



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

Circular Letter No. 3
January 21, 1998

TO: All Authorized Property/Casualty Insurers

RE: Cancellation/Nonrenewal of Policies in Counties Affected by Ice Storms

The ice storms that have passed through the Counties of Clinton, Essex, Franklin, Jefferson, Lewis, and St. Lawrence since January 5, 1998 have caused considerable hardship and property damage, and have disrupted the lives of thousands of residents in these counties. The long process of recovery has begun, but it will be several weeks -- if not months -- before their lives return to normal.

Insurers should be mindful of the difficulties the residents of these counties have endured and will continue to endure in the near future. In particular, underwriters should exercise care and responsible judgment in making determinations regarding cancellation and non-renewals of policies insuring those impacted by the storms.

Pursuant to Insurance Law Section 3425(p) the Superintendent may declare a moratorium precluding termination of policies, or suspend or otherwise adjust the provisions relating to their cancellation or non-renewal, in areas of the State that have been declared by the President or the Governor to be in a state of emergency due to disaster or catastrophe.

The cooperation of all insurers in this matter will assist the Superintendent in his assessment of the situation, and in determining whether or not it will be necessary to exercise the emergency authority granted by Section 3425(p).

Very truly yours,

Neil D. Levin

Superintendent of Insurance

Please click [here](#) for more Help for North Country Ice Victims.