HB 1486 - AS INTRODUCED

2026 SESSION

26-2627
06/07

HOUSE BILL ***1486***

AN ACT prohibiting insurance companies from considering the driving record of household members not covered by the motor vehicle insurance policy when establishing policy premiums.

SPONSORS: Rep. Read, Rock. 10; Rep. Wheeler, Hills. 33

COMMITTEE: Commerce and Consumer Affairs

ANALYSIS

This bill prohibits insurers from penalizing an insured driver due to a spouse's DWI conviction or license status unless that person is a listed driver.

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Matter which is either (a) all new or (b) repealed and reenacted appears in regular type.

26-2627
06/07

STATE OF NEW HAMPSHIRE

In the Year of Our Lord Two Thousand Twenty-Six

AN ACT prohibiting insurance companies from considering the driving record of household members not covered by the motor vehicle insurance policy when establishing policy premiums.

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

1 New Section; Prohibition on Insurance Requirements for Spouses of DWI Offenders. Amend RSA 412 by inserting after section 8 the following new section:

412:8-a Prohibition on Insurance Requirements for Spouses of DWI Offenders.

I. No insurer issuing a motor vehicle liability policy in this state shall require, or impose increased premiums or other coverage conditions on, any insured solely because a spouse, household member, or relative by marriage has had their license suspended or revoked, or has been convicted of driving while intoxicated under RSA 265-A.

II. No insurer shall require an insured to obtain a higher level of coverage, file proof of financial responsibility, or purchase any rider, endorsement, or policy solely because of the license status or driving record of a spouse, household member, or relative by marriage unless that person is a named insured or listed driver on the same policy.

III. Any policy provision in violation of this section shall be void and unenforceable.

IV. Nothing in this section shall be construed to prevent an insurer from taking the driving record or license status of a named insured or listed driver into account in rating, underwriting, or policy issuance decisions, provided such underwriting is not based solely on relationship to a person with a DWI conviction or license suspension who is not a named insured or listed driver.

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