



**The State of New Hampshire**  
**Insurance Department**  
21 South Fruit Street, Suite 14  
Concord, NH 03301

**Roger A. Sevigny**  
Commissioner

**Alexander K. Feldvebel**  
Deputy Commissioner

**BULLETIN**

**Docket Number 07-009-AB**

**TO:** All Property and Casualty Insurance Companies Licensed to do Business in New Hampshire writing Personal Lines Insurance

**FROM:** Roger A. Sevigny

A handwritten signature in black ink, appearing to read "RAS", positioned above the "FROM:" line.

**DATE:** May 16, 2007

**RE:** Clarification of position to Carriers Offering Personal Automobile—  
Asking applicant to supply their SSN for the purpose of procuring the credit score

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This bulletin is intended to clarify the position with regard to carriers offering personal automobile insurance in New Hampshire, in the situation where the carrier uses credit in rating or underwriting and an applicant refuses to supply the insurer with a Social Security Number (SSN.)

Many, if not most, personal automobile carriers in New Hampshire employ a credit scoring model in their rating and/or underwriting of personal automobile insurance. In order to run the model, it is the usual practice to ask the applicant to supply their SSN for the purpose of procuring the credit score. There will be situations where an applicant for personal automobile insurance chooses not to provide an SSN. Some insurers may decide not to run credit in these cases, while others may decide to request a credit score without the SSN.

The New Hampshire Insurance Department reminds insurers that failure to provide a SSN is not a valid reason, under statute or regulation, to refuse to write or renew a personal automobile insurance policy. Our position is that if, as a result of having no SSN, there is no credit score available to the insurer they still must offer a quote and should score the applicant as if they received "no hit" under their filed and approved insurance credit scoring system.

Carriers should keep in mind that this is simply a clarification and all provisions of Ins. 3300 are still in force.

Any questions concerning the Bulletin should be addressed to Deborah Stone at [Deborah.Stone@ins.nh.gov](mailto:Deborah.Stone@ins.nh.gov).