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ACTING INSURANCE COMMISSIONER

July 2, 2025

MEMORANDUM 2025-4R

To: All Accident and Health or Sickness Insurers Issuing Travel-Related Products

From: Jerry L. Bump, Acting Insurance Commissioner *JB*

Subject: Hawaii Travel Insurance Act

Act 256, which became law on July 1, 2025, establishes a new regulatory framework for the sale of travel insurance in the State.

Prior to the passage of Act 256, the insurance division reviewed travel-related accident and health or sickness products offered as accident and health or sickness insurance defined by Hawaii Revised Statutes (HRS) §431:1-205 and reviewed under Article 10A. The division distinguishes between travel-related accident and health or sickness-only products and travel-related products with property & casualty benefits as defined under HRS §431:1-206 and §431:1-209 and subject to rate review under HRS §431:14-104.

The division will continue to review group accident and health or sickness products that are filed and meet the group or blanket disability insurance policy requirements under Article 10A, HRS §431:10A-201, including travel-related accident and health or sickness products. Insurance producers that seek to sell accident and health or sickness policies under Article 10A are required to hold a valid accident and health or sickness license.

Questions may be directed to Kathleen Nakasone, Rate & Policy Analysis Manager at knakason@dcca.hawaii.gov.