

## NH INSURANCE LAWS YOU ASK ABOUT

*Please review the entire law by going to [www.nh.gov/insurance](http://www.nh.gov/insurance)*

### AUTO

- [Chapter 412:8](#) Waiver of collision deductible when damage is caused by an uninsured motorist who has been identified and is at fault
- Chapter 264:16 If auto insurance is purchased on a private passenger auto, it must provide medical payments coverage of at least \$1,000
- Chapter 264:15 If auto insurance is purchased, you must also purchase Uninsured Motorists Coverage in the same amount as the Bodily Injury limits.

### CANCELLATION

- [Chapter 417-A](#) – Personal Auto Insurance Cancellations – outlines the grounds for cancellation that are allowed and the number of days prior notice is required
- [Chapter 417-B](#) – Other Personal Lines Cancellations - outlines the grounds for cancellation that are allowed and the number of days prior notice is required.
- [Chapter 417-B:3-a](#) – Nonrenewal for filing a single claim

- [Chapter 417-C](#) – Commercial Cancellations - outlines the grounds for cancellation that are allowed and the number of days prior notice is required.
- [Chapter 417-C:4](#) Outlines requirements if the renewal premium will increase 25 percent or less as well as in excess of 25 percent.
- Chapter 281-A:9 – Workers’ Compensation termination notices and reasons for cancellation

#### CLAIMS

- [Chapter 417:XV](#) - Unfair Claim Practices
- Regulation Ins 1002.05 – Claims Settlement Time Limits – insurer must commence investigation no later than 5 working days from receipt of claim & acknowledge receipt within 10 working days; decision regarding coverage must be made within 30 days & if the insurer needs more time, a letter must be sent with specific reasons for more time (another 30 days); insurer will pay all or part of the claim within 5 working days from date of agreement.
- [Chapter 407-D](#) – After Market Parts – cannot require they be used unless they are at least equal in kind & quality of the original part in terms of fit, quality & performance

- Regulation Ins 1002.04 – Communications Time Limit – Every insurer shall reply no later than 10 working days to all claims communications

### COMMERCIAL LINES

- [Chapter 407:11](#) Policy Value – Valued policy law. If a building insured for a specific amount (NOT BLANKET) is totally destroyed by fire or lightning without criminal fault of insured, the sum the building is insured for shall be taken to be the value of the insured's interest unless overinsurance was fraudulently obtained.
- [Chapter 417:4XVI\(d\)](#) – Coercion in Requiring Insurance – creditor or lender of a loan secured by real property (building) shall not require the borrower to keep the mortgaged property insured under a property insurance policy in a sum in excess of the value of the building
  - [Chapter 412:37-a](#) Certificates of Insurance

### LICENSING – CONTINUING EDUCATION

- [Chapter 402-J:5](#) Application for licensing exam
- [Chapter 402-J:6](#) Application for License after passing exam for Producers

- [Chapter 402-J:14](#) – Appointments & Authority for Producers
  - [Chapter 402-J:7](#) License – term and renewal
- Regulation Ins 1302.03 – Educational Requirements for Producers
  - [Chapter 402-B:4](#) – Exam for Adjusters
- [Chapter 402-B:5-a](#) – Continuing Education for Adjusters

#### PERSONAL LINES

- [Chapter 407:11](#) Policy Value – Valued policy law. If a building insured for a specific amount (NOT BLANKET) is totally destroyed by fire or lightning without criminal fault of insured, the sum the building is insured for shall be taken to be the value of the insured's interest unless overinsurance was fraudulently obtained.
- [Chapter 417:4XVI\(d\)](#) – Coercion in Requiring Insurance – creditor or lender of a loan secured by real property (building) shall not require the borrower to keep the mortgaged property insured under a property insurance policy in a sum in excess of the value of the building

- Chapter 281-A:6 – Securing Payment of Compensation for Domesticity under HO policy

## WORKERS COMPENSATION

- Chapter 281-A:5 – How an employer can secure compensation for employees
- Chapter 281-A:7 – Liability for non-compliance
- Chapter 281-A:2 VI – Definition of Employee versus Independent Contractor
- Chapter 281-A:14 – Employee's fault – when employer may not be liable for injury
- Chapter 281-A:6 – Securing Payment of Compensation for Domesticity under HO policy
  - Chapter 281-A:18 – Contractor's Liability for Subcontractors – General Contractor will be responsible for employees of uninsured subcontractors.
- Chapter 281-A:18-a Exclusion of Executive Officers and Members of Limited Liability Companies

- Chapter 281-A:22 Waiting period – wages will not be paid for the first 3 days of disability unless the disability continues for 14 days or more.
  - Chapter 281-A:26 Compensation for Death – burial expenses not to exceed \$10,000
- Chapter 281-A:53 Injury sustained by employee in course of employment must be reported to the Labor Dept. no later than 5 days after employer learns of occurrence
- Chapter 281-A:54 – Payment for Second Injuries from Special Fund
  - Chapter 281-A:64 – Safety Provisions