

NEW YORK STATE DEPARTMENT OF FINANCIAL SERVICES
2021 INSURANCE AVAILABILITY SURVEY
2021 ANNUAL FREE TRADE ZONE REPORT
2021 SPECIAL HOMEOWNERS INSURANCE SUPPLEMENT

INSTRUCTIONS:

1. This data call consists of the following three separate and distinct surveys:

- I. Insurance Availability Survey
- II. Annual Free Trade Zone Report
- III. Special Homeowners Insurance Supplement

ALL LICENSED INSURERS ARE REQUIRED TO COMPLETE THE 2021 INSURANCE AVAILABILITY SURVEY.

Beginning this year, submissions will be made through the Department's new portal application instead of emails. Further instructions for this are on the website page.

2. Responses to the 2021 Insurance Availability Survey are not required regarding reinsurance. Licensees that only write reinsurance should submit a Nil Report. (see Instructions below)

Nil Report - If your company/group does not write any of the coverages/risk combinations listed in the Insurance Availability Survey (or only writes reinsurance), complete the "General Info" worksheet then go to instruction #10 next for submission information.

All insurers licensed to write in the free trade zone are required to submit the Annual Free Trade Zone Report. Note that insurers licensed to write in the free trade zone must complete the Annual Free Trade Zone Report even if submitting a Nil Report for the Insurance Availability Survey.

All insurers that have direct written premiums for homeowners insurance are required to submit the special homeowners insurance supplement.

3. PLEASE NOTE:

The report file is protected and you are only allowed to make entries in the shaded areas.

Do not change the file format or any ranges! This is very important as your submission is reviewed automatically by predetermined ranges and positions and the information is gathered in a database based on those predetermined ranges and positions.

It is strongly recommended that you **immediately save the report file to your computer** before inputting any data.

4. GENERAL INFORMATION:

In the "General Info" worksheet, enter the **Insurer** and **Contact** information for the Availability Survey and Free Trade Zone Report. Homeowners writers should complete the insurer and contact information on the HO tab.

Please note for companies in a group: The Availability Survey (including the Nil Report) portion of this submission may be made either on a group basis or on an individual company basis. Therefore, you should either enter a group number and a group name, or enter a company 5-digit number and a company name, but **not both**. If you are filing on a Group Basis, provide us with a detailed listing of all companies that are part of this survey in the "Group Filing" table in the "General Info" tab of the report file. Also note that when making the submission through the portal application, the applicable companies must be chosen from the "drop-down" list provided, which will only allow selection of NY-licensed companies within your group. If any company you are attempting to make a submission for is not in this list, please contact us.

5. INSURANCE AVAILABILITY SURVEY:

You should now go to the various coverage ranges and enter a MARKET code (in "MKT" column) for the types of coverages/risks that you provide a market. Then enter the 1st contact code in the "1ST Contact" column (required if you enter a MARKET code in the MKT column), and a 2nd contact code (optional) in the "2ND Contact" column.

Please note: entries are only required for the coverages/risk combinations that the company writes.

Responses should accurately reflect the company's underwriting "appetite" in 2022 for the individual coverage/risk combinations in accordance with the "MARKET CODES" defined below. Only positive responses are required (i.e., only provide responses for those coverage/risk combinations for which the company provides a market. If you do not provide a market for a particular coverage/risk combination, leave the cell blank).

Additionally, although the list of risks included in the survey is repeated in its entirety for each type of coverage (except the Special Coverages) you will note that some risk/coverage combinations are obviously not relevant [e.g. Liquor Liability coverage for Family Day Care in home (up to 6 children)] so such cells should be left blank.

For those types of risks/coverages that lend themselves to both commercial and personal lines underwriting, responses may be given reflecting your writings on either basis.

6. MARKET CODES: In the "MKT" column, enter a "1", "2" or "3" as applicable.

"1" Active - You provide an "active" market if you provide coverage for the particular coverage/risk combination in accordance with "standard" underwriting criteria for that type of coverage. You should enter a numeral "1" (without the quotation marks) in the "MKT" column for each type of coverage/risk that you provide an "Active" market in the admitted market (including Free Trade Zone) in New York.

