



THE STATE OF NEW HAMPSHIRE
INSURANCE DEPARTMENT

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CONCORD, NEW HAMPSHIRE 03301

Roger A. Sevigny
Commissioner

Alexander K. Feldvebel
Deputy Commissioner

March 31, 2017

His Excellency Chris Sununu
107 North Main Street
Concord, New Hampshire 03301

Re: Report on NHID Rules

Dear Governor Sununu:

My Department has evaluated its published rules based on the recommendations contained in your January 6, 2017, letter.

After required review, my staff has identified published rules shown in the table attached as *Appendix A* that are either mandated by law or are essential to the public health, safety or welfare.

We have also determined, after review, that other published rules are neither mandated by law nor essential to the public health, safety or welfare. I would propose that these rules be repealed, allowed to expire or not be readopted. All rules that I propose to repeal or not adopt or readopt are shown in the table attached as *Appendix B*. You will see that the statutory authority for some of these rules has been repealed by the legislature with an effective date in the future. I intend to repeal these rules once the repeal of the underlying law takes effect. We also believe one additional rule is not essential to the public health, safety or welfare although it is mandated by law. For this rule we would seek legislative authorization to eliminate the statutory mandate and, subsequently, the rule provisions.

In reviewing rules to determine if they are mandated or essential, we have considered two factors unique to insurance regulation: whether the rule is a National Association of Insurance Commissioners (NAIC)¹ model rule and whether the rule is required for accreditation through the NAIC.

First, in regard to the development of model regulations through the NAIC, the NAIC process provides for extensive consumer and industry involvement and input during teleconferences, in-person meetings and written testimony. Drafts with proposed changes and commentary are posted publicly on the NAIC website and circulated to interested

¹ See RSA 400-A:28. The legislature has directed the Department participate in the work of the National Association of Insurance Commissioners.

parties. Invariably, interested parties provide extensive comment on the need for regulation, the cost of regulation and the benefit of regulation to consumers. Working with industry and consumer representatives, the NAIC regularly reviews and updates model regulations, again vetting any changes with all interested parties. These models help promote uniformity of regulation across state lines, eliminate duplicative regulation, facilitate speed to market initiatives, and streamline licensing requirements. These model rules help promote a fair and competitive insurance market and provide an appropriate level of regulation without unnecessary costs. Because the NAIC model rulemaking process also considers all the factors outlined in your January letter, I have instructed my staff to identify those Department rules that adopt NAIC model standards, in whole or in part, in the table at Appendix A.

Secondly, accreditation of state insurance regulators by the NAIC was also considered in the review of Department rules. Accreditation is of significant value to New Hampshire insurance businesses. New Hampshire companies avoid duplicative examination by multiple state insurance regulators if the New Hampshire Insurance Department is accredited by the NAIC. Accreditation provides other states with a verified and objective assurance of the quality of the Department's examination of the financial solvency of its domestic insurers.² Adoption of rules required to meet accreditation standards, therefore, promotes economic efficiencies for the insurance industry, and these rules are also noted in the table at Appendix B.

In addition, a careful and thorough review of the rule's impact on the market and competition is inherent in any rule promulgated by the Department. I am statutorily charged with monitoring the insurance market to determine if the insurance that the public requires is readily available in the private market and insurance markets are competitive. See, for example, RSA 404-C and RSA 412:13-14. The Department's longstanding mission statement provides that we will strive to promote the "existence of a safe and competitive insurance marketplace." See <http://www.nh.gov/insurance/aboutus/index.htm>. Thus, identification of any adverse impact of a rule on the state's competitive business environment is always considered, as well as the effectiveness of rules to appropriately regulate without imposing unnecessary burdens on industry.

Finally, with further regard to the important considerations outlined in your January letter, I would also note that, whenever possible, my staff shares draft rule proposals with interested parties for early feedback prior to commencing rulemaking. The insurance industry is actively engaged in providing comment both in this informal process and in formal rulemaking proceedings. Where appropriate, the Department accepts industry drafts of proposed rules and proposed industry amendments to rulemaking proposals. The regulated industry, which is impacted directly by any costs associated with rules promulgated by the Department, provides important input as to the costs associated with proposed rules and helps identify and urge adoption of less restrictive or intrusive alternatives. These alternatives are considered carefully during the rulemaking process and are discussed in public hearings before the Joint Legislative Committee on Administrative Rules, which can

² A list of NH domestic insurers is also attached.

object to a proposed rule if it is determined that a fiscal impact to the regulated community is not in the public interest or has not been properly reported in the fiscal impact statement.

