



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

Supplement 8
Circular Letter No. 3 (1986)
June 29, 1998

**To: All Licensed Property/Casualty Insurance Companies
And Insurance Producer Organizations**

Re: 1998 INSURANCE AVAILABILITY SURVEY

The Second Supplement to Department Circular Letter No. 3 (1986), dated August 15, 1989, advised that pursuant to Section 308 of the Insurance Law, the Department established an availability survey as a mechanism for the annual appraisal of insurance market conditions and trends. Accordingly, this Department mails updated survey forms to insurers and producer organizations annually.

The purpose of this Supplement is to provide the 1998 Insurance Availability Survey packet. The survey methodology has been revised in an effort to allow for its easier completion by the industry and will enable the Department to process company submissions more expeditiously. Enclosed is a diskette containing Lotus 123™; and Microsoft Excel™; worksheets, each of which contain the survey format. The revised survey format will allow the Department to download insurer responses to a PC based database.

Insurers may use the worksheet appropriate for the software that they utilize. Instructions for the completion of the survey are included in each worksheet. Strict compliance with the instructions will assist in the unencumbered processing of responses. Responses should be submitted to the Department on a diskette or if an insurer wishes it may transmit its submission as an e-mail attachment. Any hardcopy survey responses submitted without the required diskette will not be processed. For those types of risks/coverages which lend themselves to commercial and personal lines underwriting, responses may be given reflecting your writings on both bases.

Survey responses should be accurately completed in accordance with the instructions and returned **no later than August 14, 1998**, to:

New York State Insurance Department
Property Bureau - 2nd Floor
ATTN: MARS-LS
25 Beaver Street
New York, NY 10004

As an alternative, you may also submit the file through the Internet by attaching it to e-mail addressed to jowens@ins.state.ny.us.

Please note that the files on the enclosed diskette are attached to this circular letter on the Department's Web Site located at <http://www.ins.state.ny.us> and may be downloaded from that site. Insurers are **not** required to submit data prior to receiving the Department's survey call each year.

Producer organizations are asked to advise members of the survey and inform the Department of admitted markets. It should also be noted that we are no longer requesting responses regarding reinsurance.

Industry cooperation has been the key to the Department's efforts to cultivate and maintain stability in the commercial insurance marketplace. In the past, responses have proven to be of great value in helping insureds find coverage appropriate to their needs. Survey information has also been a helpful tool in the Department's analysis of conditions of an ever-changing insurance marketplace. In the past, survey results have enabled the Department, working with insurers and producer organizations, to develop availability under difficult market conditions.

Questions as to the content of the survey (coverages, etc.) may be directed to:

Mr. Bruce Ascher
Associate Insurance Examiner
Phone: (212) 480-5468
E-mail: bascher@ins.state.ny.us

Any questions as to the technical aspects of the diskette filing may be directed to:

Mr. John Owens
Senior Insurance Examiner
Phone: (212) 480-5587
E-mail: jowens@ins.state.ny.us

The continued cooperation of the industry in furnishing timely and accurate responses is essential to the success of this endeavor and is appreciated by the Department and the people of New York.

Very truly yours,

Mark Presser
Assistant Deputy Superintendent
and Bureau Chief
Property Bureau

[ENCLOSURE]

[Below are the files contained on the diskette and a link to instructions for viewing the compressed format files](#)

[INSTRUCTIONS FOR UNZIPPING COMPRESSED FORMAT FILES](#)

[1998 Insurance Availability Survey Form in Lotus 1-2-3 WK1 compressed format](#)

[1998 Insurance Availability Survey Form in Lotus 1-2-3 WK4 compressed format](#)

