



## CURRENT CIRCULAR LETTERS

Revised as of August 13, 2001

<u>YEAR &amp; C.L.NUMBER</u>	<u>DATE</u>	<u>SUBJECT MATTER</u>
1953- No Number	10/6/53	Expenses of officers' wives on business trips, conventions and agency meetings.
1955 - No Number	4/27/55	Premium rate variation by amount of insurance.
1957 - No Number	4/25/57	Premium refunds upon cancellation of "Owner's Policy of Liab. Ins." Under Motor Vehicle Financial Security Act.
1957 - No Number	12/19/57	Group life, annuities and accident and health Code of Ethical Practices with respect to insuring benefits of union or union management welfare and pension funds.
1958 -No Number	5/15/58	Commissions.
1958 - No Number	7/11/58	Terminal dividends. (See also CL 9 (1970) on this listing).
1958 - No Number	10/17/58	Investments - interpretation of Section 90. (Section 1413 of Insurance Law 1984).
1958 - No Number	12/4/58	Fictitious group plans.
1959 - No Number	7/23/59	Incontestable and suicide clauses on insurance purchased under guaranteed insurability options.
1959 - No Number	10/22/59	Safety group dividend classifications in workmen's compensation and other lines.
1960 - No Number	9/8/60	Cost plus - no claim reserve-stop loss types of group contracts.
1960 - No Number	11/28/60	Procedural deficiencies of abstract companies.
1961 - No Number	12/1/61	Rules and conditions for use of investment year method of distributing net investment income (Regulation 33, Part II E(2)).

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1962 - No Number	5/15/62	Incontestable and suicide clauses on guaranteed insurability option riders and endorsements (Letter to Life Insurance Assn. of America - attachment to CL 4-9/20/63). (A & H portion superseded by Regulation 62).
1962 - No Number	6/15/62	Compliance with Section 4224 (a-c,e) in respect to "liberalization" of policy terms.
1962 - No Number	7/19/62	Statutory requirements precluding individual selection and for determination of classes in issuance of group life insurance.
1963-4	9/20/63	Guidelines for examination of individual group life and accident health forms under Sec. 3201. (A & H portion superseded by Regulation 62) Life portion still effective.
1963-6	11/22/63	Requirements for submission of forms, rates and commissions pertaining to life, accident, health and annuity contracts. (A & H superseded by Reg. 62) Life portion still effective.
1964-1	1/9/64	Providing group and blanket accident and health and group life and annuities coverage prior to filing or approval of policy forms (A & H superseded by Reg 62) Life portion still effective.
1964-4	2/10/64	Impropriety of unauthorized investment or deposit at interest of agency and escrow cash.
1964-5	2/14/64	Ban on inquiries as to race, color, creed or national origin in insurance industry reports and forms to effectuate Sec. 2606.
1964-8	8/11/64	Life insurance premium finance plans offered to beginning physicians, dentists, osteopaths, and veterinarians in violation of Sec. 4224(a)-(c), (e) against "inducement" or as unfair discrimination.

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1964-10	11/17/64	Filing of insider trading reports (Forms ISS & CSS) of ownership and change of ownership of stock by principal stockholders, officers, and directors of domestic stock insurers under Sec. 1221.
1964-11	12/22/64	Use by insurer of building requiring approval as acquisition under Sec. 1404(a)(7) (A) & (B).
1965-7	7/1/65	Information in appraisals of residential and income properties.
1965-11	10/15/65	Certificates of deposit treatment in financial statements.
1966-8	2/16/66	Marketing of monthly premium debit life insurance.
1966-15	5/4/66	Payments for life insurance on dependents of home office employees.
1967-6	8/15/67	Taxability of premium payment service charges.
1968-1	2/5/68	Insurers requested to adopt procedures to guard against losses from diversion of closing funds and priority of mechanics' and materialmen's liens.
1968-3	5/14/68	Apportionment of premiums for taxation based on property or risks located or resident in this State.
1968-6	7/1/68	Rules in submitting amendments of charters, constitutions and by-laws under Sec. 4501.
1968-8	9/3/68	Agents licenses required in sale of individual variable annuities beginning Nov. 1, 1968.
1969-1	3/24/69	Requirement for annual reports to stockholders and proxies.