"2" Selective - You provide a "selective" market if you provide coverage for the particular coverage/risk combination in accordance with "preferred" underwriting criteria for that type of coverage. You also provide a "selective" market if you will only provide a market for a limited number of agents or producers or pursuant to limited underwriting conditions. You should enter a numeral "2" (without the quotation marks) in the "MKT" column for each type of coverage/risk that you provide a "Selective" market in the admitted market (including Free Trade Zone) in New York.

"3" Excess - You may indicate that you provide an "excess" market if an affiliated insurer not admitted in New York provides a market for the particular coverage/risk in the excess or surplus lines market in New York, in accordance with Insurance Regulation No. 41. You should enter a numeral "3" (without the quotation marks) in the "MKT" column for each type of coverage/risk for which you provide only an "Excess" market in the excess and surplus lines market.

7. CONTACT CODES:

Please provide the appropriate "Contact Code" in the "1st Contact" column (mandatory) and "2nd Contact" column (optional) for each type of coverage/risk that you provide a market.

In order to enter the "Contact Code" information, go to the "Contact Codes" worksheet.

You can list up to 50 underwriting contacts.

The contact codes are the numerical line numbers (1 to 50) shown in the underwriting contact table.

In the cells next to the contact codes list the name and telephone number of the contact person as follows: John J. Doe 123-456-7890.

Some companies and groups choose to have a single contact for the entire company or group while some choose to have two contacts for each risk/coverage they write. **You cannot assign more than two contacts to each individual coverage/risk.** The general rule is that if you indicate that you provide a market for a risk by entering a MARKET code in the MKT column, then you **MUST** assign at least one contact.

8. ANNUAL FREE TRADE ZONE REPORT:

For additional information regarding the Free Trade Zone, go to the following link on the Department's website for "Industry Frequently Asked Questions":

https://www.dfs.ny.gov/apps_and_licensing/property_insurers/free_trade_zone_faqs

All Insurers Licensed To Write Special Risk Insurance (i.e. Free Trade Zone) - Go to the FTZ Worksheet (Tab) to complete the Annual Free Trade Zone Report. **Separate reports must be completed for each individual company licensed to write in the Free Trade Zone, even if the Availability Survey is submitted on a group basis. Create and add additional FTZ worksheets as needed.**

PLEASE ALSO NOTE THE FOLLOWING:

The information requested for the FTZ worksheet is for year 2020.

There are two additional questions (below the tables) regarding the reporting of Special Risk Premiums on the Special Risk Insurance Schedule SR, Schedule C-1, and the Special Risk Insurance Exhibit of Premiums and Losses Pursuant to Article 63.

Additional Information regarding the required data is provided for cells that may not be self-explanatory. The comments containing such information can be viewed by placing the cursor over the appropriate cell.

In column P of the FTZ tab ["# of Policies Issued (1/1/2020-12/31/2020)"], a policy with multiple coverages should only be reported once in the coverage (line) with the highest premium.

9. SPECIAL HOMEOWNERS INSURANCE SUPPLEMENT:

All Insurers that have direct written premiums for homeowners insurance must complete the HO worksheet.

Responses may be made either on a group basis or on an individual company basis.

For question 1, answer "Yes" or "No" by placing an "X"--without quotation marks-- in the appropriate box.

For questions 2 and 3, enter a MARKET code 1, 2 or 3 if applicable (see item # 6 for more info on market codes) in the various tables for the type of Homeowners insurance you provide. **Responses should accurately reflect the company's underwriting plans in 2022.**

For question 4, provide contact numbers and website addresses which can be used by consumers wishing to contact your company in a variety of circumstances.

For questions 5, 6 and 7, answer these questions by placing an "X"--without quotation marks-- in the appropriate box.

If your company/group does not write any homeowners policies, complete the "General Info" worksheet then go to instruction #10 next for submission information.

10. RETURN OF RESPONSES:

After completing the Insurance Availability Survey and/or the Annual Free Trade Zone Report and/or Special Homeowners Insurance Supplement, use "save as" to save the completed file, maintaining the .xlsx format.

The completed file should be submitted to the Department via [the DFS Portal](#). Please note that the Department does not require a printed copy of any part of the report.

11 Due Date: December 31, 2021