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February 18, 2014

Honorable Senator Rosalyn Baker, Chair  
Senate Committee on Commerce and Consumer Protection

**RE: SB 2947 – Relating to Travel Insurance – In Support**

Aloha Chair Senator Rosalyn Baker and members of the committee:

On behalf of our members of the American Society of Travel Agents (ASTA) that operate in the State of Hawaii, we urge your support of SB 2947. This bill provides a workable solution to current licensing problems and inconsistencies our industry faces, and reflects the national standards adopted by the National Association of Insurance Commissioners (NAIC) and the National Conference of Insurance Legislators (NCOIL).

Hawaii travel agents activities are normally limited to passing along general information about travel insurance. We do this usually through a brochure or website that is pre-packaged and distributed by a licensed limited lines travel insurance producer, such as a managing general agent. There is little financial incentive selling travel insurance, with it only representing on average less than two percent of a travel agency's total revenue. As travel agents, however, we do find that our customers value travel insurance as a means of protecting their trips and we feel it is important to make it available to them.

It is important to all parties that the rules governing the distribution of travel insurance be uniform, simple and broad in scope. We see no meaningful benefit to the public or the insurance and travel industries for the current licensing regime with respect to the relatively simple, highly beneficial and low cost activity.

For these reasons, ASTA'S Travel Agency members in Hawaii urge your support of SB 2947 and Hawaii's adoption of the standards passed by the National Association of Insurance Commissioner's (NAIC) and the National Conference of Insurance Legislators (NCOIL). Senate Bill 2947 will: 1) better protect consumers; 2) clearly define accountability of the insurance provider; and 3) reduce an unnecessary economic burden on small businesses.

Thank you for the opportunity to provide this testimony of behalf of the ASTA Hawaii Chapter Membership and all Hawaii travel agents.

Respectfully submitted,

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