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BILL SUMMARY

S.F. No. 3779 – Limited Lines Travel Insurance

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Date: March 9, 2026

SF 3779 codifies the National Association of Insurance Commissioners (NAIC) model Travel Insurance Act.

Section 1 amends section 60K.383.

Subdivision 1 defines "limited lines travel insurance producer" and "offer and disseminate" and amends the definitions of "travel insurance" and "travel retailer."

Subdivision 2 authorizes the commissioner to issue a limited lines travel insurance producer license to an individual or entity that has filed an application with the commissioner.

A travel retailer may offer and disseminate travel insurance on behalf of and under a limited lines travel insurance producer business entity license if:

1. The travel retailer provides a description of the insurance;
2. The limited lines travel insurance producer keeps a register of each travel retailer that offers travel insurance on the licensed business entity's behalf;
3. The limited lines travel insurance producer has a designated responsible producer;
4. There is compliance with the fingerprinting requirements;
5. All applicable fees have been paid; and
6. Employees and authorized representatives of the travel retailer complete training.

Travel retailers must provide a brochure or written material that has been approved by the travel insurer.

A travel retailer or authorized representative who is not licensed as an insurance producer is prohibited from evaluating or providing technical advice, or represent themselves as a licensed insurance producer.

Subdivision 3 includes technical and clarifying changes.

Subdivision 4 requires a limited lines travel insurance producer to use reasonable means to ensure compliance by the travel retailer with section 60K.383 and chapter 65C.

Subdivision 5 authorizes a person licensed in a major line of authority as an insurance producer is authorized to sell travel insurance.

Sections 2 to 8 establish a new chapter of law, chapter 65C.

Section 2 [65C.01; Scope and Purposes] establishes the scope of chapter 65C.

Section 3 [65C.02; Definitions] defines several terms related to travel insurance.

Section 4 [65C.03; Premium Tax] requires travel insurers to pay the premium tax provided under section 297I.05.

Section 5 [65C.04; Travel Protection Plans] establishes regulations for travel protection plans.

Section 6 [65C.05; Sales Practices] provides consumer protection requirements related to illusory travel insurance, marketing, opt outs, and other protections.

Section 7 [65C.06; Travel Administrators] regulates travel administrators.

Section 8 [65C.07; Policy] establishes requirements related to rates and filing.

EFFECTIVE DATE. Sections 1 to 8 are effective the day following final enactment.