I have instructed my staff to post the tables attached to this letter to solicit feedback and comment from all interested parties. My staff will also welcome any requested meeting with consumers or industry representatives to further solicit comments on the effectiveness of Department rules.

Sincerely,

A handwritten signature in black ink, appearing to read 'R. Sevigny', written over a horizontal line.

Roger Sevigny

Enclosures

cc: Executive Council
Senate President Chuck Morse
Speaker Shawn Jasper
Senator John Reagan, Chair of JLCAR
Representative Carol McGuire, Vice Chair of JLCAR

Appendix A

Essential Department of Insurance Published Rules

* - Indicates rules incorporating NAIC Model language, required for NAIC accreditation, or both

Rule	Brief Title	Subject Matter Regulated	Adopted	Model Regulation
Ins 100	Organizational Rules	Establishes the organization of the Department including methods of operations and rules governing requests under RSA 91-A	#7984, eff 11-10-03 No expiration, see RSA 541-A:17,II	
Ins 200	Practices and Procedures	Establishes standards for adjudicative proceedings, public comment in hearings for rulemaking, format and procedures for rulemaking petitions and petitions for declaratory rulings disposition as required by RSA 541-A:16,I(b)-(d)	#9650-A, eff 2-5-10 No expiration see RSA 541-A:17,II	
Ins 301*	Life Insurance Solicitation	Establishes standards for the solicitation, negotiation or procurement of life insurance occurring within this state, to include information insurers must provide to promote the buyer's ability to understand the basic features of the policy, relative costs of similar policies and to help the buyer select the most appropriate life insurance policy for his or her needs.	#9651, eff 2-5-10	Life Insurance Disclosure Model Regulation #580
Ins 302*	Life Insurance and Annuities Replacement	Establishes standards for the sale of life insurance purchased to replace an existing policy by establishing minimum standards for conduct in the sale, to ensure purchasers receive information needed to make an informed decision, and to prevent misrepresentation.	#9571, eff 10-21-09	Life Insurance Replacement Model Regulation #613
Ins 304	Financing of Life Insurance Premium	Establishes standards for financing life insurance premiums by premium finance companies under authority of RSA 415-B:12	#7450, eff 2-16-01	
Ins 305*	Suitability in Annuity Transactions	Establishes standards for supervision by insurers of the sale of annuity products so that the insurance needs and financial objectives of consumers are appropriately addressed.	#10654, eff 1-1-15	Suitability in Annuity Transaction Model Regulation #275

Ins 306*	Annuity and Deposit Fund Disclosure	Establishes required information disclosures for the sale of annuity contracts, annuity riders to life insurance policies, or deposit funds accepted in conjunction with life insurance policies or annuity contracts to assist the consumer's understanding of the policy and help the consumer make an informed decision.	#7450, eff 2-16-01	Annuity Disclosure Model Regulation #245
Ins 307*	Mortality Tables for Use in Determining Reserve Liabilities for Annuities	Establishes accepted mortality tables for use in determining the minimum standard of valuation for annuity and pure endowment contracts	#12034, eff 12-31-16	Model Regulation Permitting the Recognition of Preferred Mortality Tables for Use in Determining Minimum Reserve Liabilities #815 Model Regulation for Recognizing a new Annuity Mortality Table for Use in Determining Reserve Liabilities for Annuities #821
Ins 308*	Life and Health Reinsurance Agreements	Establishes requirements for life, accident and health insurers that cede insurance to assure that their financial statements properly reflect their financial condition	#10196, eff 1-3-13	Life and Health Reinsurance Agreements Model Regulation #791
Ins 309*	Life Insurance Illustrations	Establishes life insurance illustration formats, standards for illustrations and required disclosures used in connection with illustrations to consumers	by #12097, eff 3-9-17	Life Insurance Illustration Model Regulation #852
Ins 310*	Military Sales Practices	Establishes standards to protect active duty service members of the United States armed forces from dishonest and predatory insurance sales practices	#11078, eff 4-22-16	Military Sales Practices Model Regulation #868
Ins 311*	Senior-Specific Certifications and Professional Designations in the Sale of Life Insurance and Annuities	Establishes standards to protect customers from misleading and fraudulent marketing practices with respect to the use of senior-specific certifications and professional designations in the solicitation, sale or purchase of, or advice made in connection with, a life insurance or annuity product.	by #12098, eff 3-1-17	Model Regulation on the Use of Senior-Specific Certifications and Professional Designations in the Sale of Life Insurance and Annuities #278
Ins 312*	Standards for Preparing Annual Life Insurance Disclosures	Establishes standards for the disclosures required to be issued by life insurers pursuant to RSA 408-D:8	#9937, eff 6-6-11	Life Insurance Disclosure Model Regulation #580

