

Amendment to SB 565-FN

1 Amend the title of the bill by replacing it with the following:

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3 AN ACT requiring the commissioner of the insurance department to prepare and publish a  
4 report regarding fortified home and commercial standards, and other mitigation and  
5 resiliency programs.  
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7 Amend the bill by replacing all after the enacting clause with the following:

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9 1 New Subdivision; Reporting. Amend RSA 412 by inserting after section 14 the following new  
10 subdivision:

11 Reporting

12 412:14-a Reporting.

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

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

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- 1           III. The commissioner shall publish the report on the insurance department's website and
- 2 ensure that the report is readily available to consumers in New Hampshire.
- 3           2 Effective Date. This act shall take effect January 1, 2027.

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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.