



**Alaska Senate SB 244**

**Alaska Senate Labor & Commerce Committee**

**March 18, 2026**

**Statement of Duke de Haas on behalf of AGA Service Company (Allianz)**

Good afternoon, Chair Bjorkman and Members of the Senate Labor & Commerce Committee.

My name is Duke de Haas. I am Vice President and Deputy General Counsel of AGA Service Company (“Allianz”), and I am also Co-Chair of the United States Travel Insurance Association (“USTIA”) Law and Regulation Committee.

The USTIA’s members include insurance carriers, third-party administrators, insurance agencies, and related businesses in the development, administration, and sale of travel insurance and travel assistance products.

Allianz is a writer of travel insurance, and it has an insurance company, as well as a fully licensed travel insurance producer authorized to do business in all 50 states, including Alaska.

Thank you for bringing SB 244 before the Committee today. This legislation is important both for travel insurance consumers and the industry.

Travel insurance is a unique product within the insurance industry because it contains both insurance and non-insurance elements, and because it is often offered by a travel agent, airline, etc. and not by a licensed insurance agent. That’s why it is critical that each entity involved in providing travel insurance clearly understands their responsibilities to the consumer and that consumers understand how to use the product. SB 244 provides this clarity for all involved in the transaction.

The legislation also builds upon the existing licensing and regulatory structure by adding new consumer protections. These protections include a free-look period for refunds, important disclosures such as how to file a claim and who the consumer should contact if they need assistance, and a prohibition of illusory insurance, which is a policy that due to exclusions and other provisions does not provide meaningful coverage.

The legislation will also expand consumer choice and availability of travel insurance products in Alaska by defining and providing for eligible groups, through which travel insurance products can be sold on a group or blanket basis. This would permit, for example, a group of students attending the University of Alaska, or church members going on a group missions trip, to be covered by the same travel insurance policy purchased by the university or church.

Finally, the bill standardizes definitions and provides a clear roadmap for how the travel insurance product is to be filed with the Division, which should assist in providing new and improved travel insurance products for

consumers while also including the strong consumer protections in the bill. We appreciate the work done on this legislation by the Division and will continue to work with them going forward.

We thank you for your time and consideration, and we are happy to answer any questions.

Sincerely,



Philip R. "Duke" de Haas  
Vice President, Deputy General Counsel, USA