



Allianz
Partners

Modernizing travel insurance

A proven model for your state



Duke deHaas
Vice President, Deputy General Counsel, USA
Allianz Partners

March 2026



What is it?

A modern framework for travel insurance.

Comprehensive legislation that covers:

- Definitions
- Taxation
- Licensing
- Consumer protections
- Administrator accountability

Mirrors a proven national model that was built specifically for how travel insurance works.

A scenic view of a beach at sunset. The sun is low on the horizon, casting a warm orange glow across the sky and reflecting on the wet sand. A couple is walking away from the camera along the shoreline. The sky is filled with soft, colorful clouds. The overall mood is peaceful and romantic.

Why it's a good idea

Better protections for Alaska residents.

WHY IT'S A GOOD IDEA

Real protections for real travelers

What it means for consumers

- Free look period
- Clear disclosures
- Opt-out protections



Greek Temple of Apollo | Didyma, Aydin, Turkey

WHY IT'S A GOOD IDEA

Consistent standards

What it means for regulators

- Streamlined filings
- Enforcement authority
- Uniform definitions



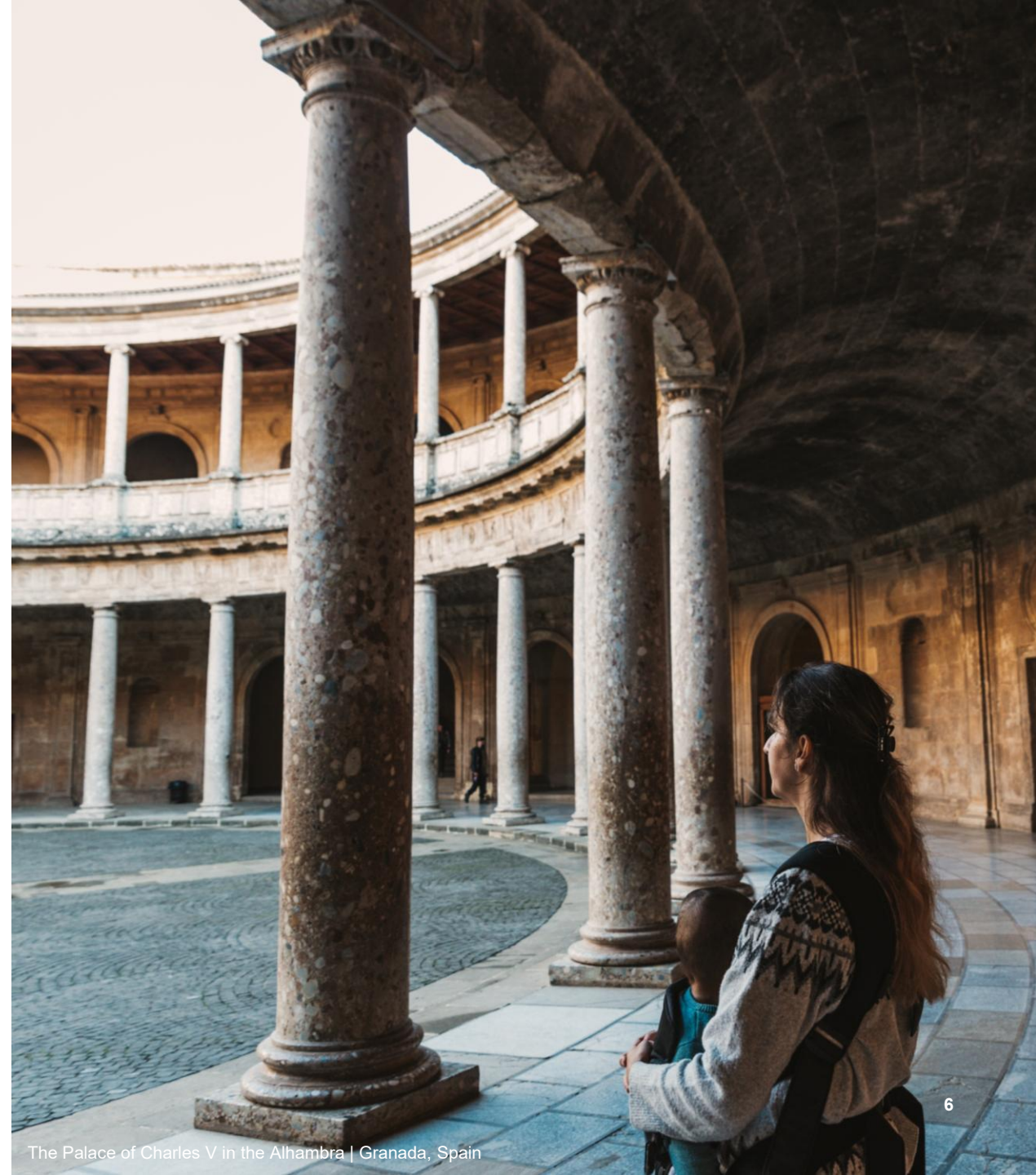