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1969-3	5/16/69	Rules on conditional receipts added to "Guidelines for Examination of Individual Life Policies and Related Forms" and "Guidelines For Examination of Individual Accident and Health Forms". (A & H portion superseded by Reg. 62; Life portion still effective).
1969-4	7/30/69	Conditions specified wherein wholesale life insurance may supplement group life insurance in "Wholesale Life Insurance Standards". (See also CL 14 (1970) on this listing).
1970-5	4/15/70	Annual report to N.Y. Board of Fire Underwriters on premiums received from non-admitted insurers for fire and/or extended coverage insurance on N.Y. City property.
1970-9	6/1/70	Terminal dividends.
1970-11	6/5/70	Unfair inducements prohibited in financing payments of life insurance premiums and mutual funds shares. (See also CL 8 (1964) on this listing).
1970-14	11/19/70	Amends Wholesale Life Insurance Standards (See also CL 4 (1969) on this listing).
1971-3	8/11/71	Guidelines for exercise of investment responsibilities.
1972-4	9/13/72	Coverage of mechanics' and materialmens' liens.
1974-2	11/7/74	Cancellation Notices.
1975-1	3/14/75	Insurance company participation "certificateless society" programs. (Addendum: CL 13 (1976) on this listing).
1975-2	3/26/75	Defines an application for insurance for purposes of filing and approval.
1975-7	8/21/75	Assignment of No-Fault benefits to hospitals and physicians.
1975-11	10/7/75	Deceptive or misleading announcements and advertisements.

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1975-14	11/12/75	Allocation of fire premiums for tax distribution to fire departments. (See also CL 16 (1978) on this listing).
1975-15	11/12/75	Reporting Inter-company balances, Federal tax recoverable and unauthorized reinsurance recoverable in Annual Statement.
1975-16	11/13/75	Prohibits "indirect" loans by directors and officers to specified relatives.
1975-18	11/28/75	Accident & Health Insurance conversion policies. (See also CL 10 (1976) on this listing).
1975-22	12/29/75	Policy loan interest rates for individual annuity contracts.
1975-23	12/30/75	Revised Requirements re: gross premiums and return of gross unearned premiums by and to premiums finance agencies.
1976-1	1/13/76	Limitations on investment.
1976-3	1/22/76	Experience under Uniform Statistical Plan to be reported to ISO or NAII.
1976-5	2/27/76	Inter-company loss transfer settlements.
1976-6	2/27/76	No-Fault insurers right to receive medical and work loss information.
1976-8	4/7/76	Rules for the Approval of retirement plans of Article IX-C Corporations.
1976-10	4/23/76	Accident & Health Insurance Conversion Policies (See also CL 18 (1975) on this listing).
1976-12	5/5/76	Filing Requirements for life and annuity forms.
1976-13	5/5/76	Federal Reserve "Book Entry" Program (See also CL 1(1975) and CL 2 (1977) both on this listing).
1976-16	10/19/76	Return of unearned premiums of non-financed insurance policies.
1976-17	10/7/76	New York Standard Mortgagee Clauses

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		Provisions for cancellation notices.
1976-20	11/18/76	Placement of insurance with non-admitted insurers through intermediaries.
1976-23	12/3/76	Mandatory Maternity Coverage (See also CL 11 (1970) on this listing).
1976-25	12/27/76	Improper payments by Body Repair shops to Insurance Brokers for Referring Comprehensive or Collision Losses.
1976-26	12/17/76	Coverage for preadmission tests, emergency medical services, ambulatory care and services rendered in nursing homes.
1977-1	1/10/77	Discrimination because of marital status-cohabitation without marriage.
1977-2	2/1/77	Federal Reserve "Book Entry" Program the Depository Trust Co. Program (See also CL 13 (1976) on this listing).
1977-3	2/14/77	Group dividend and retrospective rate credits or refunds.
1977-6	4/8/77	Blanket Student Health Ins. Policies.
1977-9	8/1/77	Group Credit Life and A & H insurance commissions paid to agents.
1977-18	12/19/77	I. Chapters 894 of the Laws of 1977: Coverage for the diagnosis and treatment of mental, nervous or emotional disorders or ailments. II. Chapter 893 of the laws of 1977: Coverage for services performed by certified and registered social worker. III. Chapter 663 of the laws of 1977: Coverage for newborn infants.
1978-5	2/15/78	Implementation of Chapter 892 of the Laws of 1977-Automobile Reform Law.
1978-11	6/5/78	Establishment of Internal Consumer Services Dept. for Insurance Companies.
1978-16	11/14/78	Allocation of premium tax Sections 9104 and 9105 of the N.Y.S. Insurance Law.

