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**Statement of Robert Gallagher on behalf of Travel Guard Group Inc.,  
a subsidiary of AIG Travel, Inc.**

**North Dakota Senate  
Industry and Business Committee  
Public Hearing  
*January 25, 2023***

Committee Members:

My name is Robert Gallagher and I represent Travel Guard, a subsidiary of AIG Travel, Inc. one of the world's leading travel insurance providers. We specialize in state-of-the-art travel insurance plans and assistance services for millions of leisure and business travelers around the world.

Thank you for bringing SB 2173 before the Committee today. This legislation brings North Dakota statutes in alignment with the Travel Insurance Model Act, a version which was approved by the National Council of Insurance Legislators (NCOIL) in 2017 and the National Association of Insurance Commissioners (NAIC) in 2018. This important legislation builds upon existing regulatory frameworks and distinguishes between insurance and non-insurance elements of travel protection plans in establishing the proper scope and reach of the regulatory framework.

SB 2173 would create an efficient, effective regulatory framework for travel insurance by clarifying current law to regulate the travel insurance industry in a manner that benefits consumers, empowers regulators, and ensures the marketplace operates fairly.



For these reasons, we support SB 2173, and we urge you to approve this legislation.

Thank you for your consideration.