

CHAPTER 83
HB 1111 – FINAL VERSION

2014 SESSION

14-2073
01/10

HOUSE BILL ***1111***

AN ACT clarifying the term “valid claim” for property insurance.

SPONSORS: Rep. John Hunt, Ches 11; Rep. Butler, Carr 7; Sen. Pierce, Dist 5

COMMITTEE: Commerce and Consumer Affairs

ANALYSIS

This bill clarifies the term “valid claim” for purposes of nonrenewal of property insurance.

This bill is a request of the insurance department.

Explanation: Matter added to current law appears in ***bold italics***.
 Matter removed from current law appears [~~in brackets and struck through.~~]
 Matter which is either (a) all new or (b) repealed and reenacted appears in regular type.

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STATE OF NEW HAMPSHIRE

In the Year of Our Lord Two Thousand Fourteen

AN ACT clarifying the term “valid claim” for property insurance.

Be it Enacted by the Senate and House of Representatives in General Court convened:

1 83:1 Nonrenewal for Filing a Claim. Amend RSA 417-B:3-a to read as follows:

2 417-B:3-a Nonrenewal for Filing a Claim. The nonrenewal of a homeowner’s insurance policy is
3 prohibited if the nonrenewal is based solely on the insured having filed a single valid claim within
4 any one previous or current policy term. For policies that contain no fixed expiration date or that are
5 issued for other than annual periods a term shall be considered each 12 month anniversary from the
6 date of policy issuance. ***Inquiries about coverage on a policy do not constitute a valid claim.***

7 83:2 Effective Date. This act shall take effect 60 days after its passage.

8

9 Approved: June 11, 2014

10 Effective Date: August 10, 2104