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NCOIL Adopts Amendment to the Limited Lines Travel Insurance Model Act

Adopted Amendment Provides More Comprehensive Regulatory Framework for Travel Protection Products

MARCH 14, 2017

LEGAL UPDATE

The National Conference of Insurance Legislators (NCOIL) voted unanimously at its Spring meeting to adopt the Proposed Amendment to the NCOIL Limited Lines Travel Insurance Model Act. The full text of the amended Model Act can be viewed on NCOIL's website by clicking [here](#).

Greg Mitchell (Frost Brown Todd), in collaboration with Members of the Tourism & Travel Industry Consumer Coalition (TTICC), John Fielding (Step toe & Johnson), and travel insurance industry participants, along with representatives from the United States Travel Insurance Association (USTIA), United States Tour Operators Association (USTOA), and American Society of Travel Agents (ASTA) presented to NCOIL in support of the Amendment. The presenters provided background information on the Model, the regulatory challenges faced by the industry, consumer experiences with travel protection products, and the unique distribution channels utilized by the travel protection industry.

The Amended Model, the "NCOIL Travel Insurance Model Act," expands on the original Model, which addressed licensing, to create a more comprehensive legal framework to protect and regulate the sale of certain types of travel protection products in adopting states, while protecting consumers by encouraging fair and effective competition in the market. The goal of the Model is to provide a clear regulatory framework for the development and distribution of certain types¹ of travel protection products, while preserving the unique distribution channels that have developed in response to consumer demand for these products.

If you have any questions regarding the Amendment or how it may impact your business, please do not hesitate to contact [Greg Mitchell](#) or [Donald Morgan](#) with Frost Brown Todd's [Insurance Industry Group](#).

Organizations interested in protecting the travel industry can join the Tourism and Travel Industry Consumer Coalition. For more information, visit TTICC's website at tandtcoalition.com or email membership@tandtcoalition.com.

¹ Under the amended Model "Travel Insurance" does not include major medical plans that provide comprehensive health coverage for travelers with trips lasting 6 months or longer.

ATTORNEYS

Greg E. Mitchell
Email
859.244.7548

Donald C. Morgan
Email
859.244.3205

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