



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

**Circular Letter No. 30 (2000)
October 13, 2000**

TO: All Licensed Property/Casualty Insurance Companies And Insurance Producer Organizations

RE: 2000 INSURANCE AVAILABILITY SURVEY and ANNUAL FREE TRADE ZONE UPDATE

Insurance Availability Survey

Since 1989 the Department has conducted availability surveys on an annual basis, pursuant to Section 308 of the Insurance Law, to ascertain the existence of markets for difficult-to-place insurance coverages. The availability survey is a mechanism for obtaining meaningful and timely information in order to conduct our annual appraisal of insurance market conditions and trends.

The purpose of this Circular Letter is to provide the 2000 Insurance Availability Survey call. The survey methodology was revised in 1998 in an effort to allow for its easier completion by the industry and to enable the Department to process company submissions more expeditiously. Since 1998 the Department has provided files containing Lotus 123[®] and Microsoft Excel[®] worksheets, each of which contained the survey format. The revised survey format allows the Department to download insurer responses to a PC based database.

The survey methodology remains the same for 2000. There have been some revisions to the risks and coverages that are the subject of this survey call. In an effort to make completing the survey as unobtrusive as possible, we have revised the survey so that all surety bond responses will be combined under one coverage type. More detailed information is contained in the worksheets.

This year's worksheets are available on the Department's Web Site located at <http://www.ins.state.ny.us> and insurers may download the files from that site. Those insurers unable to download the files from the Web Site may submit the attached sheet or an e-mail message addressed to vmazzare@ins.state.ny.us to request the files either by return e-mail or on a diskette.

Insurers may use the worksheet appropriate for the software that they utilize. Instructions for the completion of the survey are included in each worksheet. The instructions have been revised for clarification purposes. 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 that lend themselves to commercial and personal lines underwriting, responses may be given reflecting your writings on both bases. (For example, where a liability coverage, such as day care coverage, is written on a personal lines basis under an insurer's homeowners' program, it should be reported as general liability coverage.)

Annual Free Trade Zone Update

Insurers that are licensed to write in the Free Trade Zone should note that a new section has been added to the availability survey this year which requests information on Free Trade Zone business written during the year. By adding this section to the availability survey, the Department will no longer send out hard copy questionnaires asking for this information. The data gathered from the survey will be used to produce the Department's Annual Free Trade Zone Update.

Survey responses should be accurately completed in accordance with the instructions and returned **no later than November 30, 2000**, 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 vmazzare@ins.state.ny.us.

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 in an ever-changing insurance marketplace. In the past, survey results have enabled the Department, working with insurers and producer organizations, to develop available coverage sources 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. Vincent Mazzarella
Senior Insurance Examiner
Phone: (212) 480-5590
E-mail: vmazzare@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

[ATTACHMENT]

If you wish to order diskettes through U.S. Mail, you will need to complete a [DISKETTE ORDER FORM](#) and send it to us.

Below are the files contained on the diskette:

[2000 Insurance Availability Survey Form in Lotus 1-2-3 WK4 format](#)

2000 Insurance Availability Survey Form in Excel XLS format

(Opens in Excel as READ ONLY. Save to your hard drive before entering data.)
