Bill as Introduced

HB 520 - AS INTRODUCED

2021 SESSION

21-0854 10/11

HOUSE BILL520AN ACTrelative to e-delivery of insurance documents and commercial lines renewal
notices.SPONSORS:Rep. Bartlett, Merr. 19; Rep. Hunt, Ches. 11; Sen. Cavanaugh, Dist 16COMMITTEE:Commerce and Consumer Affairs

ANALYSIS

This bill provides for electronic delivery of insurance documents and commercial lines renewal notices.

This bill is a request of the insurance department.

Explanation:Matter added to current law appears in **bold italics.**
Matter removed from current law appears [in brackets and struckthrough.]
Matter which is either (a) all new or (b) repealed and reenacted appears in regular type.

HB 520 - AS INTRODUCED

21 - 085410/11

STATE OF NEW HAMPSHIRE

In the Year of Our Lord Two Thousand Twenty One

AN ACT

relative to e-delivery of insurance documents and commercial lines renewal notices.

Be it Enacted by the Senate and House of Representatives in General Court convened:

1 Automobile Insurance; Cancellation, Refusal to Renew, Notice. Amend the introductory 1 $\mathbf{2}$ paragraph of RSA 417-A:5 to read as follows:

3 No cancellation or refusal to renew by an insurer of a policy of automobile insurance shall be effective unless the insurer or its agent either physically [(net electronically)] delivers or mails[,] to 4 the named insured, at the address shown in the policy, a written notice of the cancellation or refusal 5 6 to renew or electronically delivers to the named insured a written notice of cancellation or $\overline{7}$ refusal to renew. Such notice shall:

2 Automobile Insurance; Cancellation, refusal to Renew; Notice. Amend the introductory 8 9 paragraph of RSA 417-A:5. II to read as follows:

10 II. State the date on which such cancellation or refusal to renew shall become effective. The 11 effective date shall not be less than 45 days after the date the notice is mailed or physically or 12electronically delivered to the named insured provided however, the effective date may be 10 days 13 from the date of mailing or *physical or electronic* delivery when:

14 3 Certain Property and Liability Insurance; Cancellation, Refusal to Renew; Notice. Amend the 15 introductory paragraph of RSA 417-B:4 and the introductory paragraph of RSA 417-B:4, I to read as 16 follows:

17 No cancellation or refusal to renew by an insurer of a policy of insurance insuring against any of 18 the contingencies set forth in RSA 417-B:1 shall be effective unless the insurer or its agent either physically [(not electronically)] delivers or mails[,] to the named insured, at the address shown in the 1920policy, a written notice of the cancellation or refusal to renew or electronically delivers to the 21named insured a written notice of cancellation or refusal to renew. Such notice shall:

22

I. State the date on which such cancellation or refusal to renew shall become effective. The 23effective date shall not be less than 45 days after the date the notice is mailed or physically or 24 electronically delivered to the named insured provided however, the effective date may be 10 days from the date of mailing or *physical or electronic* delivery when: 25

264 Commercial Insurance; Notice of CancellationNotice of Nonrenewal and Renewals; Premiums. 27Amend RSA 417-C:2 through RSA 417-C:4 to read as follows:

28

417-C:2 Notice of Cancellation.

29I. No notice of cancellation shall be effective unless mailed [or], physically [(not electronically)] delivered or electronically delivered by the insurer or its agent to the named 30

HB 520 - AS INTRODUCED - Page 2 -

1 insureds at least 60 days prior to the effective date of cancellation; provided, however, that where $\mathbf{2}$ cancellation is for nonpayment of premium or substantial increase in hazard, or the cancellation 3 notice is mailed, physically delivered, or electronically delivered within the first 60 days of the 4 effective date for new policies, at least 10 days' notice of cancellation shall be given. In all instances, 5 the reason or reasons for cancellation shall accompany or be included in the notice of cancellation. 6 An insurer shall not be held liable in any claim or suit for damages arising solely from the insurer's $\cdot 7$ compliance with the requirement that the reason for cancellation be specified.