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1979-2	1/5/79	Amendment to CL. 12 (1978) (on the Withdrawn listing) – Motor Clubs.
1979-3	1/10/79	Exclusion in health insurance contracts of benefits under government programs.
1979-5	1/9/79	Reserves to be held by insurance companies against future assessments for the sick unemployed (Workers' Comp. Law, Sect. 214).
1979-7	3/14/79	Non-medical life insurance limits-Insurance Law, Section 1102 and Regulation 75.
1979-15	6/28/79	Expenses of officers' spouses on business trips.
1979-20	7/20/79	Chapter 250 of the Laws of 1979, in relation to failure to file annual statements or to reply to inquiries and relating to penalties in connection therewith.
1979-27	10/17/79	Providing private passenger automobile insureds with clear notice of: (1) premium "surcharges" under merit rating plans; and (2) increase in rates.
1979-29	11/16/79	Mandatory second surgical opinion consultation
1979-31	11/19/79	New York City Rotation Towing Program to recover stolen or abandoned vehicles and insurer's right to take insured vehicles into custody for safekeeping prior to the payment of a loss.
1979-33	12/20/79	Tax Allocation agreements.
1980-1	1/4/80	Chapter 695 of the Laws of 1979: Motor Vehicle Liability Ins. Co. Premium Reduction for completion of an accident prevention course. (See also CL 24 (1982) on this listing).
CL 1 (1980) Amend	3/17/80	Chapter 695 of the Laws of 1979: Motor Vehicle Liability Ins. Co. Premium Reduction for completion of an accident prevention course.

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CL 1(1980) 2nd Amend	11/12/81	Chapter 695 of the Laws of 1979: Motor Vehicle Liability Ins. Co. Premium Reduction for completion of an accident prevention course.
1980 - 3	2/14/80	Reports and data specifications.
1980 -11	8/19/80	Chapter 67 of the Laws of 1980, in relation to coverage Article IX-C Corps. of mentally ill & developmentally disabled children insured under a family contract.
1980 -15	10/27/80	Control of Bond purchases and sales.
1980-19	12/22/80	Professional Liability Insurance (a) reports of claims (b) reports of terminations.
1980-20	12/22/80	Reports on terminations of professional Medical liability Insurance.
1981-9	6/4/81	Proper allocation of fire premiums as required by Sections 9104 and 9105 of the New York Insurance Law. (See also CL 16 (1978) on this listing).
1981-12	4/21/81	Reports and Data Specifications on Agents and Brokers.
1981-15	8/17/81	Disability Benefit Law: Coverage for Maternity.
1981-16	8/20/81	Reduction in No-Fault loss of earnings benefits for qualified wage continuation plans.
Supp. No.1 to 1981-16	1/26/82	Reduction in No-Fault loss of earnings benefits for qualified wage continuation plans.
Supp. No.2 to 1981-16	10/29/82	Same as Above.
Supp. No.3 to 1981-16	11/2/83	Same as Above.
Supp. No.4 to 1981-16	12/31/84	Same as Above.
1981-19	12/8/81	Termination date of financed insurance policies and Section 576 of the Banking Law.
1981-24	12/1/81	Chapter 28, Laws of 1981: coverage for

