



NEW YORK STATE  
DEPARTMENT *of*  
FINANCIAL SERVICES

Andrew M. Cuomo  
Governor

Anthony J. Albanese  
Acting Superintendent

August 7, 2015

Hon. Cesar A. Perales  
Secretary of State  
New York State Department of State  
One Commerce Plaza  
99 Washington Ave  
Albany, NY 12231-0001

**Re: Appearance Enhancement Facilities  
Wage Payment Surety Bonds**

Dear Secretary Perales:

Chapter 80 of the Laws of 2015 requires the Department of Financial Services (DFS) to certify the ready availability of bonds or liability insurance to cover the financial guarantee requirements established by the Department of State (DOS) for certain appearance enhancement businesses in New York State.

DFS has identified nine insurers, as well as numerous agents and brokers, that intend to make bond and liability insurance products available to appearance enhancement businesses in New York State. Accordingly, DFS hereby certifies the bonds and liability insurance necessary to meet the financial guarantee requirements established by DOS are readily available for purchase in New York State. This certification is subject to review as experience and additional information become available.

Please contact DFS with any questions or concerns you may have.

Sincerely,

*Anthony J. Albanese / by Tugj Oedman with permission*

Anthony J. Albanese  
Acting Superintendent of Financial Services