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II. [Notice of cancellation under this section shall be by certified mail, except that in the case of cancellation for nonpayment of premium, notice shall be by certified mail or certificate of mailing.

10 III.] The commissioner shall have the authority to waive any provision of paragraph I upon the written request of an insurer specifying the reasons therefor. 11

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[IV.] III. This section shall not apply to nonrenewal.

13 417-C:3 Notice of Nonrenewal. No insurer shall increase renewal premiums more than 25 14 percent for a 12 month renewal term or refuse to renew a policy at its expiration or anniversary if 15 written for a term of more than one year unless such insurer or its agent shall mail [or], physically 16 [(not electronically)] deliver or electronically deliver to the named insureds [at the address shown in the policy,] advance notice of [the proposed renewal premium or] its intention not to renew. The 17 notice shall be at least 60 days in advance of the policy's scheduled expiration or anniversary date. 18 19 If all or any part of the 60-day notice is not in advance of the expiration or anniversary 20 date, renewal coverage shall be provided on the same terms and conditions as the expiring 21 policy until the 60-day notice requirement has been fulfilled. This section shall not apply [if 22 the insurer has manifested its willingness to renew with a premium increase of no more than 25 23percent, or] in case of nonpayment of premium, or if the insured fails to pay any advance premium $\mathbf{24}$ required by the insurer for renewal. However, notwithstanding the failure of an insurer to comply 25with this section, any coverage shall terminate on the effective date of any other coverage acquired 26 by the insured to the extent the acquired coverage substantially duplicates coverages of the renewal. 27 Renewal of a policy shall not constitute a waiver or estoppel with respect to grounds for cancellation 28which existed before the effective date of such renewal.

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417-C:4 Renewals; Premiums.

30 I. Any renewal premium increase in excess of 25 percent is controlled by the provisions of 31 RSA 417-C:3. The notice may indicate that renewal is conditioned upon the premium 32increase without reference to nonrenewal.

33 II. Any renewal premium increase of 25 percent or less shall not be implemented until the insured has had a minimum of 30 days' notice of the renewal premium. If all or any part of the 30 34 day notice is not in advance of the expiration or anniversary date, renewal coverage shall be 35 36 provided, on a pro-rata basis, at the rates or premiums in effect under the expiring policy until the

1 30 days' notice requirement has been fulfilled. This paragraph shall not apply if the insured accepts $\mathbf{2}$ the renewal policy.] 3 III. If the applicable 60-day notice period required by RSA 417-C:3 or 30-day notice 4 period required by paragraph II is not satisfied in advance of the policy's scheduled $\mathbf{5}$ expiration or anniversary date, renewal coverage shall be provided, on a pro rata basis, at 6 the rates or premiums in effect under the expiring policy until the applicable 60-day or 30- $^{\prime}$ 7 day notice requirement has been fulfilled. This paragraph shall not apply if the insured 8 accepts the renewal policy. 9 IV. Development of renewal premium for the purpose of determining the percentage of change from expiring premium shall be based on the same coverages, conditions, and ratable 10 11 exposures as those contained in the expiring policy. 125 New Chapter; Electronic Delivery of Insurance Documents and Notices. Amend RSA by 13 inserting after chapter 420-P the following new chapter: 14CHAPTER 420-Q 15 ELECTRONIC DELIVERY OF INSURANCE DOCUMENTS AND NOTICES 16 420-Q:1 Purpose and Scope. The purpose of this chapter is to set forth standards and 17 procedures for electronic delivery of insurance documents and notices in a manner that will promote 18 efficient delivery while maintaining consumer protection. 19 420-Q:2 Delivery Standards and Procedures. 20I. Subject to the requirements of this section, any notice to a party or any other document required by law in an insurance transaction or that is to serve as evidence of insurance coverage may 21° be delivered, stored, and presented by electronic means if the electronic means meet the 2223requirements of the RSA 294-E.

