



**SENATOR STEVE WILSON**  
Ohio's 7th Senate District

**House Insurance Committee**  
**Senator Steve Wilson**  
**November 1, 2017**  
**Senate Bill 169**

Good morning Chairman Brinkman, Vice Chair Henne, Ranking Member Bocchieri and members of the House Insurance Committee. Thank you for allowing me the opportunity to provide sponsor testimony on Senate Bill 169, which will regulate the offer and dissemination of travel insurance in Ohio.

Senate Bill 169 is based on a model act adopted by the National Conference of Insurance Legislators (NCOIL) in 2012, as well as licensing standards adopted by the National Association of Insurance Commissioners (NAIC) in late 2010. Before states started enacting this model legislation a few years ago, each state had a different system for regulating and licensing travel insurance, with some having no regulations at all.

This legislation will address the current problems of regulatory inconsistencies by updating the licensing process to better reflect today's marketplace operations. Additionally, the bill will provide consumer protections by requiring clearer accountability and notice provisions with respect to who is responsible for the sale of travel insurance. Finally, by adopting the uniform standards that have already been implemented in nearly 47 other states, Senate Bill 169 will bring Ohio up-to-speed with the overwhelming majority of the country and enable reciprocity among these states.

Senate Bill 169 passed out of both Senate committee and the Senate floor by a unanimous vote. With that, I would be happy to answer any questions.