



NEW YORK STATE  
DEPARTMENT *of*  
FINANCIAL SERVICES

Andrew M. Cuomo  
Governor

Benjamin M. Lawsky  
Superintendent

**Circular Letter No. 8 (2007)  
Supplement No. 1  
April 9, 2012**

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

**RE: Changes to the Corporate Emergency Access System Insurance Adjuster Credentialing Program**

### **Summary**

The purpose of this Supplement to Circular Letter No. 8 (2007) is to provide information on changes to the Corporate Emergency Access System (“CEAS”) Insurance Adjuster Credentialing Program.

As a result of discussions held at the Insurance Emergency Operations Center (“IEOC”) during the industry response to Hurricane Irene, and because of changes in the areas covered by the CEAS program, this supplement hereby repeals and replaces certain portions of Circular Letter No. 8 (2007), as set forth below.

### **Discussion**

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

Under this program, the largest property/casualty insurers, selected based upon commercial and personal property exposure in the five boroughs of New York City, Nassau, Suffolk, Rockland and Erie Counties, will be offered the right to purchase a portion of the “2,000 Area-wide Adjuster” CEAS cards through the Business Network (“B-Net”). The cards not previously purchased by insurers will be apportioned using the new exposure data reported under Section D(1) Pre-disaster Data Reporting in Insurance Circular Letter No. 1 (2012). That circular letter indicates that some 400 of the original 2,000 cards (cards that were allocated but not purchased) will be allocated to automobile insurers based on their reporting of vehicles with comprehensive coverage in the following lines:

- 21.1 Private passenger auto physical damage, and
- 21.2 Commercial auto physical damage.

Cards purchased by an insurer may be issued by the insurer to 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, Nassau, Suffolk, Rockland and

Erie Counties. (Level “C” cards have the second highest level of access in the CEAS program, and are provided to those companies in “Critical” industries—those industries essential to recovery efforts after a disaster.)

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

Since individuals carrying these cards will 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 companies will be contacted individually with details about the number of additional CEAS adjusters’ cards that they may be permitted to obtain under this revision of the 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 critical regions of New York State.

### **Conclusion**

This Supplement to Circular Letter No. 8 (2007) provides information on changes to the CEAS Insurance Adjuster Area-wide Credentialing Program, based on the inclusion of private passenger and commercial automobile insurers in this program for the first time and due to the expansion of the program into additional counties in New York State.

Questions about this Supplement should be directed to Principal Insurance Examiner Vincent Mazarella, Disaster Response Coordinator, by phone at (212) 480-5440 or via electronic mail to [predis@dfs.ny.gov](mailto:predis@dfs.ny.gov).

Very truly yours,

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