II. Delivery of a notice or document in accordance with this section shall be considered equivalent to and have the same effect as any delivery method required by law, including delivery by first class mail, first class mail with postage prepaid, certified mail, certificate of mail, or certificate of mailing.

III. A notice or document may be delivered by electronic means by an insurer to a party
pursuant to this section if the following applies:

30 (a) The party has affirmatively consented electronically, or confirmed consent
31 electronically, in a manner that reasonably demonstrates that the party can access information in
32 the electronic form that will be used for notices or documents delivered by electronic means to which
33 the party has given consent, and the party has not withdrawn the consent.

34 (b) The party, before giving consent, is provided with a clear and conspicuous statement
 35 informing the party of all of the following:

36 (1) The hardware and software requirements for access to and retention of a notice
 37 or document delivered by electronic means.

HB 520 - AS INTRODUCED

- Page 4 -

(2) The types of notices and documents to which the party's consent would apply.
 (3) The right of the party to withdraw consent to have a notice or document delivered
 by electronic means, at any time, and any conditions or consequences imposed in the event consent is
 withdrawn.
 (4) The procedures a party must follow to withdraw consent to have a notice or
 document delivered by electronic means and to update the party's electronic mail address.

7 (5) The right of a party to have a notice or document delivered, upon request, in8 paper form.

9 IV. An insurer shall take all measures reasonably calculated to ensure that delivery by 10 electronic means results in receipt of the notice or document by the party.

11 6 Effective Date. This act shall take effect 60 days after its passage.

CHAPTER 57 HB 520 - FINAL VERSION

2021 SESSION

21-0854 10/11

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HOUSE BILL	520
AN ACT	relative to e-delivery of insurance documents and commercial lines renewal notices.
SPONSORS:	Rep. Bartlett, Merr. 19; Rep. Hunt, Ches. 11; Sen. Cavanaugh, Dist 16
COMMITTEE:	Commerce and Consumer Affairs

ANALYSIS

This bill provides for electronic delivery of insurance documents and commercial lines renewal notices.

This bill is a request of the insurance department.

Explanation:Matter added to current law appears in **bold italics.**Matter removed from current law appears [in brackets and struckthrough.]Matter which is either (a) all new or (b) repealed and reenacted appears in regular type.

CHAPTER 57 **HB 520 - FINAL VERSION**

21-0854 10/11

STATE OF NEW HAMPSHIRE

In the Year of Our Lord Two Thousand Twenty One

AN ACT

relative to e-delivery of insurance documents and commercial lines renewal notices.

Be it Enacted by the Senate and House of Representatives in General Court convened:

57:1 Automobile Insurance; Cancellation, Refusal to Renew, Notice. Amend the introductory 1 paragraph of RSA 417-A:5 to read as follows: $\mathbf{2}$

No cancellation or refusal to renew by an insurer of a policy of automobile insurance shall be 3 effective unless the insurer or its agent either physically [(not electronically)] delivers or mails[,] to 4 the named insured, at the address shown in the policy, a written notice of the cancellation or refusal 5 to renew or electronically delivers to the named insured a written notice of cancellation or 6 refusal to renew. Such notice shall: $\mathbf{7}$

57:2 Automobile Insurance; Cancellation, refusal to Renew; Notice. Amend the introductory 8 paragraph of RSA 417-A:5, II to read as follows: 9

II. State the date on which such cancellation or refusal to renew shall become effective. The 10 effective date shall not be less than 45 days after the date the notice is mailed or *physically or* 11 electronically delivered to the named insured provided however, the effective date may be 10 days 12from the date of mailing or *physical or electronic* delivery when: 13

57:3 Certain Property and Liability Insurance; Cancellation, Refusal to Renew; Notice. Amend 14 the introductory paragraph of RSA 417-B:4 and the introductory paragraph of RSA 417-B:4, I to read 1516 as follows:

