



**STATE OF NEW YORK
INSURANCE DEPARTMENT
AGENCY BUILDING ONE
EMPIRE STATE PLAZA
ALBANY, NY 12257**

**Circular Letter No. 1 (1999)
January 7, 1999**

TO: All Insurers Authorized to Write Automobile Insurance in New York State, All Insurers Authorized to Write Accident and Health Insurance in New York State, Including Article 43 Corporations, and All Health Maintenance Organizations

RE: Annual Rankings of Automobile and Health Insurance Complaints

In Circular Letter Number 16, 1995, the Insurance Department revised its methodology for calculating annual complaint ratios for automobile and accident and health insurers/HMOs. Beginning with the Rankings issued in 1995, only closed complaints upheld were counted against a company in determining its annual complaint ratio. The Department also gave insurers and HMOs the opportunity to request a computerized listing of closed complaints. Any insurer or HMO that detected an error in the computer listing was given the opportunity to correct such error by writing to the Consumer Services Bureau.

The Consumer Services Bureau will continue to provide quarterly listings of closed complaints when requested. Any insurer that detects an error (such as an incorrect line of insurance code) in its computer listing should write to:

Paul Orkwis
Principal Insurance Examine
Consumer Services Bureau
State of New York
Insurance Department
1 Empire State Plaza
Albany, NY 12257

Beginning with the Rankings that will be issued in 1999 the Consumer Services Bureau will not entertain any requests for changes to be made that are received after March 1 of each year, regardless of the reason.

Questions concerning this Circular Letter may be directed to Paul Orkwis at (518) 474-9837.

Very truly yours,

Salvatore Castiglione
Chief, Consumer Services Bureau