

# How Do Insurance Commission's Work?

The New Hampshire Insurance Commissioner is responsible for ensuring that all insurance companies in New Hampshire to meet the requirements and regulations of the state. The New Hampshire Insurance Commissioner oversees all insurance companies in the state by collecting fees from insurers and submitting them to the New Hampshire Department of Insurance, which licenses insurance companies to do business in New Hampshire. The New Hampshire Insurance Commissioner has the responsibility of protecting the public from "unfair or deceptive" acts and practices of insurance companies and their agents. The commissioner can impose fines on insurer companies that refuse to pay their rates or that fail to submit the proper paperwork to the Department of Insurance before closing. If an insurer closes its New Hampshire insurance operations, the commissioner must allow a month's notice before allowing the insurance company to start selling policies in New Hampshire again.

The New Hampshire Insurance Commissioner can issue cease and desist orders to insurance companies. If an insurance company fails to comply with these orders, the commissioner may issue a penalty. The commissioner has the power to investigate and file complaints against an insurance company that fails to submit the proper paperwork to the Department of Insurance before closing. He or she may suspend or revoke the insurance company's license to sell policies in New Hampshire if the company fails to provide the necessary paperwork prior to closing. If the company is not able to operate in New Hampshire until it submits the paperwork, the commissioner has the power to suspend all insurance operations.

The New Hampshire Insurance Commissioner is the top regulator of the insurance industry in New Hampshire. The New Hampshire Insurance Commissioner performs his or her duties in accordance with the laws of New Hampshire. The commissioner may adopt rules and regulations governing all insurance companies in New Hampshire. The commissioner has the authority to examine the operations of all insurance companies in New Hampshire and may submit reports to the New Hampshire General Fund concerning insurance companies. He or she has the power to investigate complaints, take testimony and collect evidence and take action as necessary. The New Hampshire Insurance Commissioner's official website provides information regarding all of the important work and duties that the commissioner has the power to perform.

**Complaints About Insurance Companies:** The New Hampshire Insurance Commissioner oversees complaints filed by customers about insurance companies in New Hampshire. The Internet is a good resource for learning more about the complaint process. Complaints may be submitted through mail, phone, regular mail or through the Internet. Customers who wish to file a complaint should send a written letter to the Insurance Commissioner explaining why he or she is thinking about or believes that a particular insurance company has been negligent in one way or another.

All complaints are subject to investigation. Complaints that are found to be valid and true may result in fines up to one thousand dollars. Some complaints will result in a recommendation to the Commission from the State Attorney General or the Insurance Division of the state. Insureinfoq will result in referral to the Insurance Commissioner for further actions.

The state of New Hampshire has detailed information concerning how to file a complaint. A consumer may choose to file a written complaint, a formal complaint or a complaint based on lack of results from other means. The amount of time allowed to resolve a complaint varies according to each type. If an insurance company does not respond within five working days after receiving a complaint, then no action will be taken.

If you choose to contact the New Hampshire Insurance Commission directly, you can do so by writing a letter stating your name, address, date of birth and social security number. You may also provide as much information as possible. If you choose to follow this avenue of filing a complaint, then you will need to attach copies of any relevant receipts, bills or statements that you have for your insurance policy that shows the disputed issue. It is necessary for you to be very detailed when you write to the New Hampshire Insurance Commissioner. You must give him or her every detail, you know, even those that are not pertinent. Failure to do so will cause the matter to be dropped by the New Hampshire State Licensing Board.

You have the right to dispute any aspect of your insurance claim with the New Hampshire Insurance Commissioner. You should do so in writing. If the state licensing board finds merit in your complaint, then they will make the necessary changes to the policy to reinstate the coverage or offer some other form of remedy. Complaints are handled fairly according to the laws of New Hampshire and most importantly, according to what the insurance companies feel is best for the community.