No cancellation or refusal to renew by an insurer of a policy of insurance insuring against any of 17 the contingencies set forth in RSA 417-B:1 shall be effective unless the insurer or its agent either 18 physically [(not electronically)] delivers or mails[7] to the named insured, at the address shown in the 19 policy, a written notice of the cancellation or refusal to renew or electronically delivers to the 20 named insured a written notice of cancellation or refusal to renew. Such notice shall: 21

 $\mathbf{22}$

I. State the date on which such cancellation or refusal to renew shall become effective. The effective date shall not be less than 45 days after the date the notice is mailed or physically or $\mathbf{23}$ electronically delivered to the named insured provided however, the effective date may be 10 days $\mathbf{24}$ from the date of mailing or physical or electronic delivery when: 25

Commercial Insurance; Notice of Cancellation; Notice of Nonrenewal and Renewals; 26 57:4 Premiums. Amend RSA 417-C:2 through RSA 417-C:4 to read as follows: $\mathbf{27}$

417-C:2 Notice of Cancellation. 28

CHAPTER 57 HB 520 - FINAL VERSION - Page 2 -

No notice of cancellation shall be effective unless mailed [or], physically [(not I. 1 electronically)] delivered, or electronically delivered by the insurer or its agent to the named 2 insureds at least 60 days prior to the effective date of cancellation; provided, however, that where 3 cancellation is for nonpayment of premium or substantial increase in hazard, or the cancellation 4 notice is mailed, physically delivered, or electronically delivered within the first 60 days of the $\mathbf{5}$ effective date for new policies, at least 10 days' notice of cancellation shall be given. In all instances, 6 the reason or reasons for cancellation shall accompany or be included in the notice of cancellation. 7 An insurer shall not be held liable in any claim or suit for damages arising solely from the insurer's 8 9 compliance with the requirement that the reason for cancellation be specified.

II. [Notice of cancellation under this section shall be by certified mail, except that in the case
 of cancellation for nonpayment of premium, notice shall be by certified mail or certificate of mailing.

12 III.] The commissioner shall have the authority-to waive any provision of paragraph I upon 13 the written request of an insurer specifying the reasons therefor.

14

[IV.] III. This section shall not apply to nonrenewal.

417-C:3 Notice of Nonrenewal. No insurer shall[-increase-renewal-premiums-more than 25 15 percent for a 12-month renewal term-or] refuse to renew a policy at its expiration or anniversary if 16 written for a term of more than one year unless such insurer or its agent shall mail [or], physically 17 [(not electronically)] deliver, or electronically deliver to the named insureds [at the address shown 18 in the policy,] advance notice of [the proposed renewal premium or] its intention not to renew. The 19 notice shall be at least 60 days in advance of the policy's scheduled expiration or anniversary date. 20 If all or any part of the 60-day notice is not in advance of the expiration or anniversary $\mathbf{21}$ date, renewal coverage shall be provided on the same terms and conditions as the expiring 22 policy until the 60-day notice requirement has been fulfilled. This section shall not apply [if 23the insurer has manifested its willingness to renew with a premium increase of no more than 25 $\mathbf{24}$ percent, or] in case of nonpayment of premium, or if the insured fails to pay any advance premium 25required by the insurer for renewal. However, notwithstanding the failure of an insurer to comply $\mathbf{26}$ with this section, any coverage shall terminate on the effective date of any other coverage acquired 27by the insured to the extent the acquired coverage substantially duplicates coverages of the renewal. 28 Renewal of a policy shall not constitute a waiver or estoppel with respect to grounds for cancellation 29 which existed before the effective date of such renewal. 30

 $\mathbf{31}$

417-C:4 Renewals; Premiums.

I. Any renewal premium increase in excess of 25 percent is controlled by the provisions of RSA 417-C:3. The notice may indicate that renewal is conditioned upon the premium increase without reference to nonrenewal.

