

New Hampshire Insurance Department
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Concord, NH 03301
Phone: 603-271-2261 or 603-271-7973 & EXT

NHID Website: <http://www.nh.gov/insurance/>

Actuarial Contacts (P&C Rate and Rule Filings; P&C Issues in General):

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Relevant Statutes and Administrative Rules:

Chapter 412 of New Hampshire Insurance Statutes provide for the “Regulation of Forms and Rates for Property and Casualty Insurance. Sections of particular note include:

RSA 412:15 Rate Standards RSA 412:16 Rate Filings RSA 412:19 Disapproval of Filings

RSA 412:28 Filing and Approval of Rates and Rating Plans Applicable to Workers’ Compensation

The following Administrative Rules are relevant to product development and rate and rule filing issues and should be carefully reviewed by writers of personal auto and homeowners insurance:

Chapter Ins 1400 Automobile Insurance

Chapter Ins 3300 Insurance Scores

Important Things to Remember When Preparing and Submitting Rate Filings in NH:

- Carefully review and follow NH filing requirements outlined on our website and in Serff
- Do not submit rate filings for the lines of business listed in RSA 412:16
- Confidential rate filings are allowed – Serff filing type must be CONFIDENTIAL
- Everything that is changed should be identified, explained and supported
- For Personal Auto and Homeowners include the required premium comparison exhibits
- New Hampshire form RFF-1 must be completed when adopting advisory loss costs and must include support for loss cost modification factor, expenses and profit
- Personal lines rate filings must include underwriting rules used to the extent necessary to determine the applicable rate and/or policy premium for and insured or applicant
- Per RSA 402:81, return premium of \$1 or more must be refunded; insured request not needed