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		alcoholism and alcohol abuse.
1982-2	1/8/82	Availability of supplementary life insurance benefits to the physically or mentally impaired.
1982-7	4/13/82	Placement of Excess Aggregate Stop Loss Coverage for Self-Insured Employee Benefit Programs.
1982-8	5/4/82	Allowance as admitted assets of accrued retrospective debits developed under insurance contracts.
1982-11	5/7/82	Fire Insurance Fee.
1982-12	5/26/82	Taxability of New York State Disability Benefits & the effect on the payment of No-Fault.
1982-13	6/4/82	Release of medical reports obtained in accordance with the provisions of a No-Fault Endorsement.
1982-19	7/9/82	Fire Insurance Fee.
1982-20	6/23/82	Accident & Health Insurance Conversion Policies.
1982-21	6/29/82	NY Insurance Department requirements for approval of Social Ins. Substitute Disability Income Coverages.
1982-24	9/1/82	Accident Prevention Course Discounts Ins Law Section 2336 (See also CL 1 (1980) as amended on this listing).
1982-26	11/8/82	Fronting by Excess Line Brokers.
1982-28	11/3/82	Use of the two-tier Anti-Arson Application in the City of Rochester for policies covering the peril of fire or explosion.
1983 - 14	7/25/83	Contract approval procedures to comply with Arizona vs Norris decision.
1983 - Amplification to CL 14 (1983)	9/7/83	Contract approval procedures to comply with Arizona vs Norris decision.
1984 - 4	3/12/84	Termination of Producers: I. Obligations of insurers under Section 3425 of the

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		Insurance Law. II. Obligations of insurance agents and brokers. III. Acknowledgment of Circular Letter by insurers.
1984 - 6	3/22/84	Submission of motorcycle rate filings.
1984 - 17	11/15/84	Use of a surety bond to guarantee performance of a reinsurance agreement.
1984 - 20	12/27/84	Use of the two-tier anti-arson application in the cities of New York, Buffalo and Rochester for renewal policies covering the peril of fire or explosion. (Regulation 96).
1985 - 2	1/31/85	Mandatory Workers' Compensation coverage under comprehensive personal liability and homeowners policies.
1985 - 8	3/15/85	Chapter 996 the Laws of 1984: Coverage for services with the lawful scope of practice of a duly licensed registered professional nurse.
1985 - 16	10/21/85	Limited Assignment Distribution Program ("LAD").
1986 - 8	6/6/86	Claims filed by New York State Dept of Social Services under the Third Party Recovery Program.
1986 - 9	7/1/86	Accident and health insurance statutory conversion coverage.
1986 - 14	8/19/86	Interpretation and enforcement of new statutory provisions relating to cancellation, nonrenewal, conditional renewal and alternative renewal of commercial lines insurance policies.
1986 - 18	10/20/86	Regulation No. 79 First Amendment EPA Sticker Photograph Requirement.
1987 - 3	3/10/87	Medicare as secondary payor.
1987 - 4	4/20/87	Sale of automobile service repair contracts.
1987 - 6	4/17/87	Medical professional liability insurance claim reporting requirements.
1987 - 8	5/28/87	Form and rate filing and approval requirements for authorized insurers

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		writing group liability insurance for purchasing groups pursuant to the Federal Liability Risk Retention Act of 1986 (Public Law 99-563).
1987 - 17	10/16/87	Scope, pricing and rating of commercial umbrella policies workers' compensation and employers' liability coverages.
Supp. 1 to CL 17 (1987)	6/20/90	Scope, pricing and rating of commercial umbrella policies: Workers' compensation and employers' liability coverages.
1988 - 5	8/4/88	Reinsurance Agreement provisions which are in conflict with the required conditions set forth in Insurance Law Section 1308.
1988 - 6	4/1/88	Replaces Circular Letter 8 of 1967, prohibited payment of higher commissions to agents.
Supp. 13 to CL 9 (1988)	5/10/00	Property/Casualty Insurance Security Fund.
1988 - 12	5/5/88	Director's Liability.
1988 - 13	6/1/88	Rate adjustment applications and preliminary hearing criteria.
1988 - 24	12/5/88	Annual ranking of automobile insurance complaints.
1989 - 2	2/9/89	Placements with risk retention groups not chartered in New York.
1989 - 3	1/17/89	Insurers' use of HIV antibody test - need for authorization and informed consent.
1989 - 4	2/7/89	Reporting of Statutory or Contingent Reserve Fund.
1989 - 5	2/21/89	Changing market conditions and market conduct approach.
1989 - 10	8/14/89	Section 3425 Report in relation to newly issued policies and nonrenewals.
1989 - 11	8/16/89	Statutory Revisions affecting cancellation, conditional renewal and nonrenewal of commercial risk, professional liability and public entity insurance policies in