Ins 401*	Filings for Life, Accident and Health Insurance Forms and Rates	Establishes required procedures for the filing of life, accident and health insurance forms to be used within the state	#8726, eff 3-8-17	Variable Annuity Model Regulation #250 Variable Contract Model Law #260 Variable Life Insurance Model Regulation #270 Model Policy Loan Interest Rate Act #590
Ins 600*	Credit for Reinsurance	Establishes standards and procedural requirements for permitting credit for reinsurance ceded by a domestic insurer to an assuming insurer licensed in this state	#10449, eff 11-1-13	Credit for Reinsurance Model Regulation #786
Ins 800*	Reporting of Statistical Data by Property and Casualty Insurance Companies	Establishes the manner of reporting data by insurers to statistical agents and reports to be submitted by statistical agents to the commissioner	#11008, eff 12-31-15	Model Regulation to Require Reporting of Statistical Data by Property and Casualty Insurance Companies #751
Ins 900	Actuaries	Establishes standards for actuarial reports and statements filed with the insurance department or issued to the public in connection with the business of insurance as required by RSA 410:4	#11008, eff 12-31-15	
Ins 1000*	Claim Settlement for Life, Accident and Health Insurance and Property and Casualty Insurance	Establishes claim settlement standards prohibiting unfair insurance claim settlement practices in violation of RSA 417:4 for life, accident and health and property and casualty insurance companies	#10962, eff 10-26-15	Unfair Property/Casualty Claims Settlement Practices Model Regulation #902 Unfair Life, Accident and Health Claims Settlement Practices Model Regulation #903
Ins 1100	Confidentiality of HIV Tests	Establishes standards for maintaining the confidentiality of human immunodeficiency virus test results and records as required by RSA 417:4, XIX (f)	#10866, eff 7-1-15	
Ins 1200*	Credit Insurance	Establishes rate, policy form and operating standards for the sale of credit life and credit accident and health insurance to consumers.	#9611, eff 1-4-10	Consumer Credit Insurance Model Regulation #370

Ins 1300*	Producers and Adjusters	Establishes standards governing Continuing Education Advisory Councils required by RSA 400-A:11 and governing Council actions concerning approval of continuing education for licensed insurance producers and adjusters as required by RSA 402-J:7-a and RSA 402-B:5-a	#10862, eff 8-1-15	Public Adjuster Licensing Model Act #228 (continuing education requirements)
Ins 1400*	Automobile Insurance	Establishes rules to ensure that automobile insurance is readily available to NH citizens at reasonable rates, as required by RSA 404-C, and to foster a competitive and dynamic private passenger automobile insurance market; also establishes rules governing cancellation, declination, residency statements and required notices mandated by RSA 417-A and RSA 412:43,II.	#10153, eff 7-1-12	NAIC Automobile Insurance Declination, Termination and Disclosure Model Act #725
Ins 1500*	Insurance Holding Companies	Establishes requirements to implement the NAIC Insurance Holding Company System Regulatory Act, RSA 401-B and filings related to change, including acquisitions and mergers of domestic insurers	#10450, eff 1-1-14	Insurance Holding Company Regulation with Reporting Forms and Instructions #450
Ins 1800	Continuing Care Retirement Communities	Establishes standards to govern licensure, solvency and reserves and the content of forms and other matters related to the regulation of Continuing Care Retirement Communities for the protection of New Hampshire seniors, as mandated by RSA 420-D:17	#10944, eff 10-8-15	
Ins 1901*	Minimum Standards for Accident and Health Insurance	Establishes minimum standards for individual accident and health insurance policies and group supplemental health insurance policies as mandated by RSA 415-A:2,I and RSA 415-A:3,I	#8609, eff 4-17-06,	Model Regulation to Implement the Accident and Sickness Insurance Minimum Standards Model Act #171
Ins 1902*	Minimum Standards for Medicare Supplemental Policies Issued Prior to Adoption of Insurance Regulation 1905	Establishes standards to simplify Medicare Supplemental coverage to facilitate the public understanding and comparison and eliminate misleading or confusing policies and provide full disclosures for policies first issued prior to July 1, 1992	#11014, eff 1-8-16	Model Regulation to Implement the NAIC Medicare Supplement Insurance Minimum Standards Model Act #651

