

SB 565-FN - VERSION ADOPTED BY BOTH BODIES

02/19/2026 0506s

2026 SESSION

26-2199

07/06

SENATE BILL **565-FN**

AN ACT requiring the commissioner of the insurance department to prepare and publish a report regarding fortified home and commercial standards, and other mitigation and resiliency programs.

SPONSORS: Sen. Watters, Dist 4; Sen. Rosenwald, Dist 13; Sen. Perkins Kwoka, Dist 21; Sen. Fenton, Dist 10; Sen. Avard, Dist 12; Sen. Altschiller, Dist 24; Rep. Edgar, Rock. 29; Rep. Potucek, Rock. 13; Rep. Muns, Rock. 29

COMMITTEE: Commerce

AMENDED ANALYSIS

This bill requires the commissioner of the insurance department to prepare and publish a report regarding fortified home and commercial standards, and other mitigation and resiliency programs.

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Matter which is either (a) all new or (b) repealed and reenacted appears in regular type.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 requiring the commissioner of the insurance department to prepare and publish a report regarding fortified home and commercial standards, and other mitigation and resiliency programs.

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

1 1 New Subdivision; Reporting. Amend RSA 412 by inserting after section 14 the following new
2 subdivision:

3 Reporting

4 412:14-a Reporting.

5 I. To promote awareness of and incentives for fortified homes and commercial property
6 standards, and other mitigation and resiliency programs, the commissioner shall utilize, develop, or
7 cause to be developed a report which shall be provided on a readily available basis to purchasers of
8 personal property and commercial property risks insurance related to fortified home and commercial
9 standards, and other mitigation and resiliency programs. The information may include references to
10 available information on areas that may be at risk of price increases due to extreme precipitation,
11 storm surge, coastal flooding, high winds, hurricanes, and hail. For the purposes of this section, the
12 commissioner may consult RSA 483-B:22, FEMA flood maps, the National Flood Insurance Program,
13 and any other available mapping that may include projected threats, including first street maps, the
14 New Hampshire coastal viewer, and the department of environmental services coastal program, to
15 determine areas of present and future risk to insurance coverage. Unless prohibited by law, the
16 report may also include a summary of any information the commissioner may have received,
17 provided by insurers, on the rate of premium cost increases in such areas. This report shall be made
18 available by January 1, 2028, and in subsequent 5-year intervals. The commissioner may establish
19 an advisory council to undertake these duties, under RSA 400-A:11, which may be authorized to seek
20 grants, donations, and other sources of funding, or fees authorized under RSA 400:A-29, XVI.

21 II. For the purposes of this section, "fortified homes and commercial property standards, and
22 other mitigation and resiliency programs" means measures taken to reduce loss due to extreme
23 weather events such as precipitation events, storm surge, and coastal flooding, high winds,
24 hurricanes, or hail.

25 III. The commissioner shall publish the report on the insurance department's website and
26 ensure that the report is readily available to consumers in New Hampshire.

27 2 Effective Date. This act shall take effect January 1, 2027.

LBA
26-2199
02/24/2026

SB 565-FN- FISCAL NOTE
AS AMENDED BY THE SENATE (AMENDMENT # 2026-0506s)

AN ACT requiring the commissioner of the insurance department to prepare and publish a report regarding fortified home and commercial standards, and other mitigation and resiliency programs.

FISCAL IMPACT:

The Office of Legislative Budget Assistant states this bill has no fiscal impact on state, county and local expenditures or revenue.

AGENCIES CONTACTED:

Insurance Department