

Governor Eric R. Greitens
State of Missouri



Department of Insurance
Financial Institutions
and Professional Registration
Chloro Lindley-Myers, Director

DIVISION OF INSURANCE MARKET REGULATION

March 28, 2018

VIA ELECTRONIC MAIL
Kara Baysinger
Dentons US LLP

RE: Modification to the RSA dated December 12, 2017

Dear Kara:

Pursuant to Section D (18) of the Regulatory Settlement Agreement (RSA) dated January 24, 2018 between National Union Fire Insurance Company of Pittsburgh PA (NUFIC) and the Signatory Lead States of Missouri, Minnesota, Ohio, Oklahoma, Pennsylvania and Utah, the Signatory Lead States will notify the Companies of any Agreements or terms of Agreements that they enter into with any other Travel Insurance Companies that is inconsistent with the Business Reforms adopted in Section C of the RSA. Upon receipt of such notice, NUFIC may seek a modification to the RSA relating to the Business Reform at issue from the Signatory Lead States, and the Signatory Lead States will not unreasonably withhold consent to such a request for modification.

NUFIC seeks a modification to the first sentence of RSA Section C (10) based on language contained in Agreements with other Travel Insurance Companies that is inconsistent with the language contained in the NUFIC RSA. The Signatory Lead States consent to NUFIC's request for modification of the first sentence of Section C (10).

The Signatory Lead States and NUFIC hereby agree to modify the terms of the first sentence of Section C (10) of the RSA dated January 24, 2018 between National Union Fire Insurance Company of Pittsburgh PA and the Signatory Lead States to read as follows:

"Company agrees that on or before 6 months after the Effective Date, it will prohibit any Distribution Participant operating, selling, or conducting business on its behalf from Self-Funding Insurance Coverages, including but not limited to, trip cancellation, trip interruption, emergency medical transportation, repatriation of remains or other coverages unless the entity that is self-funding has a valid certificate of authority issued by the applicable Participating State Insurance Department."

The RSA dated January 24, 2018 between NUFIC and the Signatory Lead States remains unchanged in all other respects.



Stewart Freilich
Senior Regulatory Affairs Counsel
Missouri Department of Insurance,
Financial Institutions and
Professional Registration

On behalf of the Signatory Lead States


[Print Name and Title]

JEFFREY C. RUTLEDGE
SENIOR VICE PRESIDENT

On behalf of National Union Fire
Insurance Company of Pittsburgh PA