



**The State of New Hampshire
Insurance Department**

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Christopher R. Nicolopoulos
Commissioner

David J. Bettencourt
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**Bulletin
Docket No.: INS 22-028-AB**

TO: All Entities Subject to NH Insurance Law
FROM: Commissioner Christopher R. Nicolopoulos, Esq.
DATE: May 20, 2022 *C.R.N.*
RE: Requirement to Respond to Department Investigations

The New Hampshire Insurance Department (“NHID”) routinely conducts investigations of insurance companies, agencies, and individuals transacting insurance business in this state. These investigations work to resolve consumer complaints, ensure compliance with New Hampshire law, and otherwise regulate the State’s insurance market.

RSA 400-A:16, II states, in part, that at the request of the NHID “any individual or entity who transacts insurance in this state or is otherwise subject to the authority of the commissioner shall... provide the commissioner with all documents and information relevant to any investigation... **within 10 working days...**” Penalties for failing to comply with this statutory obligation include administrative fines and/or license suspension or revocation.

Unfortunately, on some occasions individuals and entities do not comply with the directive above and do not provide the documents and information as requested. Those that fail to comply are subject to administrative action and may be fined and/or barred from doing business in New Hampshire.

All companies, agencies, and individuals subject to the commissioner’s authority should ensure they have established policies and trained personnel to fully comply with RSA 400-A:16, including its response timeframe. Failure to comply with this statutory requirement without good cause will result in administrative action.