

The New Hampshire Insurance Department's 2022 Automobile Insurance Consumer Guide provides vital information for consumers regarding auto insurance in the state. While auto insurance is not mandated, drivers must demonstrate financial responsibility in the event of an at-fault accident to avoid suspension of their driving privileges. Auto insurance covers liability for bodily injury and property damage from accidents, including costs for medical expenses and vehicle repairs. Common coverage types include Auto Liability Coverage (Bodily Injury and Property Damage Liability), Uninsured or Underinsured Motorist Bodily Injury Coverage, Medical Payments Coverage, Collision Coverage, Comprehensive Coverage, Towing and Labor Coverage, and Rental Reimbursement. Consumers can purchase insurance through independent agents, who represent multiple companies, or exclusive agents, who represent a single company. It is essential to buy insurance from licensed agents or companies, as the New Hampshire Insurance Department oversees licensing for consumer protection. Residents or those garaging vehicles in New Hampshire can obtain insurance in the state, with minimum liability coverage limits set at \$25,000 per person for bodily injury, \$50,000 for two or more persons, and \$25,000 for property damage. Additionally, Medical Payments Coverage of at least \$1,000 and Uninsured Motorists Coverage equal to liability limits are mandatory for personal use policies. Higher coverage limits are recommended to protect against potential claims exceeding minimum levels, especially with rising vehicle and medical costs.

The guide outlines the claims process, detailing steps to take after an accident, how to file claims, and how vehicle value is determined in total loss situations. Accurate information is crucial when applying for insurance, as omissions can lead to coverage denial. After an accident, claims can be filed with either your own insurer or the other party's insurer, with a recommendation to file with your own for efficiency. The insurance company must respond to a claim within ten working days, and if there is a disagreement over the claim amount, either party can request an appraisal. Personal property in the vehicle is typically not covered under auto insurance, and optional coverage may be necessary. The insurer is responsible for one damage estimate, and rental car coverage may depend on the policy. Deductions for "betterment" or pre-existing damage may apply, and insurers

must use original equipment manufacturer parts for newer vehicles unless otherwise agreed. Policyholders have the right to choose their repair facility, but if there is a cost disagreement, they may need to cover the difference. If the repair facility is chosen by the insurer, they must ensure satisfactory repairs; otherwise, the policyholder is responsible for the quality of work.

In the event of policy issues, the insured can inquire with the insurance company or agent, and it is advisable to keep a record of all communications. The New Hampshire Insurance Department can assist with unresolved complaints and offers a formal complaint process. A vehicle is considered a "total loss" when repair costs exceed 75% of its fair market value, and the policy typically pays the actual cash value, including towing and storage fees. Insurers determine this value using approved methods, and consumers can provide alternative quotes if there is a disagreement. After settling a claim, the insurer takes ownership of the damaged vehicle, which is auctioned for parts, although the owner may buy back the salvage. A Power of Attorney may be required to facilitate the title transfer to the insurer. Regardless of fault, the insurer must pay the fair market value for damages, but diminished value claims are not covered. Antique and classic vehicles follow the same rules regarding fair market value. The registered owner is responsible for any towing and storage fees incurred after an accident, and custom parts may only be removed after discussing with the adjuster. Fair market value is based on comparable sales data and differs from retail value. Lastly, insured individuals are entitled to a rental vehicle for a specified period following a total loss determination.