Salamanca, Spain

WHY IT'S A GOOD IDEA

A level playing field

What it means for the industry

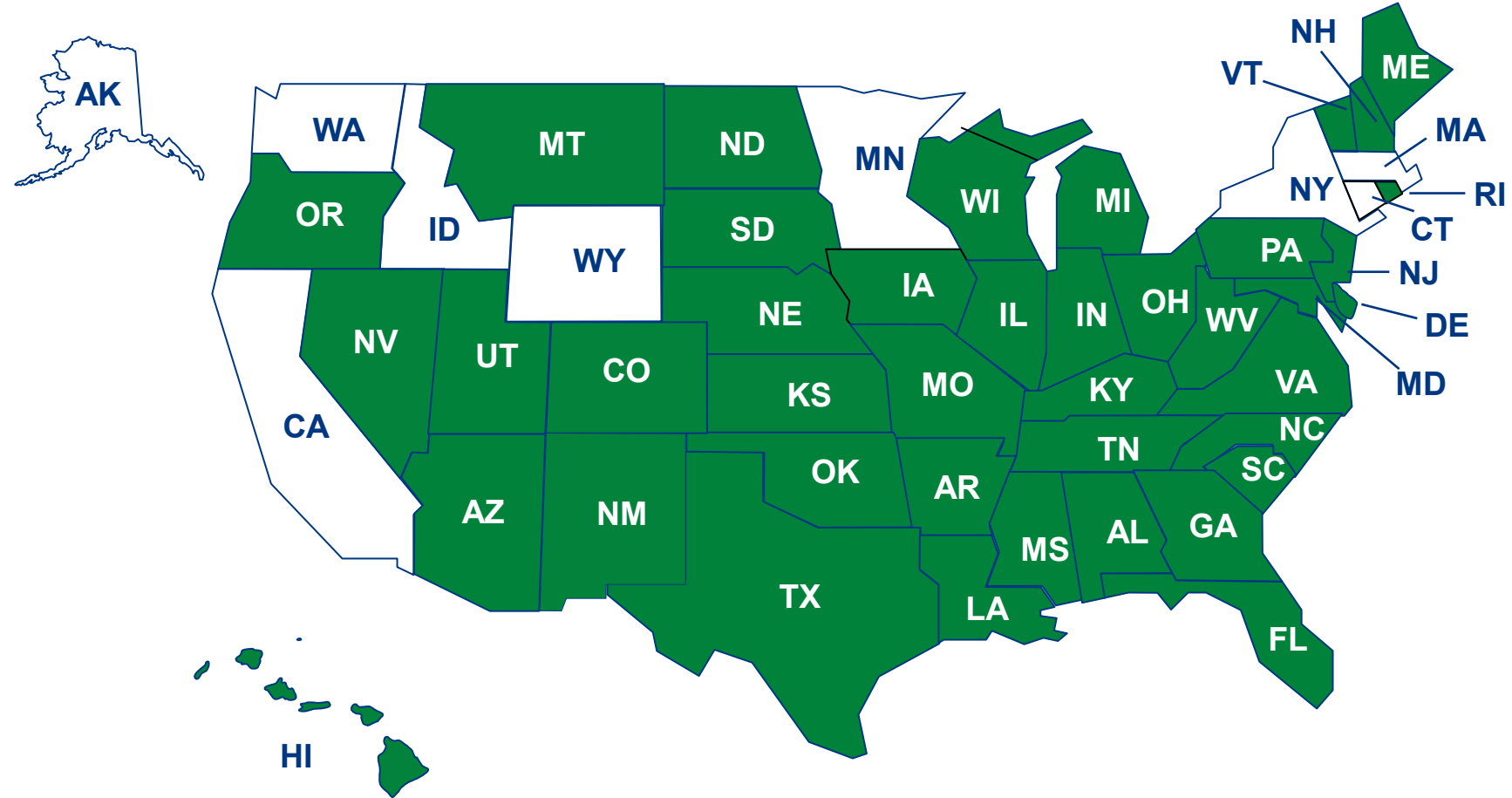
- Streamlined licensing
- More distribution channels
- Increased competition



The Palace of Charles V in the Alhambra | Granada, Spain

Why now?

A proven, tested model with a long track record across the country



Travel insurance model implemented by law (as of 12/31/2025)
AL, AZ, AR, CO, DE, FL, GA, HI, IL, IN, IA, KS, KY, LA, ME, MD, MI, MS, MO, MT, NE, NV, NH, NJ, NM, NC, ND, OH, OK, OR, PA, RI, SC, SD, TN, TX, UT, VT, VA, WV, WI

Risks of not acting?

The opportunity cost of waiting

- Inconsistent products mean inconsistent protections for Alaska travelers
- Consumers and groups are left with gaps in coverage and clarity
- The model is already written, tested, and ready

The time is right

This is modernization, not reinvention

- A proven model, already enacted and already working
- Puts Alaska in step with the national standard
- A straightforward update to existing law





Duke de Haas

Vice President,
Deputy General Counsel, USA

Allianz Partners
9950 Mayland Drive, Richmond, VA 23233

804.281.6707 | duke.dehaas@allianz.com