

February 14, 1980

SUBJECT: INSURANCE

[A> UPPERCASE TEXT WITHIN THESE SYMBOLS IS ADDED <A]

[D> Text within these symbols is deleted <D]

Circular Letter No. 3 (1980)

TO: ALL INSURERS LICENSED TO WRITE PRIVATE PASSENGER AUTOMOBILE AND FIRE OR FIRE AND EXTENDED COVERAGE INSURANCE POLICIES WHO ARE SUBJECT TO THE REPORTING REQUIREMENTS OF INSURANCE DEPARTMENT REGULATION NO. 90 (11 NYCRR 218) "PROHIBITION OF GEOGRAPHICAL REDLINING."

RE: REPORTS AND DATA SPECIFICATIONS

1. Amendment to Regulation 90 -

On September 28, 1979 I promulgated Insurance Department Regulation No. 90 (11 NYCRR 218) as the implementing regulation for Chapters 503 and 690 of the Laws of 1979 which prohibit geographical redlining in the writing of policies of private passenger automobile and fire and extended coverage insurance in New York State.

Section 218.7 of the Regulation, entitled "Reports to Superintendent" requires insurers to maintain specified records commencing January 1, 1980 and to submit a report for the 1980 calendar year by April 1, 1981. After extensive meetings with insurers, the various trade associations and statistical agents of this Department, I have concluded that more orderly and reliable data should be obtainable if records are compiled beginning with transactions effective on and after April 1, 1980. Annual Reports will be required to be filed commencing May 1, 1981 with the first report covering the last 9 months of 1980. Records of terminated agents and brokers will, however, be required to be maintained as originally prescribed. A proposed amendment to Regulation 90 to this effect has been noticed in the State Register and the text of the proposed amendment, which will be finalized March 21st, follows:

"218.7 [A> REPORTS TO SUPERINTENDENT* <A]

(a) In order to effectuate this regulation insurers shall, no later than January 1, 1980, maintain records by U. S. Postal Zip Code of their agents and brokers in this state and maintain records of all agents and brokers in this state whose contracts or accounts have been terminated on or after August 1, 1979 by U. S. Postal Zip Code.

(b) In order to effectuate this regulation insurers shall also maintain by U. S. Postal Zip Code a record of: (i) all policies subject to this regulation issued, renewed, cancelled (other than for non-payment of premium) or non-renewed on and after [D> Text within these symbols is deleted <D] [January] [D> Text within these symbols is deleted <D] [A> APRIL <A] 1, 1980; and (ii) all applications for insurance subject to this regulation on which the insurer on and after [D> Text within these symbols is deleted <D] [January]

[D] Text within these symbols is deleted [A] APRIL 1, 1980 refuses to issue an insurance policy. For private passenger automobile insurance the zip code used may be that of the address to which premium notices are mailed. For policies with a term of

[D] Text within these symbols is deleted [more]

[D] Text within these symbols is deleted [A] OTHER than one year or no fixed expiration date, "renewed" means the

[D] Text within these symbols is deleted [first]

[D] Text within these symbols is deleted [A] ANNUAL anniversary date.

(c) The information required to be maintained by (a) and (b) above shall be kept current and made available to the Insurance Department upon its request.

(d) Reports for

[D] Text within these symbols is deleted [the previous]

[D] Text within these symbols is deleted [A] THE NINE MONTH PERIOD ENDING DECEMBER 31, 1980 AND FOR EACH FULL calendar year [A] THEREAFTER containing the information required to be maintained in (a) and (b) above shall be filed

[D] Text within these symbols is deleted [, beginning April 1, 1981, and annually thereafter,]

[D] Text within these symbols is deleted with the Insurance Department [A] ANNUALLY ON MAY 1 AFTER THE CLOSE OF THE PRECEDING CALENDAR YEAR. Such reports shall be made

[D] Text within these symbols is deleted [on]

[D] Text within these symbols is deleted [A] IN a [form] [A] FORMAT to be prescribed by the Superintendent and every such report shall be a public record."

2. [A] DATA SPECIFICATIONS - [A]

Insurers subject to Regulation 90 shall submit the required data to the Insurance Department in accordance with the instructions contained in the [A] ATTACHED "Regulation 90 - Data Specifications" which were prepared after extensive review with insurers and the various trade associations and statistical agents. The data will provide the Insurance Department with an important part of the information it requires in order to monitor the anti-redlining laws. In addition, I am directing the New York Automobile Insurance Plan (Assigned Risk) and the New York Property Insurance Underwriting Association to maintain their summary records by Zip Code so that I will have a complete picture of all business being written in this state.

I shall expect full and complete compliance with the new anti-redlining laws and implementing regulation from all licensees of this Department.

Very truly yours,

[SIGNATURE]

ALBERT B. LEWIS

Superintendent of Insurance

ATTACHMENT

[ILLEGIBLE WORDS]GENERAL INSTRUCTIONS

The required data may be submitted on punch cards, or as card images on magnetic tape. Should the submission be made on cards, 80 column cards must be used, and all cards must be verified. An 80-80 listing should be submitted

along with the cards.

Should the submission be made on tape, the following conventions must be followed:

1. Tape must be in an IBM compatible format.
2. Tape must be 1600 bpi, 9-track, any size reel.
3. Tape labels must be IBM standard labels. External labels must be clear.
4. Logical record length = 80; blocksize = 2000; record format = FB.
5. DSN should be NYI.ccccc.n where ccccc = NAIC code number.
If more than one company is submitted per tape, ccccc should be the code of the first company, and n = the number of companies represented on that tape.
6. An 80-80 listing of the tape should be submitted along with the tape

CODING INSTRUCTIONS

Company Code: Use your company's 5-digit NAIC code.