II. Any renewal premium increase of 25 percent or less shall not be implemented until the insured has had a minimum of 30 days' notice of the renewal premium. [If all or any part of the 30 day notice is not in advance of the expiration or anniversary date, renewal coverage-shall-be

CHAPTER 57 HB 520 - FINAL VERSION - Page 3 -

provided, on a pro rata basis, at the rates or premiums in effect under the expiring policy until the 30 days' notice requirement has been fulfilled. This paragraph shall not apply if the insured accepts the renewal policy.]

4 III. If the applicable 60-day notice period required by RSA 417-C:3 or 30-day notice 5 period required by paragraph II is not satisfied in advance of the policy's scheduled 6 expiration or anniversary date, renewal coverage shall be provided, on a pro rata basis, at 7 the rates or premiums in effect under the expiring policy until the applicable 60-day or 30-8 day notice requirement has been fulfilled. This paragraph shall not apply if the insured 9 accepts the renewal policy.

10 *IV.* Development of renewal premium for the purpose of determining the percentage of 11 change from expiring premium shall be based on the same coverages, conditions, and ratable 12 exposures as those contained in the expiring policy.

57:5 New Chapter; Electronic Delivery of Insurance Documents and Notices. Amend RSA by
 inserting after chapter 420-P the following new chapter:

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ELECTRONIC DELIVERY OF INSURANCE DOCUMENTS AND NOTICES

CHAPTER 420-Q

420-Q:1 Purpose and Scope. The purpose of this chapter is to set forth standards and
procedures for electronic delivery of insurance documents and notices in a manner that will promote
efficient delivery while maintaining consumer protection.

20

420-Q:2 Delivery Standards and Procedures.

I. Subject to the requirements of this section, any notice to a party or any other document required by law in an insurance transaction or that is to serve as evidence of insurance coverage may be delivered, stored, and presented by electronic means if the electronic means meet the requirements of the RSA 294-E.

II. Delivery of a notice or document in accordance with this section shall be considered equivalent to and have the same effect as any delivery method required by law, including delivery by first class mail, first class mail with postage prepaid, certified mail, certificate of mail, or certificate of mailing.

29 III. A notice or document may be delivered by electronic means by an insurer to a party 30 pursuant to this section if the following applies:

31 (a) The party has affirmatively consented electronically, or confirmed consent 32 electronically, in a manner that reasonably demonstrates that the party can access information in 33 the electronic form that will be used for notices or documents delivered by electronic means to which 34 the party has given consent, and the party has not withdrawn the consent.

35 (b) The party, before giving consent, is provided with a clear and conspicuous statement
 36 informing the party of all of the following:

CHAPTER 57 HB 520 - FINAL VERSION - Page 4 -

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1	(1) The hardware and software requirements for access to and retention of a notice
2	or document delivered by electronic means.
3	(2) The types of notices and documents to which the party's consent would apply.
4	(3) The right of the party to withdraw consent to have a notice or document delivered
5	by electronic means, at any time, and any conditions or consequences imposed in the event consent is
6	withdrawn.
7	(4) The procedures a party must follow to withdraw consent to have a notice or
8	document delivered by electronic means and to update the party's electronic mail address.
9	(5) The right of a party to have a notice or document delivered, upon request, in
10	paper form.
11	IV. An insurer shall take all measures reasonably calculated to ensure that delivery by
12	electronic means results in receipt of the notice or document by the party.
	57:6 Effective Date. This act shall take effect 60 days after its passage.
	Approved: May 25, 2021 Effective Date: July 24, 2021

Committee Minutes

7

SENATE CALENDAR NOTICE Commerce

Sen Harold French, Chair Sen Bill Gannon, Vice Chair Sen Jeb Bradley, Member Sen Donna Soucy, Member Sen Kevin Cavanaugh, Member

