



**STATE OF NEW YORK  
INSURANCE DEPARTMENT  
ONE COMMENCE PLAZA  
ALBANY, NEW YORK 12257**

Eliot Spitzer  
Governor

Eric R. Dinallo  
Acting Superintendent

**Circular Letter No. 8 (2007)  
April 16, 2007**

**TO: All authorized property/casualty and co-operative property/casualty insurers**

**RE: Corporate Emergency Access System (CEAS) Insurance Adjuster Credentialing Program**

Following a disaster, insurance adjusters need to inspect damaged properties as soon as it becomes practicable. For this reason, the Insurance Department, working in conjunction with the New York City, Nassau County and Suffolk County Offices of Emergency Management, and the Business Network of Emergency Resources (BNET), has created a voluntary program for the pre-credentialing of a limited number of insurance adjusters who would have priority access to any disaster area in the five boroughs of New York City, and the counties of Nassau and Suffolk.

The insurance adjuster pre-credentialing program revolves around the use of the Corporate Emergency Access System (CEAS) cards. CEAS cards allow critical business employees to gain access to restricted areas following a disaster or serious emergency by using a secure identification card recognized by the police. The CEAS program was created by BNET, a not-for-profit company dedicated to establishing practical and effective emergency and crisis management solutions through partnerships between the public and private sector.

Typically, a CEAS card allows a critical employee access to a corporation's specific business site or sites; however, recognizing that adjusters need access to the possibly numerous sites insured by the company they represent, the CEAS cards in this program allow unrestricted access throughout the seven counties covered by this program.

There are two major elements of the insurance adjuster pre-credentialing program: the "First Response Task Force" and the "2,000 Area-wide Adjuster Program".

**1) First Response Task Force**

Under this program, the Insurance Department will purchase and hold 30 access level "D" CEAS cards. (Level "D" cards have the highest level of access in the CEAS program and are provided to "Direct" incident responders.) In a large scale disaster, these 30 cards will be available to allow the Department to credential individuals to comprise a "First Response Task Force". Once health and safety concerns have been adequately addressed, the cards would allow the select group of individuals to cross police lines into an affected area.

These individuals (the "First Response Team") would be responsible for completing a pre-agreed upon

disaster survey form/template, making an overall assessment of the damages in the disaster area. They would not be adjusting individual claims for particular insurance companies. The information gathered by these individuals would be provided to pertinent federal, state and local governmental agencies, and to the insurance industry as a whole via the New York State Insurance Emergency Operations center (IEOC). Reporting would be done on a non-proprietary basis, using the pre-agreed upon template.

The Department, acting in conjunction with the relevant local authorities, would determine the number of "First Response Task Force" CEAS cards to be issued in an incident. It is anticipated that these individuals would be drawn from companies that are permanent members of the Insurance Emergency Operations Center.

## **2) 2,000 Area-wide Adjuster Program**

Under this program, 63 of the largest property casualty insurers, selected based upon commercial and personal property exposure in the five boroughs of New York City, Nassau and Suffolk Counties, are being offered the right to purchase a portion of the "2,000 Area-wide Adjuster" CEAS cards through B-Net. (The apportionment of these 2,000 cards was done using the exposure data reported under Section D(1) Pre-disaster Data Reporting in Circular Letter No. 14 (2005).)

Cards purchased by a company may be issued by the company to those individuals meeting the criteria established by B-Net. Once assigned, these cards would provide the registered individuals level "C" access throughout the five boroughs of New York City, and Nassau and Suffolk Counties. (Level "C" cards have the second highest level of access in the CEAS program, and are provided to those companies in "Critical" industries.)

Again, the unique feature of these CEAS cards is that they allow the pre-identified individuals access to any site within the indicated geographic area.

Since individuals carrying these cards would have a high level of early access to a large area, they will be able to provide company-specific overall damage assessments, allowing the insurer to better plan the deployment of additional adjusters and other resources to the disaster area. These individuals, if they legally may adjust claims on behalf of a company or companies, will also be able to begin adjusting individual claims for the companies they represent.

The Disaster Liaisons of the 63 companies will be contacted individually with details about the number of CEAS adjusters cards that they may be permitted to obtain under this program.

Insurers in this group of companies are urged to avail themselves of this program, which, for a relatively modest fee, will allow them to better serve their policyholders and improve their disaster responses for the citizens of this critical region of New York State.

If you would like additional information, or have questions about these programs, please contact Associate Insurance Examiner Vincent Mazzarella of the Disaster Preparedness and Response Bureau by phone at (212) 480-5339 or via electronic mail at [vmazzare@ins.state.ny.us](mailto:vmazzare@ins.state.ny.us).

Very Truly Yours,

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