Ins 1905*	Minimum Standards for Medicare Supplemental Policies	Establishes standards to simplify Medicare Supplemental coverage to facilitate the public understanding and comparison and eliminate misleading or confusing policies and provide full disclosures for policies first issued on or after July 1, 1992	#9559, eff 10-13-09	Model Regulation to Implement the NAIC Medicare Supplement Insurance Minimum Standards Model Act #651
Ins 1906*	Discontinuance and Replacement of Group Accident and Health Coverage	Establishes grace period standards for coverage of claims and protections in the event of cancellation of group accident health insurance coverage as required by RSA 415-A:2 and RSA 415-A:3		Group Coverage Discontinuance and Replacement Model Regulation #110
Ins 1907*	Nondiscrimination in Health Insurance Coverage in the Group Market	Establishes protections against discrimination in eligibility, premiums and contribution rates based on health factors for group health insurance as required by RSA 415-A:2 and RSA 415-A:3	#8607, eff 4-17-06,	Nondiscrimination in Health Insurance Coverage in the Group Market Model Regulation #107
Ins 2001*	Licensure of Medical Utilization Review Entities	Establishes standards for the licensure of medical utilization review entities as mandated by RSA 420-E:7	#9721-A, eff 6-11-10	Utilization Review and Benefit Determination Model Act #73
Ins 2200*	Health Maintenance Organizations	Establishes standards for licensure of Health Maintenance Organizations and to promote their continued solvency as authorized by RSA 420-B:21	#11194, eff 12-5-16	Health Maintenance Organization Model Act#430
Ins 2300*	Third Party Administrators	Establishes standards for licensing of third party administrators and to set forth rules and procedural requirements for operation, including handling of premium received, as mandated by RSA 402-H:15	#9510, eff 7-10-09	Registration and Regulation of Third Party Administrators (Guidelines) #1090
Ins 2400*	Actuarial Opinion and Memorandum	Establishes requirements for actuarial opinions and memoranda as required by RSA 410:4, qualifications for an appointed actuary, and content of actuarial opinions based on assessed adequacy analysis as required by RSA 410:4	#9892, eff 4-1-11	Actuarial Opinion and Memorandum Regulation #822

Ins 2600*	Advertisements of Insurance (Life, Annuity, Accident, Health and Medicare Supplement Insurance)	Establishes minimum criteria to protect prospective purchasers of accident and health, life and annuity and Medicare Supplemental insurance from unfair, deceptive or misleading conduct and to ensure advertisements are clear and truthful.	#11173, eff 12-5-16	Advertisements of Accident and Sickness Insurance Model Regulation #40 Advertisements of Life Insurance and Annuities Model Regulation #570 NAIC Model Rules Governing Advertisements of Medicare Supplement Insurance with Interpretive Guidelines #660
Ins 2701	Network Adequacy	Defines a network of managed care that is sufficient in numbers, types, and location of providers to ensure access to health care without unreasonable delay as mandated by RSA 420-J:7,II	#9722, eff 8-1-10	
Ins 2702	Parity in Mental Health and Substance Use Disorder Benefits	Establishes equity requirements for large group (50+ employees) health plans for mental health and SUD benefits as required by RSA 415-A:3	#9809, eff 11-8-10	
Ins 2703*	External Review	Establishes requirements for the external review of a health carrier's determination of a claim at the request of a covered person	#10918, eff. 9-1-15	Health Carrier External Review Model Act #75 Uniform Health Carrier External Review Model Act #76
Ins 2704	Prescription Pricing	Sets procedures for the receipt and processing of complaints and provisions for enforcement and reporting to the Board of Pharmacy as required RSA 415:26, III and RSA 420-J:7-b, X	#12121, eff. 2-24-17	
Ins 2705	Prior Authorization Form	Simplifies the prior authorization for prescription drugs process and encourages the use of electronic submission as required by RSA 420-E:4-a,III and RSA 420-J:7-b, IV-c (c)	#12125, eff. 3-8-17	
Ins 2800*	Property and Casualty Rate and Supplemental Information Filings	Establishes requirements for the filings of rate and supporting information by property and casualty insurers that adopt and incorporate approved prospective loss costs filings made by advisory organizations	#10920, eff 9-1-15	Property and Casualty Model Rating Law (File and Use Version) #1775 Property and Casualty Model Rating Law (Prior Approval Version) #1780
Ins 2900*	Hazardous Financial Conditions, Licensed Companies	Sets standards for determining financial conditions of insurers that threaten the continuance of their business	#9934, eff 6-1-11	Model Regulation to Define Standards and Commissioner's Authority for Companies Deemed to be in Hazardous Financial Condition #385

