

# Modernizing travel insurance

A proven model for your state



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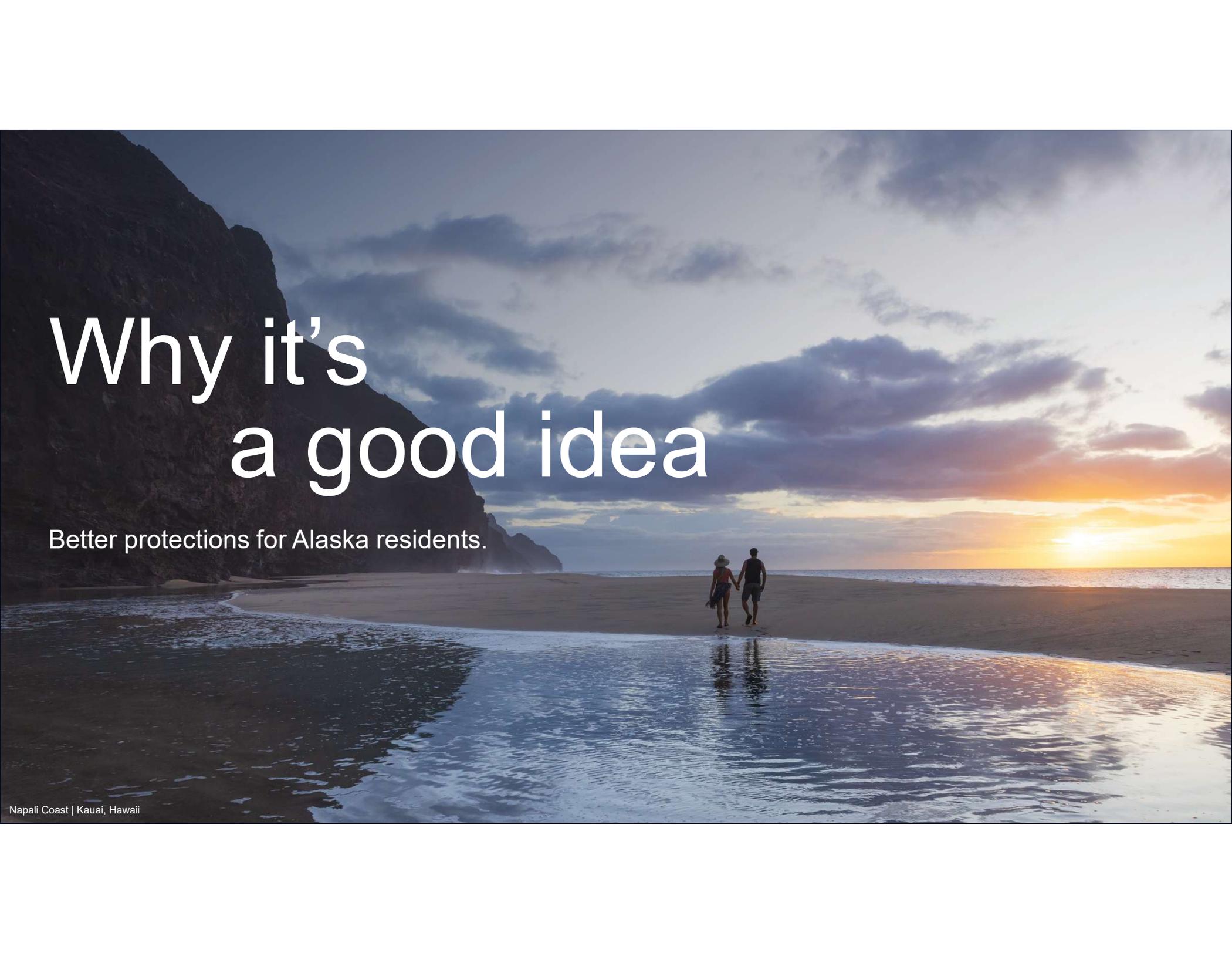
# What is it?

