



# Representative Carolyn Hall

House District 16 | Turnagain, Spenard and Sand Lake

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## HB 302

### Sponsor Statement

March 11, 2026

*"An Act relating to travel insurance."*

Alaska's unique geography and vibrant tourism industry make travel an essential part of life for residents and visitors alike. Yet travel poses distinct risks and challenges to Alaskans. Travel disruptions, whether caused by weather, medical emergencies, or unforeseen events, can have serious financial and emotional consequences, and with Alaska's vast distances and unpredictable conditions, robust travel insurance protections are especially important.

HB 302 ensures that all travelers in our state are protected by clear, fair, and reliable travel insurance standards. It is my belief, and the intent of this bill, that Alaskans and those visiting our state deserve travel protection plans that provide them with peace of mind.

Although the travel insurance market is well-established, travel insurance does not always fit squarely within insurance laws designed for major lines of authority. HB 302 provides a comprehensive, uniform, and nationally adopted regulatory framework to: (i) clarify the application of current laws to the unique aspects of travel insurance; (ii) benefit consumers by standardizing protections and requirements; (iii) establish a level playing field for the travel insurance market; and (iv) clarify and bolster regulators' enforcement authority over the travel insurance industry. To date, Forty-one (41) other states have adopted similar legislation based upon the National Association of Insurance Commissioners (NAIC) and National Conference of Insurance Legislators (NCOIL) Travel Insurance Model Acts, and several more are actively considering legislation.

Ultimately, this legislation will help promote responsible business practices and safeguard travel insurance consumers. With clear rules and regulations, travel insurance providers will be more willing to enter Alaska's market, and those purchasing travel insurance will feel more comfortable doing so. By serving both the consumer and providers, HB 302 will greatly advance Alaska's thriving travel and tourism sector.