Ins 3000*	Privacy of Consumer Financial and Health Information	Requires all NHID licensees to provide privacy policies to consumers; describes when consumers' nonpublic information may be disclosed; provides methods for consumers to opt out of such disclosure	#9922, eff 5-6-11	Privacy of Consumer Financial and Health Information Regulation #672
Ins 3100	Electronic Filings	Establishes procedures for rates, forms, and associated filings, and fees to be submitted electronically through systems developed by the NAIC and to facilitate electronic submission and processing	#11147, eff 10-1-16	
Ins 3200	Insurance Sales by Financial Institutions	Specifies the requirements for the solicitation and sales of insurance products by financial institutions to eliminate competitive advantages enjoyed by federally chartered financial institutions and ensure parity with respect to the insurance powers of state and federally chartered financial institutions pursuant to RSA 406-C:9, RSA 406-C:10 and RSA 406-C:16	#7064, eff 7-24-99 #7540, eff 8-1-01 No expiration, see RSA 406-C:16, III	
Ins 3300 Series	Insurance Scores	Specifies conditions when insurers may use information from consumer reports in rating and pricing auto and homeowners insurance; and the insurers obligations to inform consumers as mandated in RSA 412:15, III(b)	#9634, eff 7-1-10	
Ins 3501-3506*	Valuation of Life Insurance Policies	Provides tables of mortality factors and rules for their use and rules for the valuation of life insurance plans	#9516, eff 7-25-09	Valuation of Life Insurance Policies Model Regulation #830
Ins 3507*	Recognition of 2001 CSO Mortality Table	Recognizes, permits, and prescribes the use of the 2001 CSO Mortality Table for determining reserve liabilities and nonforfeiture benefits in life insurance plans as required by RSA 410:5	#10194, eff 10-1-12	Recognition of the 2001 CSO Mortality Table for Use in Determining Minimum Reserve Liabilities and Nonforfeiture Benefits Model Regulation #814
Ins 3508*	Recognition of Preferred Mortality Tables for Use in Determining Minimum Reserve Liabilities	Recognizes, permits, and prescribes the use of preferred mortality tables for determining minimum reserve liabilities for life insurance plans as mandated by RSA 410:5	#10879, eff 7-10-15	Model Regulation Permitting the Recognition of Preferred Mortality Tables for Use in Determining Minimum Reserve Liabilities #815
Ins 3509*	Pre-Need	Establishes standards for reserves and nonforfeiture values for preneed insurance products that cover a predetermined amount of funeral, cremation or burial costs	#11148, eff 9-2-16	Preneed Life Insurance Minimum Standards for Determining Reserve Liabilities and Nonforfeiture Values Model Regulation #817

