USA



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March 26, 2025

Hawaii Senate
Ka 'Aha Kenekoa
Committee on Commerce & Consumer Protection
Conference Room 229

Re: H.B. 97 H.D. 2 S.D. 1., Hawaii Travel Insurance Act

Dear Committee Members:

We are writing on behalf of the U.S. Travel Insurance Association (“UStiA”) and the American Property Casualty Insurance Association (“APCIA”) in support of H.B. 97 H.D. 2 S.D. 1—the Hawaii Travel Insurance Act—a comprehensive bill that includes provisions governing how travel insurance is regulated in Hawaii.

UStiA is the national association of the travel insurance industry. Its members include insurance carriers, third-party administrators, insurance agencies, and related businesses involved in the development, administration, and marketing of travel insurance and travel assistance products.

APCIA is the primary national trade association for home, auto, and business insurers. APCIA promotes and protects the viability of private competition for the benefit of consumers and insurers, with a legacy dating back 150 years. APCIA members represent all sizes, structures, and regions—protecting families, communities, and businesses in the U.S. and across the globe.

By enacting legislation that closely tracks the Travel Insurance Model Act (“Model Act”), a version of which was approved by the National Council of Insurance Legislators in 2017 and the National Association of Insurance Commissioners in 2018, Hawaii would join most states—37 and counting—incorporating into their statutes a uniform and workable regulatory regime for travel insurance sales. This important legislation builds upon existing regulatory frameworks and distinguishes between insurance and non-insurance elements of travel protection plans in establishing the proper scope and reach of the regulatory framework.

H.B. 97 H.D. 2 S.D. 1 has been thoroughly vetted to ensure the legislation that appears before you creates an efficient, effective regulatory framework for travel insurance that protects consumers, empowers regulators, and ensures the marketplace operates fairly.

H.B. 97 H.D. 2 S.D. 1
March 26, 2025
Page 2

We request one minor, non-substantive amendment to the bill to ensure its consistency with the Model Act. On page 19, line 16, strike the words “delivery of” and insert the word “sending,” which will make this section consistent with Section 7(C)(3) of the Model Act.

For these reasons, UStiA and APCIA support H.B. 97 H.D. 2 S.D. 1 and urge the Committee to pass the bill. Thank you so much for your consideration.

Sincerely,

A handwritten signature in black ink, appearing to read "H. Michael Byrne".

H. Michael Byrne
Counsel, UStiA

A handwritten signature in black ink, appearing to read "Mark Sektnan".

Mark Sektnan
VP, State Government Relations, APCIA

LATE

HB-97-SD-1

Submitted on: 3/25/2025 7:13:30 PM

Testimony for CPN on 3/27/2025 9:30:00 AM

Submitted By	Organization	Testifier Position	Testify
Jen	Individual	Oppose	Written Testimony Only

Comments:

Your bill proposes that someone who is caught driving fast can be placed in prison.
Unbelievable.

If there is no victim there is no crime. The state can not be the victim.