

January 24, 1964

SUBJECT: INSURANCE

WITHDRAWN

Circular Letter 64-2

TO ALL FIRE AND CASUALTY INSURERS AUTHORIZED IN NEW YORK STATE

There have come to the attention of this Department situations in which claimants or their representatives in auto liability cases, after ascertaining the name of an insurer according to the records of the Motor Vehicle Bureau, have been unable to obtain information from the purported insurer as to whether or not it actually did cover an automobile. Failure of the carrier to furnish such information has resulted in the filing of notices of intention to make claim with the Motor Vehicle Accident Indemnification Corporation as a precautionary measure to protect the rights of the claimant against the contingency that the policy was cancelled for non payment or other reason and the Motor Vehicle Bureau records did not reflect such termination of coverage.

While the majority of companies presently do inform a claimant or his representative as to whether or not they provided insurance on a car at the time of an accident those that fail to do so cause unnecessary delay and work for both the claimant and the MVAIC in the processing of claims.

Therefore, when a claimant or his representative notifies your company that he has obtained from the Motor Vehicle Bureau an FS25 form and seeks confirmation of the fact that insurance with your company was in force at the time a car was involved in an accident, a confirmation or denial of coverage should be sent within 10 days after the receipt of inquiry.

Kindly acknowledge receipt of this letter directing your response to the attention of Mr. Edward J. Reilly, Supervising Examiner, Property Bureau.

Very truly yours,

[SIGNATURE]

Acting Superintendent of Insurance

ATTACHMENT

Cross Reference citation indexing has been translated to conform to the 1984 recodification of the New York Insurance Laws. Textual citations may refer to prior law.

Circular Letter 1964-2 Automobile liability -- confirmation of coverage

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Samuel C. Cantor

Acting Superintendent of Insurance

SUBJECT CATEGORY 140 - Automobile insurance / insurers
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INFORMATION TYPE TEXT