



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

**Supplement No. 1 to
Circular Letter No. 31 (1998)
May 28, 1999**

TO: All licensed life insurers, fraternal benefit societies, charitable and segregated gift annuity societies, employee welfare funds, retirement systems, viatical settlement licensees, governmental supplemental annuity funds, savings bank life insurance departments, property/casualty insurers, co-operative property/casualty insurers, financial guaranty insurers, mortgage guaranty insurers, reciprocal insurers, accident and health insurers, Article 43 Corporations, Public Health Law Article 44 health maintenance organizations and integrated delivery systems, municipal cooperative health benefit plans, accredited reinsurers, title insurers, the State Insurance Fund, the Medical Malpractice Insurance Association, the New York Property Insurance Underwriting Association, the Motor Vehicle Accident Indemnification Corporation and rate service organizations

RE: Insurance on the Internet

[Circular Letter No. 31](#), issued October 29, 1998, provided the insurance industry with general guidelines in the marketing of insurance products on the Internet.

This supplement to Circular Letter No. 31 is issued to advise the industry that Web based activities will be reviewed and/or monitored by the Department. These reviews will be incorporated into the market conduct and financial review processes.

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