

**The State of New Hampshire  
Insurance Department**

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**Christopher Nicolopoulos**  
Commissioner

**Alexander K. Feldvebel**  
Deputy Commissioner

**Bulletin  
Docket No.: 20-019-AB**

**TO:** All Property & Casualty Insurance Companies

**FROM:** Commissioner Christopher R. Nicolopoulos, Esq. *CN*

**DATE:** March 23, 2020

**RE: RSA 412:35 & RSA 402:81 Audit Requirements During COVID-19  
Pandemic**

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As a result of COVID-19, the New Hampshire Insurance Department is advising all property & casualty insurers to take the appropriate precautions when auditing policies under RSA 412:35 & RSA 402:81.

If possible, please try to leverage virtual audits for the completion of any audits. If you are not able to complete audits within the 120-day time limit set forth in above-mentioned statutes as a result of concerns from COVID-19, either from the policyholder's or your own internal concerns, please document your files accordingly. The Department will not take regulatory action in regard to audits that cannot be completed within the 120-day time limit if the failure to complete the audit is the result of a documented COVID-19 concern.

The Department expects normal procedures to resume once the COVID-19 situation subsides.

For further information or to discuss the content of this Bulletin, please contact Ruju Dave at the New Hampshire Insurance Department. He can be reached at (603) 271-3905 or by e-mail at [Ruju.A.Dave@ins.nh.gov](mailto:Ruju.A.Dave@ins.nh.gov).