



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

Supplement 9 to  
Circular Letter No. 3 (1986)  
August 9, 1999

**TO: All Licensed Property/Casualty Insurance Companies And Insurance Producer Organizations**

**RE: 1999 INSURANCE AVAILABILITY SURVEY**

Supplement 2 to Department Circular Letter No. 3 (1986), dated August 15, 1989, advised that pursuant to Section 308 of the Insurance Law, the Department established an availability survey as a mechanism for the annual appraisal of insurance market conditions and trends. Accordingly, this Department mails updated survey calls to insurers and producer organizations annually.

The purpose of this Supplement is to provide the 1999 Insurance Availability Survey call. The survey methodology was revised in 1998 in an effort to allow for its easier completion by the industry and to enable the Department to process company submissions more expeditiously. In 1998 the Department provided a diskette containing Lotus 123<sup>®</sup> and Microsoft Excel<sup>®</sup> worksheets, each of which contained the survey format. The revised survey format allowed the Department to download insurer responses to a PC based database. The files on the diskette were also attached to a copy of last year's circular letter on the Department's Web Site located at <http://www.ins.state.ny.us> and insurers were able to download the files from that site.

The survey methodology remains the same for 1999. This year's worksheets are available on the Department's Web Site. Those insurers unable to download the files from the Web Site may submit the [attached sheet](#) or an e-mail message addressed to [jowens@ins.state.ny.us](mailto:jowens@ins.state.ny.us) to request the files either by return e-mail or on a diskette.

Insurers may use the worksheet appropriate for the software that they utilize. Instructions for the completion of the survey are included in each worksheet. The instructions have been revised for clarification purposes. Strict compliance with the instructions will assist in the unencumbered processing of responses. Responses should be submitted to the Department on a diskette or if an insurer wishes it may transmit its submission as an e-mail attachment. Any hardcopy survey responses submitted without the required diskette will not be processed. For those types of risks/coverages that lend themselves to commercial and personal lines underwriting, responses may be given reflecting your writings on both bases. (For example, where a liability coverage, such as day care coverage, is written on a personal lines basis under an insurer's homeowners' program it should be reported as general liability coverage.)

Survey responses should be accurately completed in accordance with the instructions and returned no later than September 17, 1999, to:

New York State Insurance Department  
Property Bureau - 2nd Floor  
ATTN: MARS-LS  
25 Beaver Street  
New York, NY 10004

As an alternative, you may also submit the file through the Internet by attaching it to e-mail addressed to [jowens@ins.state.ny.us](mailto:jowens@ins.state.ny.us).

Insurers are not required to submit data prior to receiving the Department's survey call each year.

Producer organizations are asked to advise members of the survey and inform the Department of admitted markets. It

should also be noted that we are no longer requesting responses regarding reinsurance.

Industry cooperation has been the key to the Department's efforts to cultivate and maintain stability in the commercial insurance marketplace. In the past, responses have proven to be of great value in helping insureds find coverage appropriate to their needs. Survey information has also been a helpful tool in the Department's analysis of conditions in an ever-changing insurance marketplace. In the past, survey results have enabled the Department, working with insurers and producer organizations, to develop available coverage sources under difficult market conditions.

Questions as to the content of the survey (coverages, etc.) may be directed to:

Mr. Bruce Ascher  
Associate Insurance Examiner  
Phone: (212) 480-5468  
E-mail: [bascher@ins.state.ny.us](mailto:bascher@ins.state.ny.us)

Any questions as to the technical aspects of the diskette filing may be directed to:

Mr. John Owens  
Senior Insurance Examiner  
Phone: (212) 480-5587  
E-mail: [jowens@ins.state.ny.us](mailto:jowens@ins.state.ny.us)

The continued cooperation of the industry in furnishing timely and accurate responses is essential to the success of this endeavor and is appreciated by the Department and the people of New York.

Very truly yours,

Mark Presser  
Assistant Deputy Superintendent  
and Bureau Chief  
Property Bureau

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If you wish to order diskettes through U.S. Mail, you will need to complete a DISKETTE ORDER FORM and send it to us. [Click here](#) to get this form.

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**Below are the files contained on the diskette.**

[1999 Insurance Availability Survey Form in Lotus 1-2-3 WK4 format](#)

1999 Insurance Availability Survey Form in Excel XLS format

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