



STATE OF NEW YORK  
INSURANCE DEPARTMENT  
25 BEAVER STREET  
NEW YORK, NEW YORK 10004

**Circular Letter No. 17 (1999)**  
**May 17, 1999**

**TO: All Insurers Licensed to Write Life Insurance of Disability Benefits**

**RE: Benefit Rates Under Volunteer Firefighters' Benefit Law and Volunteer Ambulance Workers' Benefit Law**

Chapter 574 of the Laws of 1998 amends the Volunteer Firefighters' Benefit Law and the Volunteer Ambulance Workers' Benefit Law with respect to benefits payable for permanent total disability. Effective January 1, 1999 the benefit level for permanent total disability under these laws shall be raised to \$400 per week for all claimants found to be totally disabled since the inception of the respective law and who are still receiving weekly benefits as of January 1, 1999. This rate shall be applied to all benefits paid after January 1, 1999.

Chapter 415 of the Laws of 1998 increases the death benefits provided to the families of deceased volunteer firefighters. Effective January 1, 1999 the following benefits apply:

Maximum funeral expense for death in the line of duty is increased from \$3,000 to \$6,000. (There is still no maximum if death is as a direct result of firefighting.)

Lump sum payment to surviving spouses (or estates) is increased from \$5,000 to \$50,000. Surviving spouses of volunteer firefighters injured prior to January 1, 1999 shall be eligible for a benefit of no more than \$10,000 (an increase from \$1,000).

All other benefits to surviving spouses and dependents and lump sum marriage payments are increased by 100%. Please note these increases apply to all weekly benefits and remarriage awards payable after January 1, 1999, regardless of the date of death of the volunteer firefighter.

Very truly yours,

Martin F. Carus  
Assistant Deputy Superintendent  
and Chief Examiner  
Life Bureau