



The State of New Hampshire Insurance Department

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David J. Bettencourt
Commissioner

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Deputy Commissioner

BULLETIN Docket #INS 25-031-AB

TO: New Hampshire Motor Vehicle Insurance Carriers
FROM: Commissioner David J. Bettencourt
DATE: April 14, 2025
RE: Virtual Adjustment of Vehicle Claims

A handwritten signature in blue ink, appearing to read "D.J. Bettencourt".

The Department has seen an increase in the use of virtual claims adjustment systems that require the consumer (insured or claimant) or the consumer's automobile repair shop to submit photographs or videos to the insurer in lieu of having the insurer assess the damage in person. This Bulletin clarifies the insurers' obligations under the Unfair Claims Settlement Practices ("UCSP") provisions of the Unfair Insurance Trade Practices law. See RSA 417:4, XV.

The UCSP requires insurers to promptly and reasonably investigate claims. See RSA 417:4, XV(a)(3). It further requires insurers to effectuate prompt, fair and equitable settlements or compromises of claims in which liability has become reasonably clear. See *id.* at XV(a)(4).

While virtual claims adjustment systems may help settle claims more quickly and reduce costs for the insurer, photographs and videos do not always reveal the true extent of the damage a vehicle has sustained. Consequently, to comply with the UCSP, insurers must provide an in-person inspection of a damaged vehicle within a reasonable period of time if requested by the consumer. Insurers may not deny a consumer's request for an in-person inspection on the grounds that the consumer initially elected to use a virtual adjustment system. Further, unreasonable delays in making in-person inspections may also be considered a violation of the UCSP if it rises to the level of an RSA 417:4, XV(a)(3) (duty to promptly and reasonably investigate) violation.

Contact Information

For any questions or concerns regarding this bulletin, please contact the Property and Casualty unit of the New Hampshire Insurance Department by email at propertycasualty@ins.nh.gov or by telephone at 603-271-2261.