

Alex Young

Regional Director – State Relations

202-624-2341 t

alexyoung@acli.com

Re: House Bill 2046 - Support

Chair Dietrich:

The American Council of Life Insurers (ACLI), as the leading trade association on behalf of the life insurance industry appreciates the opportunity to offer comments in support of House Bill 2046. The ACLI's member companies are dedicated to protecting consumers' financial wellbeing through the various products they offer, including but not limited to, life insurance, annuities, and various supplemental benefits.

House Bill 2046 would add further clarification for travel insurance filing guidance by amending statute 40-2,239 to align with the NAIC *Travel Insurance Model Act*. By aligning with the model law, it will lift filing confusion on behalf of insurers by directing companies to file travel policies under the appropriate line of business.

Currently under 40-2.239, travel insurance as classified under an inland marine line of insurance, is filed with the Department of Insurance under property and casualty. In contrast, life companies don't file under inland marine. House Bill 2046 would allow life companies to file travel insurance policies under the appropriate line (accident and sickness) with the Department of Insurance and provide consumers coverage for travel-related emergency evacuation and/or repatriation of remains.

Thank you for your consideration of our comments. We hope you will **support** HB. 2046.

Best,



ALEX YOUNG

Cc: Members of the Senate Committee on Financial Institutions and Insurance