Date: April 15, 2021

HEARINGS

	Tuesday	04/20/2021			
	(Day)	(Date)			
Commerce		REMOTE 000	9:00 a.m.		
(Name of (Committee)	(Place)	(Time)		
9:00 a.m.	HB 299	relative to responsibilities of the insuran	ce department.		
9:15 a.m.	HB 518	relative to rebates under the law governing unfair insurance practices.			
9:30 a.m.	HB 520	relative to e-delivery of insurance documents and commercial lines renewal notices.			
9:45 a.m.	HB 312	relative to deadlines in consumer credit a requirements for mortgage loan originate trust companies, delegation by credit uni qualifications of the banking commission depository banks to elect benefit corporat	ors, examinations of family on boards to committees, er, and authorizing		
		relative to technical changes in the laws administered by the insurance department.			
10:15 a.m. HB 610-FN		requiring certain licensing and reporting through the Nationwide Multistate Licer and relative to background investigation filing fees, assessments, and interest rat consumer complaints by the banking dep	nsing System and Registry, s of trust officers, to certain es, and to the transmission		

Committee members will receive secure Zoom invitations via email.

Members of the public may attend using the following links:

1. Link to Zoom Webinar: https://www.zoom.us/j/99935596171

2. To listen via telephone: Dial(for higher quality, dial a number based on your current location): 1-646-558-8656, or 1-301-715-8592, or 1-312-626-6799, or 1-669-900-9128, or 1-253-215-8782, or 1-346-248-7799

3. Or iPhone one-tap: 16465588656,,99935596171# or 13017158592,,99935596171#

4. Webinar ID: 999 3559 6171

5. To view/listen to this hearing on YouTube, use this link:

https://www.youtube.com/channel/UCjBZdtrjRnQdmg-2MPMiWrA

6. To sign in to speak, register your position on a bill and/or submit testimony, use this link:

http://gencourt.state.nh.us/remotecommittee/senate.aspx

The following email will be monitored throughout the meeting by someone who can assist with and alert the committee to any technical issues: <u>remotesenate@leg.state.nh.us</u> or call (603-271-6931).

EXECUTIVE SESSION MAY FOLLOW

Sponsors: HB 299 Rep. Potucek HB 518 Rep. Infantine HB 520 Rep. Bartlett HB 312 Rep. Hunt HB 519 Rep. Hunt HB 610-FN Rep. Hunt

Rep. Hunt

Sen. Cavanaugh

Aaron Jones 271-4063

<u>Harold F. French</u> Chairman

Senate Commerce Committee

Aaron Jones 271-4063

HB 520, relative to e-delivery of insurance documents and commercial lines renewal notices.

Hearing Date: April 20, 2021

Time Opened: 9:31 a.m.

Time Closed: 9:36 a.m.

Members of the Committee Present: Senators French, Gannon, Bradley, Soucy and Cavanaugh

Members of the Committee Absent : None

Bill Analysis: This bill provides for electronic delivery of insurance documents and commercial lines renewal notices.

This bill is a request of the insurance department.

Sponsors:	·	
Rep. Bartlett	Rep. Hunt	Sen. Cavanaugh

Who supports the bill: Representative Christy Bartlett, Representative Will Infantine (NH Insurance Agents Association), Representative John Potucek, Emily Doherty (NH Insurance Department), Marty Mobley (NH Insurance Department), George Roussos (NH Association of Domestic Insurance Companies & American Property Casualty Insurance Association), James Hatem (State Farm Insurance Companies)

Who opposes the bill: No one

Who is neutral on the bill: No one

Summary of testimony presented in support:

Representative Christy Bartlett

- This bill was filed at the request of the New Hampshire Insurance Department.
- Presently, insurance documents and renewal notices can only be delivered inperson or through the mail.
- The electronic delivery of documents has increasingly become standard practice; therefore, this bill would allow for insurance documents and renewal notices to be delivered electronically.

• To receive these documents electronically, an insured would have to give their signed consent.

Emily Doherty, Property & Casualty Attorney, New Hampshire Insurance Department

- This bill was filed in response to consumer demand.
- This bill doesn't mandate that every consumer receive insurance documents electronically. Instead, it would provide consumers with a choice.
- This bill would make several statutory changes.
 - First, the property and casualty (P&C) cancellation and refusal to renew statute would be amended to permit the electronic delivery of cancellation or renewal notices.
 - Second, the commercial non-renewal statute would be amended to remove the requirement that an insurer must automatically issue a non-renewal notice to a policyholder if their premium is set to increase more than 25
 percent.
 - An insurer would still need to provide a 60-day notice to a policyholder if their premium is set to increase more than 25 percent.