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		New York State.
Supp. to CL 11 (1989)	9/18/89	Statutory Revisions affecting cancellation, conditional renewal and nonrenewal of commercial risk, professional liability and public entity insurance policies in New York State.
1989 - 12	8/24/89	Revised Requirements to do multiple reinsurance.
1989 - 13	11/15/89	Rebating of commissions received for placement of structured settlement or award annuities.
1990-3	3/22/90	Use of NAIC - Developed Uniform Forms (Applications Included).
1990-7	6/27/90	Private Passenger Automobile Total Loss Claim Settlements.
1990-10	8/31/90	Automobile Insurance Discounts.
1990-15	11/1/90	Limited License Required to Sell Certain Kinds of Insurance To Consumers Renting Motor Vehicles in New York State.
1990-16	11/1/90	National Practitioner Data Bank, Federal Reporting Requirements.
1991-2	1/14/91	Sale of Motor Vehicle Replacement Glass Etching "Warranties".
1991-6	3/6/91	Proper Amount of Insurance Protection on Dwellings.
1991-8	7/11/91	Placement of Health Insurance Coverage with Unlicensed and Unauthorized Multiple Employer Welfare Arrangements.
1991-10	4/12/91	Auto Insurance Premium Discounts for Passive Restraints.
1991-11	9/5/91	Scope of Regulation 64 on Claims Settlement Practices (See also CL 15 (1996) on this listing).
1991-12	8/21/91	Travel Insurance.

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1991-14	9/5/91	Proper Method to Record the Escrow Deposit Account and Contingent Reserve Funds.
1992-2	3/17/92	Claims Paying Ability And Credit Rating Downgrade Bail-Out Provisions in Annuity Contracts and Funding Agreements.
1992-4	5/12/92	1) Unpaid No-Fault Conciliations And Arbitration Awards and 2) Change in Central Reporting Organization For Total Losses.
1992-5	5/5/92	Motor Vehicle Law - Enforcement Fee.
1992-11	12/11/92	Policy Declarations - Page (S) Requirements.
1992-16	9/24/92	Appropriate Dating Of Documents Sent To Policyholders.
1992-18	12/14/92	Closing Protection Letters To Lenders From Title Insurers.
1992-19	10/30/92	Prospective Loss Costs And New Reporting Forms.
Supp.1 to CL 19 (1992)	11/18/92	Prospective Loss Costs And New Reporting Forms.
1992-20	11/23/92	Notification of New Debt Collection Legislation/Penalties for Delinquent Payments.
Supp.1 to CL 20 (1992)	5/13/94	Notification of New Debt Collection Legislation/Penalties for Delinquent Payments.
Supp. 3 to CL 20 (1992)	6/2/95	Notification of New Debt Collection Legislation/Penalties for Delinquent Payments.
1993-1	1/11/93	Chapter 501 of the Laws of 1992- Actuarial Information For Community Rating and Open Enrollment.
1993-2	2/12/93	New Automobile Insurance- Rated Legislation.
1993-3	2/10/93	Chapter 501 of the Laws of

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		1992 Calculating Average Demographic Factors.
1993-4	9/30/93	Penalties for Non-Compliance With the Filing Requirements Set Forth in Insurance Law § 307 and § 308.
1993-5	4/14/93	Chapter 501 of the Laws of 1992 Calculation, Reporting and Payment Requirements of New York Market Stabilization Pools.
1993-6	7/20/93	Accident and Health Insurance Conversion Coverage – Community Rates.
1993-7	7/15/93	Motor Vehicle Physical Damage Claims Involving Auto Body Repairs.
1993-11	9/14/93	Guidelines for Homeowners Insurance Along New York Coastal Areas and Special Report Pursuant to Section 308 of the Insurance Law.
Supp.1 to CL 11 (1993)	10/27/93	Revised Guidelines for New York Coastal Area Homeowners Insurance And Special Report Pursuant to Section 308 of the Insurance Law.
Supp. 2 to CL 11 (1993)	6/15/95	Coastal Homeowners Insurance - New Approaches and Modifications of Existing Guidelines.
1993-13	9/22/93	Revisions in Excess Line Statute and Procedures.
1993-14	10/15/93	Accident and Health Insurance Conversion Coverage.
1993-16	10/25/93	Individual Life Insurance Policies in the Tax-Qualified Section 403(b) Market.
1993-17	11/24/93	Payments and Loss Procedures Under Regulation 10.
1994-1	1/31/94	Chapter 501 of the Laws of 1992-

