



**Statement of Duke de Haas on behalf of AGA Service  
Company (Allianz Partners US)**  
**Ohio State Senate, Insurance Committee**  
**Senator Bob D. Hackett, Chair**  
**Senator Mark Romanchuk, Vice-Chair**  
*November 10, 2021*

Chair Hackett, Vice-Chair Romanchuk, and Members of the Committee—

My name is Duke de Haas, and I am Vice President, Deputy General Counsel for AGA Service Company (“Allianz”), which is the licensed producer and administrator for Allianz travel insurance products sold in the United States. Allianz writes travel insurance across the United States and the world, and we are a big writer of travel insurance in Ohio.

Thank you for bringing SB 256 before the Insurance Committee today. Allianz is very supportive of this legislation, which would amend Ohio law with respect to regulating travel insurance. SB 256 is important for travel consumers, regulators, and the industry alike and will help solidify the excellent business climate that already exists in Ohio for travel insurance and the Ohioans who use it.



Allianz appreciates the stable legislative and regulatory travel insurance climate in Ohio that this legislation will enhance through its codification of current market practices and the creation of more certainty for consumers, the industry and regulators.

SB 256 is based on substantially identical model acts adopted by the National Council of Insurance Legislators (NCOIL) and the National Association of Insurance Commissioners (NAIC). We are especially grateful for the work done by Senator Hackett and the other NCOIL legislators in adopting a travel insurance model law in 2017, prior to the NAIC's adoption of a model law the following year.

Adoption of the models at NCOIL and the NAIC included a comprehensive review and comment process, along with the general commitment of members of both organizations to support enactment of the model in the states. To date, seventeen (17) other states have already adopted legislation based on these national model acts. Other states are considering such legislation this session, with more expected to follow in 2022.

We are also very appreciative of the great work done by the Ohio Department of Insurance, as the Department worked closely with us and had many excellent suggestions and questions, which helped lead to the finished product before you.



We urge you to approve this important legislation. Thank you again for your time today and for your consideration of travel insurance legislation.