



November 3, 2021

The Honorable J.B. Pritzker  
Office of the Governor  
207 State House  
Springfield, IL 62706

***RE: HB 1976 – Travel Insurance and Credit for Reinsurance Clean-up Provisions***

Dear Governor Pritzker:

On behalf of our health and life insurance company members, we appreciate the opportunity to express our support for HB 1976 (DeLuca/Fine) that, as amended, will preserve important travel insurance options for consumers and align the state’s credit for reinsurance law with the federal timeline for implementation.

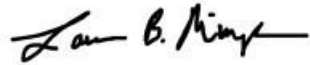
The legislation corrects an omission in P.A. 102-0212, which allows accident and health insurance companies, in addition to property & casualty companies, to continue selling travel insurance for the purpose of covering unforeseen losses related to or incurred while traveling domestically or internationally. The restoration of this line of business will prevent disruption or loss of existing travel insurance products like those purchased by employers to provide additional protections for employees who travel internationally for business. The corrected omission in HB 1976 will also bring the state’s travel insurance law into full alignment with the National Association of Insurance Commissioners (NAIC) model travel insurance law.

Additionally, we support the provision moving the effective date of P.A. 102-0578 to July 1, 2022 (instead of December 31, 2022) to avoid federal preemption of our state credit for reinsurance law, which was revised to comply with the Covered Agreements between the US and the UK. The effective date change is essential for the Department of Insurance to maintain NAIC accreditation to ensure effective regulation of and stability in our state’s insurance market.

We sincerely appreciate the collaboration and support of the Department, your Administration, Senator Fine and Representative DeLuca in passing this vital legislation during the veto session to protect the strength and competitiveness of our insurance market in Illinois.

If you have any questions or need additional information, please do not hesitate in reaching out to me at [lminzer@ilhic.com](mailto:lminzer@ilhic.com) or 217-522-1637.

Sincerely,

A handwritten signature in black ink that reads "Law B. Minzer". The signature is written in a cursive style with a horizontal line at the end.

President, ILHIC

Cc: Andy Manar, Deputy Governor, Budget & Finance  
Dana Popish Severinghaus, Director, Illinois Department of Insurance  
Senator Laura Fine  
Representative Anthony DeLuca