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		Accounting Treatment of Disbursements From or Payments to the New York Market Stabilization Pools.
1994-2	1/31/94	Questionable Marketing and Sales Practices.
1994-3	3/10/94	Implementation of Chapter 728 of The Laws of 1993 Requiring Coverage for Preventive and Primary Care Services.
1994-5	7/1/94	Annual Statement Reporting for Assessments and Assessment Surcharges Applicable to Workers' Compensation Policies.
1994-6	5/31/94	Insurance Coverage for Discrimination Claims Based Upon Disparate Impact and Vicarious Liability.
1994-11	8/1/94	Accident and Health Insurance Conversion Coverage.
1994-13	8/5/94	Excess Workers' Comp. Insurance Policies for Self-Insured Employers.
1994-15	9/16/94	Prohibition of Surcharges on Personal Automobile Insurance Policies for Accidents by Police Officers, Fire Firefighters and Peace Officers While on Duty.
1994-18	11/17/94	Flood Insurance Notice Required by New York Insurance Law Section 3444.
1994-19	11/15/94	Liability Insurance Requirements for Farm Motor Vehicles.
1995-1	1/23/95	Termination Moratorium in the Event of Declared Disaster; Homeowner Windstorm Deductibles and Wrap-Around Endorsements.
1995-2	2/6/95	Updating the Corporate Officer Responsible for an Insurer's Internal

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		Consumer Services Department.
1995-3	2/10/95	Filing of the Property/Casualty Risk-Based Capital Report.
1995-7	4/26/95	1995 Tax Filing to Section 2118(d) of the Insurance Law.
1995-8	6/7/95	The Use of Certificates of Insurance.
1995-12	8/17/95	Synthetic Guaranteed Investment Contracts.
Supp. 1 to CL 12 (1995)	11/1/95	Synthetic Guaranteed Investments Contracts.
1995-13	8/17/95	Policies Guaranteeing Obligations of Insurance Companies.
1995-14	8/23/95	Force-Placed Insurance.
Supp. 1 to CL 15 (1995)	4/4/96	Implementation of Chapter 305 of the Laws of 1995 Increasing the Required Minimum Limits of Liability for Motor Vehicle Insurance.
Supp. 2 to CL 15 (1995)	6/25/96	Implementation of Chapter 305 of the Laws of 1995 Increasing the Required Minimum Limits of Liability for Motor Vehicle Insurance.
1995-16	10/31/95	Annual Rankings of Automobile and Health Insurance Complaints.
1995-18	11/17/95	Compliance Certification for Premium Rate Adjustment Application Pursuant to Section 4308(g) of the Insurance Law.
1995-20	12/29/95	Liability Coverage on Vehicles Registered and/or Titled in the Name of a Revocable "Living Trust".
1996-3	3/11/96	Group Life Continuation and Portability.
1996-4	4/24/96	Individual Risk Reporting Forms.
1996-5	4/4/96	Assisting the Insurance Department in Disaster Situations in Order to Determine Aggregate Amount & Number of Insured Losses in a Specific Geographic Area.

