

CHAPTER 70
HB 480 - FINAL VERSION

2015 SESSION

15-0475
01/09

HOUSE BILL **480**

AN ACT relative to policies for property and casualty insurance.

SPONSORS: Rep. Hunt, Ches 11

COMMITTEE: Commerce and Consumer Affairs

ANALYSIS

This bill declares that a property and casualty policy shall not contain coverage for payment of a fine or penalty for a criminal offense but may provide coverage for defense costs and restitution to injured parties.

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 Matter which is either (a) all new or (b) repealed and reenacted appears in regular type.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 Fifteen

AN ACT relative to policies for property and casualty insurance.

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

1 70:1 Property and Casualty Insurance; Approval of Forms. Amend RSA 412:5, III and IV to read
2 as follows:

3 III. ***No liability policy issued or delivered in this state shall contain coverage for***
4 ***payment of a fine or penalty for a criminal offense provided, however, the policy may***
5 ***provide coverage for defense costs and restitution to injured parties.***

6 IV. An insurer may authorize an advisory organization to file policy forms, endorsements
7 and other contract language on its behalf.

8 [~~IV.~~] V. Every insurer and advisory organization shall provide reasonable means whereby
9 any person aggrieved by the application of an insurer's rating system, claims practices, sales
10 practices or underwriting procedures may be heard, in person or by an authorized representative,
11 upon the person's written request to review the manner in which such procedures were applied in
12 connection with insurance afforded or tendered to the person.

13 70:2 Effective Date. This act shall take effect 60 days after its passage.

14

15 Approved: June 2, 2015

16 Effective Date: August 1, 2015