



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

**Circular Letter No. 32 (2001)
October 19, 2001**

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

RE: 2001 Insurance Availability Survey and Annual Free Trade Zone Survey

STATUTORY Section 308 Of The Insurance Law

REFERENCE:

I. 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 2001 Insurance Availability Survey call. The survey methodology was revised in 1998 in an effort to allow for its easier completion by insurers and to enable the Department to process responses more expeditiously. Since 1998 the Department has provided files containing Lotus 123[®] and Microsoft Excel[®] worksheets, each of which contained the survey format. The survey format allows the Department to download insurer responses to a PC based database.

The survey methodology remains the same for 2001. There have been some revisions to the risks and coverages that are the subject of this survey call. Some additional risks have been added and some have been deleted based on current market conditions. 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>; insurers may download the files from that site. Insurers unable to download the files from the Web Site may submit the attached sheet or an e-mail message addressed to pwong@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. Please follow the instructions carefully.

Insurer responses should reflect current market activity and availability. 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.)

II. Annual Free Trade Zone Survey

Insurers that are licensed to write in the Free Trade Zone are required pursuant to Section 308 of the Insurance Law to complete the section that requests information on Free Trade Zone business written during the year. The Annual Free Trade Zone Survey replaces the hard copy questionnaires that were formerly utilized to collect this information. The data gathered from the survey will be used to produce the Department's Annual Free Trade Zone Update.

III. Return of Survey Responses

Insurance Availability Survey and Annual Free Trade Zone Survey responses should be accurately completed in accordance with the instructions and returned **no later than November 30, 2001**, 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 pwong@ins.state.ny.us.

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

Mr. Bruce Ascher
Associate Insurance Examiner
Phone: (212) 480-5558
E-mail: bascher@ins.state.ny.us

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

Mr. Peter Wong
Senior Insurance Examiner
Phone: (212) 480-5588
E-mail: pwong@ins.state.ny.us

Please note that insurers are **not** required to submit data prior to receiving the Department's survey call each year.

Your continued cooperation 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

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 links to the electronic versions of the files contained on the diskette:

[2001 Insurance Availability Survey Form in Lotus 1-2-3 WK4 format](#)

2001 Insurance Availability Survey Form in Excel XLS format
(Opens in Excel as READ ONLY. Save to your hard drive before entering data.)
