

SESSION OF 2025

SUPPLEMENTAL NOTE ON HOUSE BILL NO. 2046

As Amended by Senate Committee on Financial
Institutions and Insurance

Brief*

HB 2046, as amended, would amend current law to allow travel insurance coverage for sickness, accident, disability, or death occurring during travel as either a separate policy or along with related coverages of emergency evacuation or repatriation of remains, to be classified and filed under either an accident and health or inland marine line of insurance.

The bill would also make technical amendments.

The bill would be in effect upon publication in the *Kansas Register*.

Background

The bill was introduced by the House Committee on Insurance at the request of a representative of the American Council of Life Insurers.

House Committee on Insurance

In the House Committee hearing, **proponent** testimony was provided by a representative of the American Council of Life Insurers, who indicated the bill would fully align statute with the National Association of Insurance Commissioners (NAIC) Travel Insurance Model Act, which would reduce

*Supplemental notes are prepared by the Legislative Research Department and do not express legislative intent. The supplemental note and fiscal note for this bill may be accessed on the Internet at <https://klrd.gov/>

confusion with insurers by clarifying the appropriate lines of business to file policies. The representative also indicated the bill would ensure consumers have access to travel insurance coverage for everything from travel-related emergency evacuations to repatriation of remains.

No other testimony was provided.

Senate Committee on Financial Institutions and Insurance

In the Senate Committee hearing, **proponent** testimony was provided by a representative of the American Council of Life Insurers, who indicated the bill would clarify travel insurance filing guidance by amending statute to align with the NAIC Travel Insurance Model Act, which would reduce confusion with insurers by directing the filing of travel policies under the appropriate line of business. The representative also noted the bill would ensure consumers have access to coverage for travel-related emergency evacuations, repatriation of remains, or both.

No other testimony was provided.

The Senate Committee amended the bill to change the effective date to be upon publication in the *Kansas Register*.

Fiscal Information

According to the fiscal note prepared by the Division of the Budget on the bill, as introduced, the Kansas Insurance Department indicates the enactment of the bill would have no fiscal effect.

Insurance; travel insurance; accident and health insurance; inland marine insurance