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1996-8	6/13/96	5th Amendment to Regulation 64.
1996-9	6/21/96	Revision of the NYS Workers' Compensation Board Schedule of Medical Fees.
1996-10	7/16/96	Homeowners Insurance: Reporting and Other Requirements pursuant to (11 NYCRR 19) Regulation 154.
1996-14	9/4/96	Section 5103(g) of the N.Y.S. Insurance Law Substitution of a Policyholder's Health Insurance Coverage for No-Fault Health Care Coverage.
1996-15	10/16/96	Flood Insurance policies written under "Write Your Own Program." (See CL 11 (1991) on this listing).
1996-16	11/22/96	Chapter 639 of the Laws of 1996, N.Y. S. Health Care Reform Act and its Effects on No-Fault Insurance.
1996-17	12/9/96	Reports and Data Specifications.
1996-19	12/20/96	Life Insurer Commitment Agreements.
1997-3	2/10/97	Fraud Reporting and Cooperation with the Insurance Frauds Bureau.
1997-4	2/21/97	Electronic Filing in Lieu of Hard Copy Filing-1997 Annual Statement.
1997-5	4/4/97	Oral Fluid Testing for the Human Immunodeficiency Virus.
1997-7	3/25/97	The Managed Care Reform Act (Chapter 705 of the Laws of 1996).
Supp. 1 to CL 8 (1997)	5/21/98	Policies Covering Injury to Economic Interest.
1997-9	4/4/97	Provider Excess Insurance.
1997-10	4/30/97	Required Informational Statement on the Consequence of Driving While Under the Influence of Alcohol or Drugs.
1997-12 (With Attachment)	7/9/97	Reduction In No-Fault Loss Of Earnings Benefits For Qualified Wage Continuation Plans.

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1997-14	8/1/97	Procedural Changes in the Approval Process for Life Insurance, Annuity, and Accident and Health Insurance Policy Forms and Rates.
1997-15	1/27/98	The Use Of Certificates of Insurance as Evidence of Insurance Coverages.
1997-16	11/3/97	Paint and Materials Costs Reimbursement.
1997-17	12/15/97	Supplementary Uninsured/Underinsured Motorists (Sum) Insurance Coverage.
1997-18	12/16/97	Workers' Compensation Policies- Credits For Managed Care Programs (PPOs/MCOs).
Supp. 1 to CL 18 (1997)	5/6/98	Workers' Compensation Policies Reporting Requirements for Preferred Provider Organization- Subpart 325-8.4 Of Title 12 NYCRR.
Supp. 2 to CL 18 (1997)	6/1/99	Workers' Compensation Policies/ Preferred Provider Organization Arrangements.
1998-1	1/15/98	Electronic Acceptance of Health Insurance Claims, Including Workers' Compensation and No-Fault.
1998-2	1/15/98	Preliminary Guidance Regarding the Expedited Approval Procedure in Section 3201(b)(6) of the Insurance Law.
1998-3	1/21/98	Cancellation/ Nonrenewal of Policies in Counties Affected by Ice Storms.
1998-4	2/9/98	Department of Motor Vehicles Three Digit Code Number.
1998-5	2/17/98	Revision of the No-Fault Denial of Claim Form- NYS Form N-F10.
1998-6	3/6/98	Year 2000.
1998-7	4/30/98	The Use of Computer Simulation Models in Homeowners' Insurance Rate Development.
1998-8	4/3/98	Issues Resulting from the Enactment of Section 4228 of the Insurance Law.

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1998-9	5/7/98	Managed Care Grievance and Utilization Review Appeal Data.
1998-10	5/8/98	Call for Participation in New York's Voucher Insurance Program.
1998-11	5/7/98	Procedures for the Filing of Policy Forms, Rules and Rates.
Supp. 1 to CL 11 (1998)	11/10/98	Procedures for the Filing of Policy Forms Rules and Rates: Optional Procedure for Obtaining Acknowledgements of Filings.
Supp. 2 to CL 11 (1998)	12/20/99	Procedures for the Filing of Policy Forms, Rules and Rates.
Supp. 3 to CL 11 (1998)	8/21/00	Optional Procedures for the Filing of Policy Forms, Rules and Rates.
1998-12	4/28/98	Newly Approved Impotency Drug Viagra.
1998-13	5/14/98	Fraud Reporting and Cooperation with the Insurance Frauds Bureau.
1998-14	7/1/98	Compliance with the Second Amendment to Regulation 95 (11 NYCRR 86) and Filing of Plans for the Detection, Investigation and Prevention of Fraudulent Insurance Activities.
1998-15	12/4/98	Hyper-Links to Department's website.
Supp. 1 to CL 15 (1998)	3/25/99	Procedures for Reporting Hyper-Links. to the Department's Website.
1998-16	9/14/98	Maximum Reserve Valuation and Maximum Life Policy Nonforfeiture Interest Rates.
1998-17	7/23/98	Holocaust Victims Insurance Act of 1998.
1998-18	8/6/98	Increased Minimum Limits for Bodily Injury Liability and Personal Injury Protection for Public Autos Subject to the Rules of the New York City Taxi and Limousine Commission.
Supp. 1 to CL 18 (1998)	2/26/99	Increased Minimum Limits for Bodily Injury Liability and Personal

