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MEMORANDUM

To: Chair Dietrich and the Senate Committee on Financial Institutions and Insurance

From: Office of Revisor of Statutes

Date: February 27, 2025

Subject: HB 2046 - Authorizing insurers to file certain travel insurance policies under the

accident and health line of insurance.

HB 2046 adds a second line of insurance under which travel insurance policies can be filed. Under current law, travel insurance is required to be filed under an inland marine line of insurance.

HB 2046 would permit travel insurance to also be filed under the accident and health line of insurance if it provides coverage for sickness, accident, disability, or death occurring during travel, either exclusively or in conjunction with related coverages of emergency evacuation or repatriation of remains.

The House Committee on Insurance passed the bill out of committee with no amendments. The House Committee of the Whole passed the bill unanimously on February 14, 2025.