

SB 331 - AS INTRODUCED

2022 SESSION

22-3073

11/05

SENATE BILL        **331**

AN ACT            relative to waivers of deductibles in automobile insurance policies.

SPONSORS:        Sen. Soucy, Dist 18; Sen. Cavanaugh, Dist 16

COMMITTEE:      Commerce

---

ANALYSIS

This bill requires any automobile insurance policy that contains coverage for physical damage by reason of collision to waive any deductible of such coverage when the damage is caused by any motor vehicle if the operator of such vehicle has been positively identified and is solely at fault.

-----

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                         Matter which is either (a) all new or (b) repealed and reenacted appears in regular type.

STATE OF NEW HAMPSHIRE

*In the Year of Our Lord Two Thousand Twenty Two*

AN ACT                      relative to waivers of deductibles in automobile insurance policies.

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

- 1            1 Motor Vehicle Insurance; Requirements of Coverage. Amend RSA 412:8, III to read as follows:
- 2            III. When an automobile insurance policy contains coverage for physical damage by reason
- 3 of collision, any deductible amount of such coverage shall not apply if the damage is caused by ~~an~~
- 4 ~~uninsured~~ **any** motor vehicle, including a motor vehicle which is uninsured within the definition of
- 5 RSA 259:117, and the operator of the ~~uninsured~~ vehicle has been positively identified and is solely
- 6 at fault.
- 7            2 Effective Date. This act shall take effect January 1, 2023.