

January 9, 2026

Chair Thomas Walsh and Members of the Committee  
Committee on Transportation  
New Hampshire House of Representatives

RE: HB 1421 and HB 1430 – Modifying Vehicle Exemption Titles - Oppose

Dear Chair Walsh and Members of the Committee:

The National Insurance Crime Bureau (NICB) is a national, century-old, not-for-profit organization supported by approximately 1,200 property and casualty insurance companies, including many who write business in New Hampshire. Working hand-in-hand with our member companies and New Hampshire state and local law enforcement, we help to detect, prevent, and deter insurance crimes, including vehicle theft.

In 1921, a precursor agency of NICB developed the concept of vehicle titles and drafted model legislation that was used to pass the nation's first titling laws. Over one-hundred years later, vehicle titles continue to serve as the gold standard for demonstrating vehicle ownership, recording lien interests, and making it harder for thieves to sell stolen vehicles.

With the average vehicle age on the road in the U.S. about 13 years, and organized vehicle theft rings engaging in increasingly sophisticated schemes—including vehicle finance fraud and vehicle identification number (VIN) cloning—now is not the time to reduce the protections currently in place against fraud. Accordingly, NICB respectfully opposes HB 1421, which would exempt most motor vehicles in New Hampshire older than 15 years from the state's titling requirements, as well as HB 1430, which would exempt motorcycles older than 20 years from state titling requirements.

Thank you for your consideration of our views. As always, please consider NICB a resource and partner in the fight against insurance crime. If you have any questions or need additional information, please contact me at [hhandler@nicb.org](mailto:hhandler@nicb.org) or 312-771-3974.

Sincerely,



Howard Handler, Senior Director  
Strategy, Policy and Government Affairs