

HB 1353 - AS INTRODUCED

2026 SESSION

26-3156
06/08

HOUSE BILL **1353**

AN ACT relative to discounted motor vehicle insurance premiums for voluntary safety inspections.

SPONSORS: Rep. Wade, Straf. 15; Rep. H. Howard, Straf. 4; Rep. Muns, Rock. 29

COMMITTEE: Commerce and Consumer Affairs

ANALYSIS

This bill establishes a framework requiring motor vehicle insurers in New Hampshire to offer premium discounts for vehicles that pass annual safety inspections.

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Matter which is either (a) all new or (b) repealed and reenacted appears in regular type.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

AN ACT relative to discounted motor vehicle insurance premiums for voluntary safety inspections.

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

1 1 New Section; Motor Vehicle Insurance Premium Discounts for Annual Safety Inspections.

2 Amend RSA 412 by inserting after section 16 the following new section:

3 412:16-a Motor Vehicle Insurance Premium Discounts for Annual Safety Inspections.

4 I. Each insurer writing motor vehicle insurance in this state shall include in its rating
5 manual and file with the insurance department provisions for premium discounts on liability,
6 collision, and comprehensive coverage, specifically relating to motor vehicles that pass an annual
7 safety inspection pursuant to RSA 266 and 263. The annual inspection shall verify major safety
8 features including but not limited to headlights, taillights, tires, steering, and brakes. Insurers may
9 also consider additional shop recommendations, provided these are not required for passing
10 inspection, and actuarial justification for rate filings shall be based on demonstrable reduction in
11 claims for vehicles meeting inspection standards.

12 II. The insurer shall verify that the inspection has been performed and meets state
13 guidelines before applying any discount.

14 III. The insurer shall not penalize a policyholder who chooses not to undergo annual
15 inspection or whose vehicle fails inspection and does not claim the discount; no surcharge or penalty
16 shall apply for non-participation.

17 IV. Premium discounts shall not specify a mandated percentage but shall be actuarially
18 justified and filed with the insurance department as part of the insurer's required rate manual
19 submission.

20 V. Nothing in this section shall require policyholders to obtain inspections for insurance
21 purposes beyond those mandated by state law.

22 2 Effective Date. This act shall take effect January 1, 2027.