Finally, a new statutory chapter, RSA 420-Q, would be created to permit an insurer to deliver insurance documents and notices electronically.

- Under the new statutory chapter, insurers must comply with the requirements of the Uniform Electronic Transactions Act and they must ensure that the recipient has consented to receiving documents and notices electronically.
- Senator French asked if a person's car insurance would automatically renew if they sold their vehicle, but they forgot to cancel their insurance.
 - Attorney Doherty stated that the insurer would still send a renewal notice if the consumer didn't notify them that they no longer had their vehicle. Once they received the renewal, the consumer would tell their insurer at that time that they no longer owned the vehicle.

Summary of testimony presented in opposition: None

Neutral Information Presented: None

AJ Date Hearing Report completed: April 21, 2021

Speakers

Commerce Committee Testify List for Bill HB520 on 2021-04-20 Support: 6 Oppose: 0 Neutral: 0 Total to Testify: 1

<u>Name</u>	Email Address	Phone	<u>Title</u>	Representing	<u>Position</u>	Testifying
Doherty, Emily	emily.m.doherty@ins.nh.gov	271-4843	State Agency Staff	Insurance Department	Support	Yes
Mobley, Marty	martha.v.mobley@ins.nh.gov	271-2805	State Agency Staff	Insurance Department	Support	No
Roussos, George	groussos@orr-reno.com	Not Given	A Lobbyist	New Hampshire Association of Domestic Insurance Companies and American Property Casualty Insurance Association	Support	No
Infantine, Will	repinfantine@gmail.com	Not Given	An Elected Official	NH Insurance Agents Association	Support	No
Hatem, James	Not Given	Not Given	A Lobbyist	State Farm Insurance Companies	Support	No
Potucek, John	potucek1@comcast.net	16034329049	An Elected Official	Myself	Support	No

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Voting Sheets

Senate Commerce Committee EXECUTIVE SESSION RECORD 2021-2022 Session

	Bill# HB 570
Hearing date: $4/70/71$	
Executive Session date: 4/20/21	,
Motion of:	Vote: <u>5</u>
Committee MemberMade bySecondSen. French, ChairISen. Gannon, V-ChairISen. BradleyISen. CavanaughISen. SoucyI	d Yes No
Motion of: <u>CONSECT</u>	Vote:5-()
Committee Member Made by Second	d Yeş No
Sen. French, Chair	
Motion of:	Vote:
Committee MemberMade bySecondSen. French, Chair	d Yes No
Reported out by: <u>SEA Cachaaligh</u> Notes:	

Committee Report

STATE OF NEW HAMPSHIRE

SENATE

REPORT OF THE COMMITTEE FOR THE CONSENT CALENDAR

Wednesday, April 21, 2021

THE COMMITTEE ON Commerce

to which was referred HB 520

AN ACT

relative to e-delivery of insurance documents and commercial lines renewal notices.

Having considered the same, the committee recommends that the Bill

OUGHT TO PASS

BY A VOTE OF: 5-0

Senator Kevin Cavanaugh For the Committee

This bill was filed at the request of the New Hampshire Insurance Department. Currently, the delivery of insurance documents and renewal notices can only be made in-person or through the mail. Through the creation of a new statutory chapter, RSA 420-Q, an insured would be able to receive insurance documents and renewal notices electronically. Importantly, these documents and notices would only be allowed to be sent electronically as long as they are in compliance with the Uniform Electronic Transactions Act and as long as the insured consented to receiving them in that manner.

Aaron Jones 271-4063

FOR THE CONSENT CALENDAR

COMMERCE

HB 520, relative to e-delivery of insurance documents and commercial lines renewal notices. Ought to Pass, Vote 5-0.