Year of Report: Use last digit of report year (1980 = 0).

Auto & Pers. Fire If reporting Cars, enter a "C"; if Policies, a "P".

Reporting Codes: If reporting Homes, enter an "O"; if Policies, a "P".

County Code: Use codes as shown in Attachment A.

These codes need not be part of your permanent record, but must be generated at report time.

Special Note - Commercial Fire, Personal Fire, and Auto:

- a. Non-Renewals & Canc. by Company should be company initiated, and must not include Canc for Non-Payment
- b. Renewals are to reflect the anniversary of the colic without regard to the term and/or billing periods.

Special Note - Applications:

- a. Use dummy ZIP code 99999 for policies with no insure locations within the ZIP code area in which the policy is issued for delivery.

HEADER CARD	ITEM DESCRIPTION	COLUMNS
	Company Code Number (NAIC)	1-5
	Year of Report	6
	BLANKS	7-8
	MUST DE ZEROS (00000)	9-13
	Number of ZIP Codes Reported:	
	For "APPLICATIONS"	14-17
	For "COMMERCIAL FIRE"	18-21
	For "PERS LINLS-PVT PASS AUTO"	22-25
	For "PERS LINES-FIRE"	26-29
	Company Name	30-59
	Auto reporting code	60

HEADER CARD	ITEM DESCRIPTION	COLUMNS
	Personal Fire reporting code	61
	BLANKS	62-79
	Card Type (MUST BE "1")	80
APPLICATIONS	ITEM DESCRIPTION	COLUMNS
	Company Code Number (NAIC)	1-5
	Year of Report	6
	County Code	7-8
	ZIP Code	9-13
	Number of Applications Received:	
	Personal Lines - Pvt Pass Auto	14-19
	Personal Lines - Fire	20-25
	Commercial Fire	26-31
	Number of Applications Declined:	
	Personal Lines - Pvt Pass Auto	32-37
	Personal Lines - Fire	38-43
	Commercial Fire	44-49
	Number of Policies Written on Applications Received:	
	Personal Lines - Pvt Pass Auto	50-55
	Personal Lines - Fire	56-61
	Commercial Fire	62-67
	BLANKS	68-79
	Card Type (MUST BE "2")	80
COMMERCIAL FIRE	ITEM DESCRIPTION	COLUMNS
	Company Code Number (NAIC)	1-5
	Year of Report	6
	County Code	7-8
	ZIP Code	9-13
	RESERVED FOR INSURANCE DEP'T USE	14-20
	New Business-Number of Locations	21-27
	Non-Renewals by Co.- # Locations	28-34
	Cancel. by Company - # Locations	35-41
	Closing In-Force - - # Locations	42-48
	Renewals - - Number of Locations	49-55
	BLANKS	56-79
	Card Type (MUST BE "3")	80

PERSONAL LINES	ITEM DESCRIPTION	COLUMNS
PVT PASS AUTO	Company Code Number (NAIC)	1-5
	Year of Report	6
	County Code	7-8
	ZIP Code	9-13
	RESERVED FOR INSURANCE DEPT USE	14-19
	Number of Policies or Cars:	
	New Business	20-25
	Renewals	26-31
	Non-Renewal by Company	32-37
	Cancelled by Company	38-43
	Closing In-Force	44-49
	BLANKS	50-79
	Card Type (MUST BE "4")	80

PERSONAL LINES	ITEM DESCRIPTION	COLUMNS
FIRE	Company Code Number (NAIC)	1-5
	Year of Report	6
	County Code	7-8
	ZIP Code	9-13
	RESERVED FOR INSURANCE DEPT USE	14-19
	Number of Policies or Homes:	
	New Business	29-25
	Renewals	26-31
	Non-Renewal by Company	32-37
	Cancelled by Company	38-43
	Closing In-Force	44-49
	BLANKS	50-79
	Card Type (MUST BE "5")	80

COUNTY CODES

Code	County
01	Albany
02	Allegany
03	Bronx
04	Broome
05	Cattaraugus
06	Cayuga

COUNTY CODES

Code	County
07	Chataugua
08	[ILLEGIBLE WORDS]
09	Chenango
10	Clinton
11	Columbia
12	Cortland
13	Delaware
14	Dutchess
15	[ILLEGIBLE WORDS]
16	Essex
17	Franklin
18	Fulton
19	Genessee
20	Greene
21	Hamilton
22	Herkimer
23	Jefferson
24	Kings
25	Lewis
26	Livingston
27	Madison
28	Monroe
29	Montgomery
30	Nassau
31	New York
32	Niagara
33	On[ILLEGIBLE WORDS]
34	Onondaga
35	Ontario
36	Orange
37	Orleans
38	Oswego
39	Otsego
40	Putnam
41	Queens

COUNTY CODES

Code	County
42	[ILLEGIBLE WORDS]
43	Richmond
44	Rockland
45	St Lawrence
46	Saratoga
47	Schenectady
48	[ILLEGIBLE WORDS]
49	Schuyler
50	Seneca
51	[ILLEGIBLE WORDS]
52	Suffolk
53	Sullivan
54	Tioga
55	Tompkins
56	Ulster
57	Warren
58	Washington
59	Wayne
60	Westchester
61	Wyoming
62	Yates