



## State of New Hampshire Insurance Department

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**FOR IMMEDIATE RELEASE**

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### **New Hampshire Insurance Department Sends Letter to New Hampshire Association of Domestic Insurance Companies Regarding Challenges for Non-Profits**

**CONCORD, NH (August 25, 2023)** – In a letter to the New Hampshire Association of Domestic Insurance Companies, dated August 22, 2023, Deputy Commissioner DJ Bettencourt appealed for action to address the growing insurance predicament faced by nonprofit organizations in the state.

The letter acknowledges the essential role played by community-based nonprofits, including those aiding children and young adults with behavioral health challenges, such as Webster House and Chase Home. These organizations are grappling with nonrenewal of insurance coverage due to a potentially hardening property and casualty insurance market for certain coverages.

Recognizing the complexities of the insurance landscape, the letter underscores the unique vulnerability of nonprofits during this period. It highlights their financial constraints in managing unexpected spikes in insurance costs, exacerbated by their service recipients' inability to shoulder these financial burdens.

Additionally, the letter notes that certain nonprofits are compelled by licensure or state agreements to maintain liability insurance. To address these issues, the letter calls for a tailored data call of members within the New Hampshire Association of Domestic Insurance Companies and beyond, with the aim of identifying insurers still willing to provide coverage to nonprofits, the claims history, and premiums.

This initiative seeks to ensure nonprofits receive tailored assistance in obtaining coverage, thereby allowing them to continue their crucial services without necessitating governmental intervention.

**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](mailto:consumerservices@ins.nh.gov). For more information, visit <https://www.nh.gov/insurance>.

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