Senator Kevin Cavanaugh for the committee.

This bill was filed at the request of the New Hampshire Insurance Department. Currently, the delivery of insurance documents and renewal notices can only be made in-person or through the mail. Through the creation of a new statutory chapter, RSA 420-Q, an insured would be able to receive insurance documents and renewal notices electronically. Importantly, these documents and notices would only be allowed to be sent electronically as long as they are in compliance with the Uniform Electronic Transactions Act and as long as the insured consented to receiving them in that manner.

Docket of HB520

Docket Abbreviations

Bill Title: relative to e-delivery of insurance documents and commercial lines renewal notices.

Official Docket of HB520.:

Date	Body	Description
1/12/2021	Н	Introduced (in recess of) 01/06/2021 and referred to Commerce and Consumer Affairs HJ 2 P. 52
2/2/2021	н	Public Hearing: 02/10/2021 09:30 am Members of the public may attend using the following link: To join the webinar: https://www.zoom.us/j/95521072179 / Executive session on pending legislation may be held throughout the day (time permitting) from the time the committee is initially convened.
3/2/2021	Н	Executive Session: 03/02/2021 09:00 am Members of the public may attend using the following link: To join the webinar: https://www.zoom.us/j/95215897452
3/3/2021	н	==CONTINUED== Executive Session: 03/03/2021 01:30 pm Members of the public may attend using the following link: To join the webinar: https://www.zoom.us/j/98917516497 (if necessary)
3/12/2021	н	Committee Report: Ought to Pass (Vote 19-0; CC) HC 18 P. 5
4/7/2021	н	Ought to Pass: MA VV 04/07/2021 HJ 5 P. 6
4/7/2021	н	Reconsider (Rep. Osborne): MF VV 04/07/2021 HJ 5 P. 50
4/7/2021	S	Introduced 04/01/2021 and Referred to Commerce; SJ 11
4/15/2021	S	Remote Hearing: 04/20/2021, 09:30 am; Links to join the hearing can be found in the Senate Calendar; SC 20
4/21/2021	S	Committee Report: Ought to Pass, 04/29/2021; Vote 5-0; CC; SC 21
4/29/2021	S	Ought to Pass: RC 24Y-0N, MA; OT3rdg; 04/29/2021; SJ 13
5/17/2021	S	Enrolled Adopted, VV, (In recess 05/13/2021); SJ 16
5/17/2021	н	Enrolled (in recess of) 04/09/2021 HJ 7 P. 104
5/27/2021	н	Signed by Governor Sununu 05/25/2021; Chapter 57; Eff: 07/24/2021

NH House

NH Senate

Other Referrals

Senate Inventory Checklist for Archives

Bill Number: HB 570

Senate Committee: ______

Please include all documents in the order listed below and indicate the documents which have been included with an "X" beside

K Final docket found on Bill Status

Bill Hearing Documents: {Legislative Aides}

Bill version as it came to the committee

All Calendar Notices

Hearing Sign-up sheet(s)

Prepared testimony, presentations, & other submissions handed in at the public hearing

Hearing Report

1 Revised/Amended Fiscal Notes provided by the Senate Clerk's Office

Committee Action Documents: {Legislative Aides}

All amendments considered in committee (including those not adopted):

_____ - amendment # ______ - amendment # ______

____ - amendment # ______ - amendment # ______

Executive Session Sheet

Committee Report

X

Floor Action Documents: {Clerk's Office}

All floor amendments considered by the body during session (only if they are offered to the senate):

_____ - amendment # ______ - amendment # ______

_____ - amendment # ______ - amendment # ______

Post Floor Action: (if applicable) (Clerk's Office)

<u>Committee of Conference Report (if signed off by all members. Include any new language proposed</u> by the committee of conference):

_____ Enrolled Bill Amendment(s)

Governor's Veto Message

All available versions of the bill: {Clerk's Office}

_____as amended by the senate

as amended by the house

final version

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