



State of New Hampshire Insurance Department

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FOR IMMEDIATE RELEASE

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New Hampshire Insurance Department Addresses Concerns Over Availability of Property and Casualty Insurance for Nonprofits Offering Juvenile Behavioral Health Services

CONCORD, NH (December 5, 2023) – The New Hampshire Insurance Department (NHID) has initiated a focused data call targeting specific Property and Casualty (P&C) insurance companies to assess the current landscape of coverage available to select New Hampshire nonprofits dedicated to providing critical behavioral health and residential treatment services for juveniles. These nonprofits contribute significantly to fostering healthy communities in New Hampshire by delivering essential services to children and young adults.

“Ensuring the continued availability of Property and Casualty insurance for nonprofits offering juvenile behavioral health services is pivotal in safeguarding the well-being of our communities,” said New Hampshire Insurance Commissioner DJ Bettencourt. “This data call represents a collaborative effort to understand challenges faced by insurers and find sustainable solutions for the vital organizations serving our youth.”

In response to escalating concerns about numerous behavioral health and residential services entities receiving nonrenewal notices despite long-standing relationships with insurers, the NHID is taking proactive steps to comprehensively understand the challenges faced by these companies. Challenges include apprehensions about high-dollar claims, long-tail claims, social inflation, and potential substantial jury awards in cases of abuse, both physical and sexual. Through this data call, the NHID aims to obtain a detailed overview of the potential coverage availability issues in this sector.

The NHID has collaborated with key stakeholders, including the New Hampshire Association of Domestic Insurance Companies and the American Property Casualty Insurance Association, in developing inquiries aimed at effectively addressing this

crucial issue. The objective is to gain a concrete understanding of the current availability of P&C coverages specifically tailored for nonprofits engaged in juvenile behavioral health services and residential treatment.

“The New Hampshire Insurance Department recognizes the complexities insurers encounter in underwriting for entities providing critical services to our youth,” said James Fox, Property and Casualty Director at the NHID. “By engaging in this targeted data call, we aim to foster a transparent dialogue with insurers, working together to address concerns and ultimately fortify the insurance landscape for nonprofits offering essential behavioral health and residential treatment services.”

The NHID is seeking responses to a series of key questions regarding the insurers' engagement with nonprofits providing juvenile behavioral health services and residential treatment. The survey responses are expected to be submitted by February 2, 2024.

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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