



State of New Hampshire Insurance Department

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FOR IMMEDIATE RELEASE

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New Hampshire Insurance Department Reminds Consumers And Insurance Providers Of “Take-All-Comers” Rule

*Insurance Carriers Cannot Exclude Coverage To Owners Of Kia And Hyundai
Cars, Despite National Trend Of Thefts Of Certain Vehicle Models*

CONCORD, NH (February 9, 2023) – The New Hampshire Insurance Department (NHID) reminds consumers and insurance producers that all automobile insurance carriers in New Hampshire must offer the same coverage and limits to all applicants for private passenger automobiles. This is based on the state's "Take-All-Comers" rule, which is a provision of New Hampshire's automobile insurance regulation, Ins 1400.

The "Take-All-Comers" rule applies to all vehicles that fall within the list of covered vehicles under Ins 1400, including private passenger automobiles, pick-up trucks, motorcycles, off-highway recreational vehicles, and motorhomes, and insurers cannot refuse to write a personal lines automobile insurance policy for any vehicle that falls within the list. Consequently, automobile insurance carriers in the state cannot exclude coverage to owners of Kia and Hyundai cars, despite the growing national trend of thefts of certain vehicle models. The rule does not apply to commercial lines insurance.

“In light of recent national headlines, the NHID wants to send a clear message to insurance consumers: Granite Staters will not find themselves without access to motor vehicle insurance,” said Insurance Commissioner Christopher Nicolopoulos. “New Hampshire’s "Take-All-Comers" rule is an important principle that ensures drivers will continue to have access to coverage they need to protect themselves, their families, and their vehicles.”

"We encourage all Kia and Hyundai drivers to reach out to our Consumer Services unit with any questions or concerns they have about their automobile coverage," said DJ Bettencourt, Deputy Commissioner of the NHID. "Our team is dedicated to helping consumers make informed

decisions about their insurance policies and ensuring they have the protection they need on the road."

If you have any questions regarding the coverage of Kia and Hyundai automobiles, please contact the NHID Consumer Services division.

The New Hampshire Insurance Department Can Help

The New Hampshire Insurance Department's mission is to promote and protect the public good by ensuring the existence of a safe and competitive insurance marketplace through the development and enforcement of the insurance laws of the State of New Hampshire. Contact us with any questions or concerns you may have regarding your insurance coverage at 1-800-852-3416 or (603) 271-2261, or by email at consumerservices@ins.nh.gov. For more information, visit <https://www.nh.gov/insurance>.

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