



STATE OF NEW YORK  
INSURANCE DEPARTMENT  
160 WEST BROADWAY  
NEW YORK, NEW YORK 10013

**Circular Letter No. 5 (1996)**  
**April 4, 1996**

**TO: All Authorized Property Insurers Writing Business in New York State**  
**RE: Assisting the Insurance Department in Disaster Situations in Order to Determine**  
**Aggregate Amount and Number of Insured Losses in a Specific Geographic Area**

When an emergency or disaster situation occurs in New York State, the Insurance Department is called upon to provide the Governor and State Emergency Management Office (SEMO) with available information regarding the amount and extent of property losses. This is important in that the Governor relies on this information, in part, in order to determine whether to request a federal disaster declaration. Accordingly, all licensed insurers are requested to assist this Department in obtaining all necessary information in order to accomplish the above objective.

The Department requires statistics, totaled by county, and totaled by zip code summarizing commercial and non-commercial losses separately. With regard to commercial, figures for the total number of losses and total claim amount (paid and/or reserved) should be computed. For non-commercial, figures for total number of losses and total claim amounts (paid and/or reserved) under the categories homeowners, automobile, other and National Flood Insurance Program -- Write Your Own should be compiled.

Insurers will be expected to begin to provide statistics to the Department upon declaration of a state of emergency by the Governor of this State or upon request of the Department. Preliminary information should be in the form of quality estimates followed-up by periodic reports of actual losses. The statistics shall be obtained by the corporate officer responsible for the internal department pursuant to Regulation 64, Part 216.4(c) or appropriate designee and furnished to Mr. Salvatore Castiglione, Chief, Consumer Services Bureau at the New York City address of this Department.

Kindly acknowledge receipt of this letter and direct any inquiries to:

Mr. Barry Bistreich  
Associate Insurance Examiner  
New York State Insurance Department  
Consumer Services Bureau -- 19th Floor

160 West Broadway  
New York, NY 10013-3393  
212-602-0510

In addition to your acknowledgement of this circular letter, kindly provide, if available, a 24 hour phone number with which the Department can initiate contact in disaster situations.