



# Representative Carolyn Hall

House District 16 | Turnagain, Spenard and Sand Lake

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## HB 302

### Explanation of Changes

May 1<sup>st</sup>, 2026

### Version A to Version N

**Section 4:** On page 7, line 28 “wet marine and transportation lines” was replaced with “inland marine line.”

This is a technical change and points to the correct line of insurance under which travel insurance is typically reviewed. In other states, travel insurance is filed under the inland marine line; wet marine is traditionally reserved for high seas and air cargo. The addition of wet marine and transportation lines was a drafting oversight. The change to inland marine is further consistent with page 7, lines 23 & 24, which state “Travel insurance is classified and filed for the purposes of rates and forms under the inland marine line of insurance.”

**Section 7:** On page 16, after line 12, section 7 providing for an effective date of January 1<sup>st</sup>, 2027, was added.

The original bill did not have an effective date, and after consultation with the Division of Insurance, January 1<sup>st</sup>, 2027, was determined to give the affected departments sufficient time to adjust to HB 302’s updated filing requirements.