



## The State of New Hampshire Insurance Department

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**FOR IMMEDIATE RELEASE**

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### **New Hampshire Insurance Department Partners with Insurers and Nonprofits to Address Affordability Concerns in Critical Sector**

**CONCORD, NH (February 26, 2024)** – The New Hampshire Insurance Department (NHID) today announced the transition to the second phase of its initiative aimed at addressing the availability and affordability of insurance products for nonprofits providing critical behavioral health services to juveniles. Following a comprehensive data call to Property and Casualty (P&C) insurance companies, the NHID has identified several carriers offering coverage tailored to meet the unique needs of these nonprofit organizations.

During the initial phase, NHID collaborated closely with insurers to gather crucial information regarding the availability of insurance products for nonprofits offering juvenile behavioral health services and residential treatment. The response revealed that multiple reputable carriers are actively providing coverage in this sector, including the following carriers:

- Berkshire Hathaway Specialty Insurance Company
- Federal/Ace Group (Federal Insurance Company/Ace Property & Casualty Insurance Company/Ace American Insurance Company)
- Great American Insurance Group
- Hanover Group (The Hanover Insurance Company/Citizens Insurance Company of America/Massachusetts Bay Insurance Company/The Hanover American Insurance Company/Allmerica Financial Alliance Insurance Company)
- Liberty Mutual
- Philadelphia Indemnity Insurance Company
- State Farm
- W.R. Berkley Corporation (Berkley Human Services)

The data reveals that insurers are taking a thorough approach to evaluating the risks associated with providing coverage to nonprofits in this critical sector. Consequently, insurers are implementing risk mitigation strategies such as exclusions to manage exposure effectively. While these measures are aimed at maintaining the viability of insurance offerings, we recognize the potential implications for consumers.

Transitioning to the second phase of this initiative, the NHID will pivot its focus towards enhancing the affordability of insurance products for nonprofits. Recognizing the vital role these organizations play in fostering healthy communities in New Hampshire, the NHID encourages nonprofits to collaborate closely with carriers to identify innovative ways to mitigate risks effectively and lower insurance costs.

“As we move forward into the next phase of our initiative, our priority remains ensuring that nonprofits providing crucial behavioral health services have access to affordable insurance solutions,” said New Hampshire Insurance Commissioner DJ Bettencourt. “By fostering collaboration between nonprofits and insurers, we aim to create sustainable and cost-effective insurance options that support the invaluable work of these organizations in our communities.”

Nonprofits providing behavioral health services to juveniles are urged to proactively engage with insurance carriers to explore risk mitigation strategies tailored to their specific needs. By working together, nonprofits and insurers can contribute to the development of insurance solutions that address affordability concerns while maintaining comprehensive coverage.

For more information about the NHID's initiative or assistance in navigating insurance options, nonprofits are encouraged to contact the New Hampshire Insurance Department directly.

### **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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