

HB 137 – AS INTRODUCED

2015 SESSION

15-0758
01/03

HOUSE BILL **137**

AN ACT relative to homeowner’s insurance.

SPONSORS: Rep. Flanders, Belk 3; Rep. Infantine, Hills 13

COMMITTEE: Commerce and Consumer Affairs

ANALYSIS

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

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 Matter which is either (a) all new or (b) repealed and reenacted appears in regular type.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

AN ACT relative to homeowner's insurance.

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

- 1 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, ***including any claim that is closed***
7 ***without payment to the insured or third party claimant where the insurer loss adjusting***
8 ***expense does not exceed \$10,000***, do not constitute a valid claim ***for the purposes of this section.***
9 2 Effective Date. This act shall take effect 60 days after its passage.