Ins 3601*	Long-Term Care	Promotes availability and facilitates understanding of long-term care coverage and protects applicants from unfair or deceptive practices	#10154, eff 6-25-12	Long-Term Care Insurance Model Regulation #641
Ins 3602	NH LTC Partnership	Establishes requirements to facilitate consumer and insurer participation in the NH Long-Term Care Partnership Program under RSA 167:4,IV(d)	#9654, eff 2-16-10	
Ins 3700*	Safeguarding Customer Info	Establishes standards to protect customer financial and personal information and for security breach notices to customers	#11015, eff 1-8-16	Standards for Safeguarding Customer Information Model Regulation #673
Ins 3901	Group Disability	Establishes requirements for the processing of claims for disability benefits as mandated by RSA 415-A-6,II	#10122, eff 5-1-12	
Ins 3902	Individual Supplemental Unemployment	Establishes standards for supplementary insurance against the loss of income due to involuntary unemployment as required by RSA 401:1-a,II	#10863, eff 8-1-15	
Ins 4000*	Reporting Health Claims Data	Establishes procedures and requirements for the submission of health care data as required by RSA 420-G:14, II	#10877, eff 7-10-15	Standardized Health Claim Form Model Regulation #30
Ins 4100*	Accident and Health Rate Submissions	Establishes requirements for filing accident and health insurance rates	#10212, eff 11-1-12	Guidelines (Model Regulation) for Filing of Rates for Individual Health Insurance Forms #134
Ins 4300	Producers' Fiduciary Obligations	Establishes standards and requirements for the fiduciary obligation of insurance producers in accordance with RSA 402-J:18	#10963, eff 10-26-15	
Ins 4400	Stop Loss	Establishes criteria for actuarial certification so the insurer is in compliance with RSA 415-H as required by RSA 415-H:4	#11149, eff 9-2-16	
Ins 4500*	Annual Financial Reporting	Establishes provisions for necessary oversight of the solvency of insurers through required financial reporting and communications.	#11171, eff 12-31-16	NAIC Annual Financial Reporting Model Regulation #205
Ins 4600	Antifraud Plans	Establishes minimum standards for antifraud plans and required submission of insurance company antifraud plans in accordance with RSA 417:31 <i>See also Appendix B, two provisions in Ins 4600 (Ins 4601.04 and Ins 4601.09) are proposed for repeal.</i>	#10024, eff 11-14-11	

Ins 4700	Travel Insurance	Establishes mandated minimum standards for accident and health travel insurance policies, covering unforeseen accidental death and dismemberment, and financial loss incurred for medical and dental care, while on a planned trip as mandated by RSA 415-A:2 and RSA 415-A:3	#10681, eff 11-3-14	
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Appendix B
Department of Insurance Published Rules that
Will Not be Adopted, Readopted or Will Be Repealed

Rule	Short Title	Subject Matter Regulated
Ins 303	Deposit Term Life	Required disclosure by insurance companies and agents in the solicitation of deposit term life insurance
Ins 403	NH Health First	Guidelines and standards governing the sale of health insurance in this state for the small employer market (at least 1,000 covered lives) to include benefit structure for the standard wellness plan required by RSA 420-G
Ins 1700	NH Medical Malpractice Risk Sharing Plan	Governing the operation of the NH Medical Malpractice Joint Underwriting Association (now in liquidation)
Ins 1903	Medicare Supplemental Insurance	Regulates the sale, benefits and premiums due on Medicare supplemental insurance issued prior to July 1, 1992
Ins 1904	Group Coordination of Benefits	Establishes a uniform order of benefit determination for payment of claims, reduces duplication of benefits, and provides greater efficiency in claims processing
Ins 1908	Coverage for Under Age 19	Establishes a mechanism for risk adjustment and subsidization through the NH Individual Health Plan Benefit Association to assist health carriers who have issued individual health insurance policies on or after September 23, 2010 to children under the age of 19
Ins 3400	Purchasing Alliances	Governs the establishment and conduct of licensed purchasing alliances. Purchasing alliances are non-risk bearing entities licensed to provide health insurance coverage to two or more employers and their employees
Ins 3800	Medical Professional Liability	Establishes guidelines for insurers to report medical professional liability claims data for mandatory report data to the Medical Malpractice Panel and Insurance Oversight Committee as required by RSA 519-B:12 (<i>statute repealed effective 2010</i>) and RSA 519-C:16 (<i>statute repealed effective 2018</i>) (<i>Rule effective 12-1-14 and expires in 2024</i>)
Ins 4200	Reporting Uninsured Patient Data	Establishes provisions for the submission of data by hospitals, community health centers, and hospital owned or controlled physician practices and other providers related to services for health care to uninsured patients, as required by RSA 126-S (<i>Statute repealed effective July 30, 2011</i>)
Ins 4601.04 Ins 4601.09	Filing Antifraud Plans	Rule provisions require insurers to submit to the commissioner a detailed description of the company's antifraud plan
Ins 4800	Early Offer Disputes	Establishes mandated rules of practice and procedure for hearings to resolve disputes under the medical injury early offer process as required by RSA 519-C:15 (<i>statute repealed effective November 1, 2020. Rule effective 1-1-13 and expires in 2023</i>)
Ins 4900	Reporting Early Offers	Establishes rules and guidelines for reporting early offers made pursuant to medical injury claims as required by RSA 519-C:16 (<i>statute repealed effective November 1, 2020. Rule effective 1-3-14 and expires in 2024</i>)