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 glow over the sky and reflecting on the wet sand. A couple is walking away from the camera in the shallow water. 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

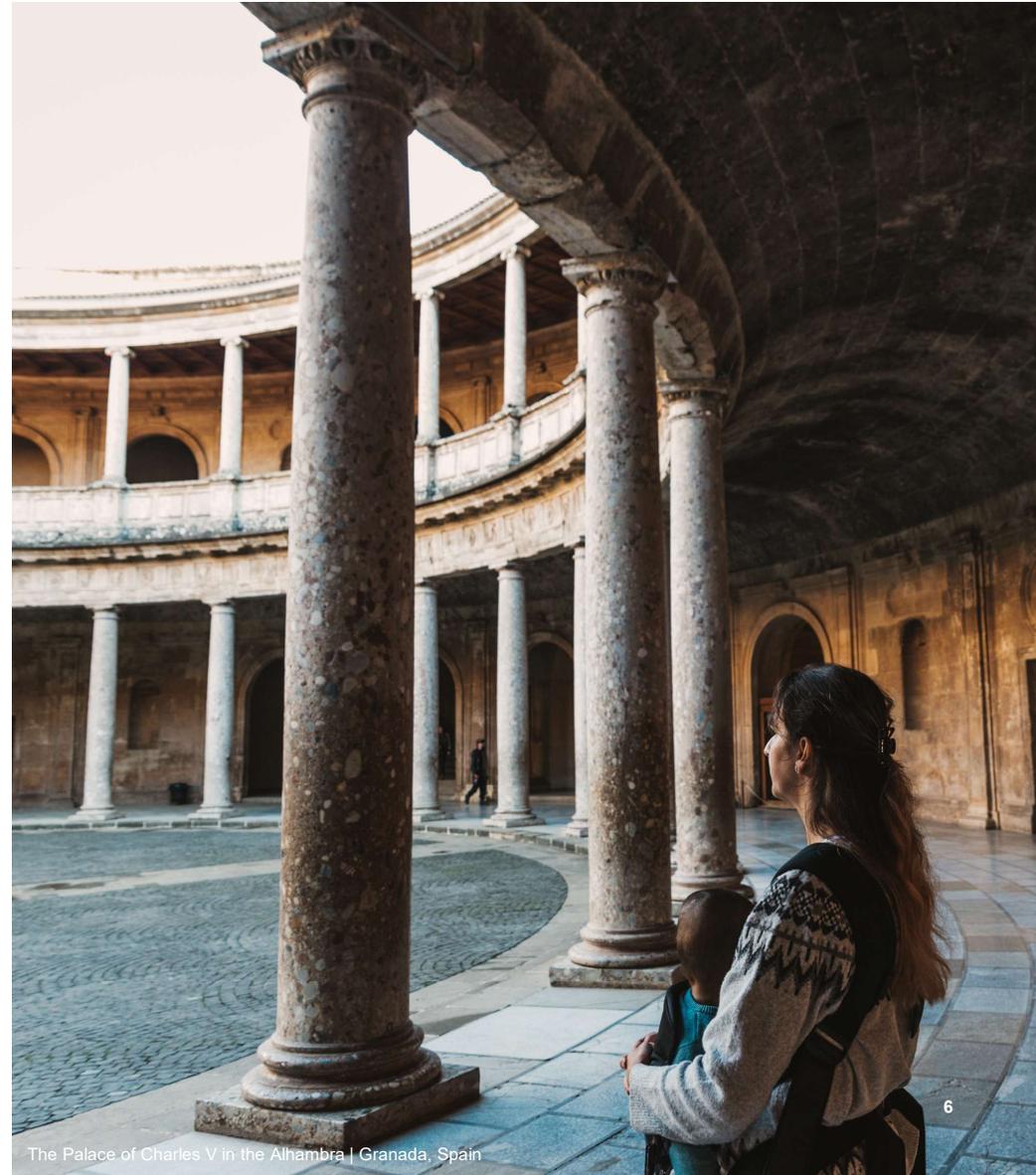


WHY IT'S A GOOD IDEA

# 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



# 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



Oaxaca, Mexico



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