STATE OF NEW HAMPSHIRE

OFFICE OF LEGISLATIVE SERVICES
ADMINISTRATIVE RULES
STATE HOUSE ANNEX
25 CAPITOL STREET, ROOM 234
CONCORD, NH 03301

Rulemaking Notice Form

Notice Number: 2025-234

Rule Number: Ins 1000

1. **Agency:** Insurance Department
   21 S. Fruit Street, Suite 14
   Concord, NH 03301

2. **RSA Authority:** RSA 400-A:15, I, RSA 415:A:2, RSA 415-A:6, RSA 417:4, XIX(f); and RSA 420:J:12

3. **Federal Authority:**

4. **Action(s):** Adoption, Repeal, Readoption, Readoption w/Amendment

5. **Short Title:** Claims Settlement

6. **(a) Summary of what the rule says and of any proposed amendments including whether the rule implements a state statute for the first time:**

   The New Hampshire Insurance Department seeks to readopt with amendment Ins 1000 relative to Claims Settlement. The purpose of claims settlement is to establish procedures and requirements to settle claims for ancillary health, property and casualty, and major medical insurers. These requirements include time limits for communications and how those communications are to be made, time limits for the payment of claims and how those payments are to be made, what factors are to be considered when determining the amount of loss, insurers responsibilities related to claims processing, and common definitions for the individual product lines.

   The proposed changes in the initial proposal seek to modernize the rules to current business practices, eliminate redundancies between the rule and statute, and set out new rules related to major medical claims.

   Ins 1000 is set to expire 10-26-25 but is subject to extension through the rulemaking process pursuant to RSA 541-A:14-a.

6. **(b) Brief description of the groups affected:**

Ins 1001 and Ins 1003 - Health insurance carriers, medical and clinical providers, and health and dental insurance consumers.

Ins 1002 – Property and casualty carriers, businesses that rate loss estimates or settle for damages of property, businesses that repair property damaged, and consumers.

6. **(c) Specific section or sections of state statute or federal statute or regulation which the rule is intended to implement:**

RULE	SPECIFIC STATE OR FEDERAL STATUTE THE RULE IMPLEMENTS
Ins 1001.01	RSA 400-A:15, I.; RSA 415; RSA 415-A:2; RSA 415-A:6, RSA 417:4, XV; RSA 420-G:2. IX
Ins 1001.02 (formerly Ins 1001.01)	RSA 400-A:15, I; RSA 417:3; RSA 417:4, XV
Ins 1001.03 (formerly Ins 1001.02)	RSA 400-A:15, I.; RSA 417:4, XV.; RSA 417:4, XVII.
Ins 1001.04 (formerly Ins 1001.03)	RSA 400-A:15, I.; RSA 407:12-a; RSA 417:4, XV.
Ins 1001.05 (formerly Ins 1001.04)	RSA 400-A:15, I; RSA 417:3
Ins 1001.06 (formerly Ins 1001.05)	RSA 400-A:15, I.; RSA 417:4, XV.
Ins 1001.07	RSA 400-A:15, I.; RSA 412:12
Ins 1001.08 (formerly Ins 1001.09)	RSA 400-A:15, I.; RSA 402-B
Ins 1001.10 (repeal)	RSA 400-A:15, I.; RSA 417:4, XV.
Ins 1001.11 (repeal)	RSA 400-A:15, I.; RSA 417:6; 417:10
Ins 1001.09	RSA 400-A:15, I; RSA 541-A:22, IV
Ins 1002.01	RSA 400-A:15, I; RSA 412:3, XI; RSA 417:4, XV
Ins 1002.02	RSA 400-A:15, I.
Ins 1002.03	RSA 400-A:15, I.; RSA 417:4, XV.; RSA 417:4, XVII.
Ins 1002.04	RSA 400-A:15, I.; RSA 417:4, XV.; RSA 417:4, XVII.
Ins 1002.05	RSA 400-A:15, I.; RSA 407:12; RSA 417:4, XV.; RSA 417:4, XVII.
Ins 1002.06	RSA 400-A:15, I.; RSA 407:15; RSA 417:4, XV.
Ins 1002.07	RSA 400-A:15, I.; RSA 407:12-a; RSA 417:4, XV.
Ins 1002.08	RSA 400-A:15, I.; RSA 417:4, XV. (a)(10)
Ins 1002.09	RSA 400-A:15, I.; RSA 407:11; RSA 417:4, XV.
Ins 1002.09 (d)	RSA 400-A:15, I.; RSA 417:4 XVII
Ins1002.10 (repeal)	RSA 400-A:15, I.; RSA 402-B
Ins 1002.10 (formerly Ins 1002.11)	RSA 400-A:15, I.; RSA 417:4, XVII.
Ins 1002.11 (formerly Ins 1002.12	RSA 400-A:15, I.; RSA 417:4, XV.; RSA 417:4, XVII.

