



**THE STATE OF NEW HAMPSHIRE
INSURANCE DEPARTMENT**

21 SOUTH FRUIT STREET SUITE 14
CONCORD, NEW HAMPSHIRE 03301

John Elias
Commissioner

BULLETIN

Alexander K. Feldvebel
Deputy Commissioner

Docket No. INS No. 18-056-AB

TO: All Entities Licensed for Life, Accident and Health, including Life Settlements

FROM: John Elias, Insurance Commissioner

DATE: December 31, 2018

RE: Matrix Filings and Ins 401.13 (g)

A handwritten signature in blue ink, appearing to be "JE", is placed over the "FROM" line.

The purpose of this bulletin is to provide guidance to carriers regarding the proper format for submission of policy forms to the New Hampshire Insurance Department. Carriers filing Life, Accident and Health policy forms, including Life Settlements under NH RSA Chapter 408-D, should be aware that New Hampshire Code of Administrative Rules Ins 401.13 (g) requires the following:

All forms shall be submitted for review in the same layout as sold to consumers in New Hampshire. Except as expressly provided by statute or rule, multiple product line filings shall not be submitted as a single policy if any product line in the filing may be marketed or issued as a separate policy.

Some carriers have filed "matrix" filings that do not meet the requirements of Ins 401.13 (g). As the Department is working to meet the new timeliness standards in RSA 400-A:15-g, a series of steps will be implemented to assist carriers in meeting this goal. Consequently, for all filings received after January 31, 2019, "matrix" filings will no longer be accepted. A fully compliant policy form must be submitted as a single line item in SERFF in the same layout as it would be published to the consumer as required by NH rule. Questions regarding this bulletin should be addressed to Jennifer Patterson, NHID Director of Health, at jennifer.patterson@ins.nh.gov.