



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

Rulemaking Notice Form

Notice Number: 2026-174

Rule Number: Ins 3100

1. **Agency:** Insurance Department

Agency Address: NH Insurance Department
21 S. Fruit Street,
Concord, NH 03301

2. **RSA Authority:** RSA 400-A:15; RSA 412:43, I; RSA 415-C:11; RSA 416-A:21; RSA 420-A:31; RSA 420-B:21; RSA 541-A
3. **Federal Authority:**
4. **Action(s):** Readopt, Readopt w/Amendment
5. **Short Title:** Electronic Filing Standards
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 (Department) is proposing to readopt with amendment Ins 3100. This proposal makes changes to Ins 3101, entitled "Electronic Filing Standards". These rules require insurers, advisory organizations, nonprofit service organizations, health maintenance organizations, fraternal benefit societies, or their authorized filing agent(s) or representative(s), to submit all rates, forms, rule submissions or filings, and all applicable fees to the insurance department using the National Association of Insurance Commissioners' (NAIC) system for electronic rate and form filing (SERFF). This proposal amends existing rules by adding consumer guaranty contract organizations and their submissions or filings, following legislative changes made to RSA 415-C:3-a in Chapter Law 2024,166:3, eff. Jan. 1, 2025.

Ins 3100 is set to expire 10-1-26 but is subject to extension through the rulemaking process pursuant to RSA 541-A:14-a.

This rule is not based on a Model Law by the National Association of Insurance Commissioners (NAIC).

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

Insurers and organizations engaged in the business of insurance, consumer guarantee contracts, and consumers of those benefits and services.

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

Rule	Statute
Ins 3101.01	RSA 402-O:3, II; RSA 407:8; RSA 407-B:5; RSA 408:4, I; RSA 408-A:7, I; RSA 408-D:5; RSA 408-E:3, IV; RSA 409-A:3, I; RSA 412-A:1; RSA 412:5; RSA 412:15; RSA 412:16; RSA 412:23; RSA 412: 24; RSA 412:25; RSA 412:26; RSA 412:28; RSA 415:1; RSA 415-C:3-a; RSA 415-D:11; RSA 415-F:7; RSA 416-A:17; RSA 416-A:17-a; RSA 418:18, VI; RSA 420-A:8; RSA 420-B:8; RSA 420-F:4;
Ins 3101.02	RSA 402-O:3, II; RSA 407:8; RSA 407-B:5; RSA 408:4, I; RSA 408-A:7, I; RSA 408-D:5; RSA 408-E:3, IV; RSA 409-A:3, I; RSA 412-A:1; RSA 412:5; RSA 412:15; RSA 412:16; RSA 412:23; RSA 412: 24; RSA 412:25; RSA 412:26; RSA 412:28; RSA 415:1; RSA 415-C:3-a; RSA 415-D; RSA 415-F:7; RSA 415-H:4; RSA 416-A:17; RSA 416-A:17-a; RSA 418:18, VI; RSA 420-A:8; RSA 420-B:8; RSA 420-F:4; RSA 420-G:12
Ins 3101.03	RSA 400-A:15; RSA 541-A:16
Ins 3101.04	RSA 400-A:15
Ins 3101.05	RSA 400-A:15, I; RSA 541-A:22, IV

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

Name: Jennifer Smith	Title: Legislative Director
Address: NH Insurance Department 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, October 27, 2026

☐ Fax
☒ Email jennifer.l.smith@ins.nh.gov
☐ Other

9. Public hearing scheduled for:

Date: Tuesday, October 20, 2026

Time: 11:00 AM

Place: NH Insurance Department
21 S. Fruit Street, Suite 14
Concord, NH 03301
Room 274

Electronic Access, if applicable: N/A

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

FIS #: 26:165, dated: Tuesday, August 25, 2026

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.

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):

When compared to the existing rules, the proposed rules add consumer guaranty contract organizations and their submissions or filings to the electronic filing to the existing electronic filing requirements, consistent with legislative changes made in 2025.

There is no difference in cost when comparing the proposed rules to the existing rules.

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:

These rules do 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.