RULE	SPECIFIC STATE OR FEDERAL STATUTE THE RULE IMPLEMENTS
Ins 1002.12 (formerly Ins 1002.13	RSA 400-A:15, I.; RSA 417:4, XV.
Ins 1002.13 (formerly Ins 1002.14)	RSA 400-A:15, I.; RSA 417:4, XV.
Ins 1002.14 (formerly Ins 1002.15)	RSA 400-A:15, I; RSA 417:4, XV and XX
Ins 1002.15 (formerly Ins 1002.16)	RSA 400-A:15, I.; RSA 407:12
Ins 1002.15(f) (formerly Ins 1002.16(f))	RSA 400-A:15, I.; RSA 407:12
Ins 1002.16 (formerly Ins 1002.17)	RSA 400-A:15, I; RSA 407-D:3; RSA 407:3-a; RSA 407-D:4; RSA 417:4, XX
Ins 1002.17 (formerly Ins 1002.18)	RSA 400-A:15, I.; RSA 417:4, XV.
Ins 1002.18 (formerly Ins 1002.19)	RSA 400-A:15, I.; RSA 412:8, III
Ins 1002.20 (repeal)	RSA 400-A:15, I.; RSA 417-A:11
Ins 1002.19 (formerly Ins 1002.21)	RSA 400-A:15, I.; RSA 400-B
Ins 1002.20	RSA 400-A:15, I; RSA 541-A:22, IV
Ins 1003.01	RSA 400-A:15; RSA 420-J:12
Ins 1003.02	RSA 400-A:15; RSA 420-J:12
Ins 1003.03	RSA 400-A:15; 42 U.S.C. § 300gg-111(f); RSA 420-J:12
Ins 1003.04	RSA 400-A:15; RSA 420-J:8-a, RSA 415:6-h; RSA 420-J:12
Ins 1003.05	RSA 400-A:15, RSA 400-A:15, I; RSA 415-A:2, I (c); RSA 420-J:12
Ins 1003.06	RSA 400-A:15; RSA 420-J:12
Ins 1003.07	RSA 400-A:15; RSA 420-J:12
Ins 1003.08	RSA 400-A:15; RSA 420-J:12
Ins 1003.09	RSA 400-A:15, RSA 420-J:9; RSA 420-J:12
Ins 1003.10	RSA 400-A:15, RSA 420-J:9; RSA 420-J:12
Ins 1003.11	RSA 400-A:15,III; RSA 420-J:12
Ins 1003.12	RSA 400-A:15; RSA 420-J:12

7. **Contact person for copies and questions including requests to accommodate persons with disabilities:**

Name: Jennifer Smith	**Title:** Legislative Director
Address: 21 S. Fruit Street, Suite 14 Concord, NH 03301	**Phone Number:** (603) 271-2805
	FAX Number:
	Email: jennifer.l.smith@ins.nh.gov

8. **Deadline for submission of materials in writing or, if practicable for the agency, in the electronic format specified:**

   Tuesday, December 9, 2025

   _ Fax
   X Email jennifer.l.smith@ins.nh.gov
   _ Other

9. **Public hearing scheduled for:**
   Date: Tuesday, December 2, 2025
   Time: 2:00 PM
   Place:

   NH Insurance Department
   21 S. Fruit Street, Room 100
   Concord, NH

   Electronic Access, if applicable: N/A

10. **Fiscal Impact Statement (Prepared by Legislative Budget Assistant):**

    FIS #: 25:232, dated: 2025-10-10

    1. Comparison of the costs of the proposed rule(s) to the existing rule(s):

    There is no difference in cost when comparing the proposed rules to the existing rules. Not applicable to Ins 1001.06, Ins 1001.08, Ins 1001.10, Ins 1002.10, and Ins 1002.20 as these rules are being repealed. Not applicable to Ins 1001.01, Ins 1001.09, Ins 1002.20, and Ins 1003 as these are new rules.

    2. Cite the Federal mandate. Identify the impact on state funds:

    No federal mandate, no impact on state funds.

    3. Cost and benefits of the proposed rule(s):

    A. To State general or State special funds:

    None.

    B. To State citizens and political subdivisions:

    None.

    C. To independently owned businesses:

    None.

11. **Statement Relative to Part I, Article 28-a of the N.H. Constitution:**

This rule does not mandate any new, expanded, or modified programs or responsibilities to any political subdivision in such a way as to necessitate additional local expenditures by the political subdivisions, and therefore does not violate Part I, Article 28-a of the New Hampshire Constitution.