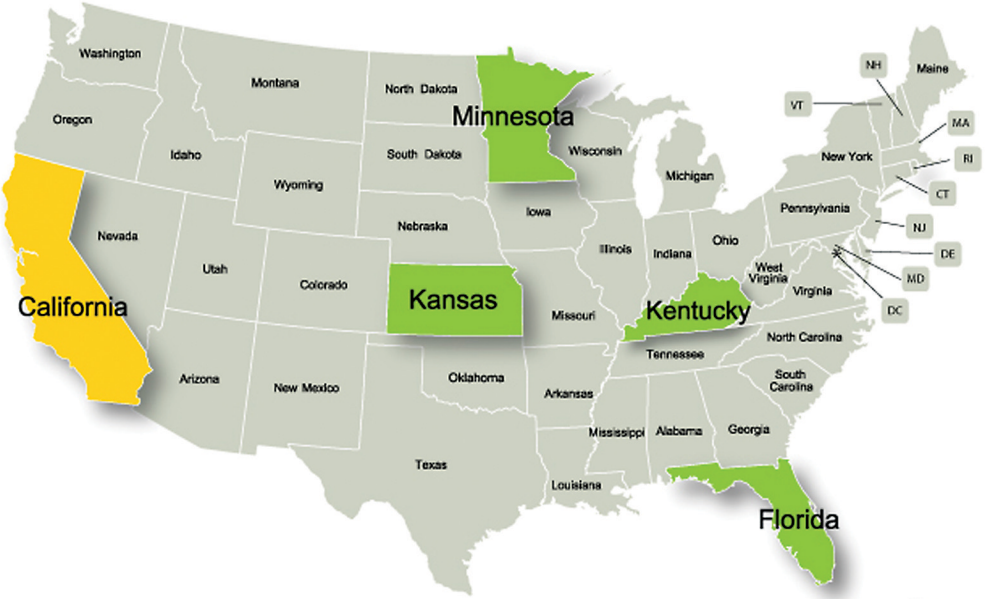Travel Insurance Deregulation Across the Country