

HB 2128 -4 STAFF MEASURE SUMMARY

House Committee On Commerce and Consumer Protection

Prepared By: Andrew Hendrie, LPRO Analyst

Meeting Dates: 2/11, 4/3

WHAT THE MEASURE DOES:

This measure updates and standardizes travel insurance laws. Takes effect on 91st day following adjournment sine die.

Detailed summary

Section 1

Creates ORS 744.101 to 744.107

Section 2

Specifies who can offer or sell a travel protection plan

Section 3

Specifies how travel insurance can be marketed and what advertisement materials must include

Section 4

Licensing requirements for a travel insurance administrator

Section 5

Establishes the purpose of travel insurance

Section 6

Definitions related to travel insurance

Section 7

Requirements to get a license to solicit, offer, negotiate, or sell travel insurance as a limited lines travel insurance producer

Section 8

Allows the Director of the Department of Consumer and Business Services to revoke any authorization a travel retailer has from the limited lines travel insurance producer and can remove them from the register.

Section 9

Allows the Director of the Department of Consumer and Business Service to make rules.

Section 10

Conforming amendments

Section 11

Specifies operative date and exceptions

Section 12

Operative January 1, 2026

Section 13

Takes effect on 91st day following adjournment sine die.

ISSUES DISCUSSED:

- Provisions of the measure

EFFECT OF AMENDMENT:

-4 the amendment defines delivery. the amendment changes the handling and sending of fulfilment materials. The amendment excludes work offering and disseminating travel insurance registered under a travel insurance producer from the definition of travel insurance administrator. the amendment fixes some technical issues.

BACKGROUND:

HB 2128 establishes and updates laws related to solicitation, offers, negotiations, or selling of travel insurance in the state of Oregon. Operative January 1, 2026. Takes effect on 91st day following adjournment sine die.