

Good afternoon,

I am Wendy Goodenow and I am here to support HB 2215 with the testimony I emailed earlier today. I would rather just share with you how our business works as I think that is a major stumbling block in this issue. I own HNL Travel Associates, and I am a Past President of the American Society of Travel Agents, Hawaii Chapter. Travel Consultants offer Travel insurance to our clients as a value added proposition to protect them in the Limited Lines area of insurance. My company, and I personally, are Appointed by each vendor Insurance Company to offer this travel related coverage. You could say we "SELL" insurance but only in the same vain as we "SELL" tours or cruises or airline tickets. We are just a facilitator that is looking out for our clients. We have no control over any of the products we sell as that would be the vendor's responsibility. With today's technology our clients can be anywhere in the world. We want to be able to offer them the insurance option regardless of their location. There are 3 states currently that require me to get an "Out of State" license to offer the insurance. However, that is very difficult, time consuming, and costly to our Agency.

HB2215 is trying to standardize Licensing and Best Practices across the United States so we can bring licensing procedures up to date. We need to clarify the "Silent Law" in Hawaii regarding who needs to be licensed. The fees for Hawaii Licensing have gone from just the Agency, to the Agency and a Personal Representative, over the years at an increasing rate. As a small business owner it is a growing cost. But worse yet the cost of having to license in other states would make me consider not offering the insurance, which is not in the best interest of my clients.

Thank you for listening.

A handwritten signature in cursive script that reads "Wendy Goodenow". The signature is written in black ink and is positioned at the bottom left of the page.

Good morning Senator Rosalyn Baker and Committee,

I am Wendy Goodenow and I am here to support SB 2947 with the testimony I emailed earlier today. I would rather just share with you how our business works as I think that is a major stumbling block in this issue. I own HNL Travel Associates, and I am a Past President of the American Society of Travel Agents, Hawaii Chapter. Travel Consultants offer Travel insurance to our clients as a value added proposition to protect them in the Limited Lines area of insurance. My company, and I personally, are Appointed by each vendor Insurance Company to offer this travel related coverage. You could say we "SELL" insurance but only in the same vain as we "SELL" tours or cruises or airline tickets. We are just a facilitator that is looking out for our clients. We have no control over any of the products we sell as that would be the vendor's responsibility. With today's technology our clients can be anywhere in the world. We want to be able to offer them the insurance option regardless of their location. There are 3 states currently that require me to get an "Out of State" license to offer the insurance. However, that is very difficult, time consuming, and costly to our Agency.

SB 2947 is trying to standardize Licensing and Best Practices across the United States so we can bring licensing procedures up to date. We need to clarify the "Silent Law" in Hawaii regarding who needs to be licensed. The fees for Hawaii Licensing has gone from just the Agency, to the Agency and a Personal Representative, over the years at an increasing rate. As a small business owner it is a growing cost. But worse yet the cost of having to license in other states would make me consider not offering the insurance, which is not in the best interest of my clients.

Thank you for listening.

A handwritten signature in black ink that reads "Wendy Goodenow". The signature is written in a cursive, flowing style.

Wendy Goodenow, CTC  
President/Owner  
HNL Travel Associates