

New Hampshire Department of Insurance
Regulation of Property & Casualty Insurance Forms and Rate filings - RSA 412

Procedures & Instructions for Insurers & Filers- 2019

Line of Business-Policy Type	Rate Filing Mechanism	Form Filing Mechanism	Rate Statutes Reference	Form Statutes Reference
Personal Lines – GENERAL RULE	File & Use	Prior Approval	412:16 VII, (a)	412:5, I
Commercial Lines – GENERAL RULE	Use & File (Audited)	Prior Approval	412:16, VII(b)	412:5, I
Commercial Lines Exceptions:				
Large Commercial Policyholders	Not Required	Not Required	412:16, VII (c)	412:7
Boiler & Machinery	Not Required	File & Use (Audited)	412:16, I	412:5, I-a
Kidnap & Ransom	Use & File (Audited)	File & Use (Audited)	412:16, VII (b)	412:5, I-a
Political Risk and Expropriation	Use & File (Audited)	File & Use (Audited)	412:16, VII (b)	412:5, I-a
Excess & Umbrella Liability	Use & File (Audited)	File & Use (Audited)	412:16, VII (b)	412:5, I-a
Directors' & Officers' Liability	Not Required	File & Use (Audited)	412:16, I	412:5, I-a
Fiduciary Liability	Use & File (Audited)	File & Use (Audited)	412:16, VII (b)	412:5, I-a
Employment Practices Liability	Not Required	File & Use (Audited)	412:16, I	412:5, I-a
E & O & Professional Liability Other Than Med. Malpractice	Use & File (Audited)	File & Use (Audited)	412:16, VII (b)	412:5, I-a
Media Liability	Use & File (Audited)	File & Use (Audited)	412:16, VII (b)	412:5, I-a
Product Liability, Product Recall & Completed Operations	Use & File (Audited)	File & Use (Audited)	412:16, VII (b)	412:5, I-a
Highly Protected Property	Use & File (Audited)	File & Use (Audited)	412:16, VII (b)	412:5, I-a
Commercial Flood Insurance – Other Than NFIP	Use & File (Audited)	File & Use (Audited)	412:16, VII (b)	412:5, I-a
Aircraft – Hull & Liability	Use & File (Audited)	File & Use (Audited)	412-A:1	412-A:1
Workers' Compensation	Prior Approval	Prior Approval	412:28	412:5, I
Commercial Inland Marine	Not Required	Not Required	412:16, I	412:5, VI
Ocean Marine	Not Required	Not Required	412:2, II (d)	412:2,II(d)
Commercial Credit Insurance Products	Not Required	Prior Approval	412:16, I(a)	412:5, I
Financial Guaranty Insurance	Not Required	Prior Approval	412:16, I (a)	412:5, I
Mortgage Guaranty Insurance	Not Required	Not Required	412:16, VII (b)	412:5, VI
Surety Bonds	Not Required	Not Required	412:16, I	412:5, VI
Fidelity	Not Required	File & Use (Audited)	412:16, I	412:5, I-a
Medical Malpractice Liability	Prior Approval	Prior Approval	412:16, VIII	412:5, I
Miscellaneous Products (Personal Lines or Commercial Lines)				
Title Insurance	Use & File	Use & File	416-A:17(a)	416:A:17(a)

NOTES

***Non-Competitive Markets Note: The following classes have been deemed Non-Competitive: Medical Malpractice for Physician, Surgeons and Hospital.

-File & Use: Submit via SERFF by at least 30 days before the effective date.

-Use & File: Submit via SERFF up to 30 days after requested effective date. The forms, rates and supplementary rating information that will be used in this state shall be filed for Informational and Auditing purposes only within 30 days of the effective date.

-Not Required: Do not file

-Prior Approval: Submit via SERFF at least 30 days prior to requested effective date.

-Proprietary-Confidential: Submit via SERFF at least 30 prior to requested effective date.

-Beginning on August 15, 2018, the Department will audit approximately ten (10) percent of the above mentioned form, rate, and rule filings. The Department may also do targeted audits. Corrective action will be required for errors.

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