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<u>YEAR &amp; C.L.NUMBER</u>	<u>DATE</u>	<u>SUBJECT MATTER</u>
		Injury Protection for Public Autos Subject to the Rules of the New York City Taxi and Limousine Commission.
1998-20	8/17/98	Requirements for Prescriptions to Bear a Federally Issued Registration Number.
1998-22	8/25/98	Disclosure of Brokers' Compensation.
1998-23	9/28/98	Medical Savings Account High Deductible Health Insurance Policies.
1998-24	9/4/98	Suspension of Regulation 131 filing Requirements.
1998-25	10/9/98	Motor Vehicle Liability and Collision Premium Reduction for Completion of an Accident Prevention Course Pursuant to Sections 2336(a) & (d) of the Insurance Law.
1998-26	10/2/98	Insurers' Initial Reports Setting Forth Plans for Compliance with Article 27 (Holocaust Victims Insurance Act of 1998).
1998-27	10/8/98	Section 4228- Conditions Under Which Additional First Year Commissions May Be Paid in Renewal Years.
1998-29	10/22/98	Rate Filings for Taxi and Livery Public Automobiles.
1998-30	10/21/98	Update on Year 2000.
1998-31	10/29/98	Insurance on the Internet.
Supp. 1 to CL 31 (1998)	5/28/99	Insurance on the Internet.
1998-32	10/30/98	Effective Date for the Filing of Plans for the Detection, Investigation and Prevention of Fraudulent Insurance Activities.
1998-33	11/23/98	Dollar Cost Averaging Accounts.
1999-1	1/7/99	Annual Rankings of Automobile and Health Insurance Complaints.
1999-2	2/1/99	Mortgage Guaranty Insurance Transactions and Lenders.

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1999-3	1/25/99	Year 2000 Disclosures in the Management Discussion and Analysis.
1999-4	1/28/99	Clarification of Insurer Duties and Responsibilities in the Rate Adjustment Process Pursuant to Insurance Law Section 4308.
1999-5	2/19/99	Managed Care Grievance and Utilization Review Appeal Data.
1999-6	3/1/99	Legal Services Insurance and Pre-paid Legal Services Plans.
1999-7	3/16/99	Life Insurance and Annuity Product Outlines Designed to Assist Insurers In Making Form and Rate Filings With the Department.
1999-8	3/16/99	Procedural Changes in the Approval Process for Life Insurance and Annuity Policy Forms: I. Required Format for Policy Form Submission Letters II. Timely Responses to Comment Letters.
1999-9	5/25/99	Adoption of Procedure Manuals.
1999-10	6/11/99	Procedural Responsibilities of Plans Submitting Prior Approval Rate Applications Pursuant to Section 4308(c).
1999-11	3/26/99	Update on Department's Electronic Initiatives.
1999-12	4/20/99	Driver Education Course Certificates Insurance Reductions.
1999-15	4/27/99	Change in Procedure for the Mailing of Hardcopy Annual and Quarterly Statement Forms and Instructions.
1999-17	5/17/99	Benefit Rates Under Volunteer Firefighters' Benefit Law and Volunteer Ambulance Workers' Benefit Law.
1999-18	5/18/99	Procedural Changes in the Length

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<u>YEAR &amp; C.L.NUMBER</u>	<u>DATE</u>	<u>SUBJECT MATTER</u>
		of Time the Department Will Await Responses During the Approval Process for Accident and Health Insurance Policy Forms and Rates.
1999-19	6/10/99	Consumer Initiatives.
1999-20	7/13/99	Information Available on the Department's Website Designed to Assist Insurers and HMOs in Making Form and Rate Filings.
1999-21	5/21/99	Resubmission of Policy Form Filings Revised in Accordance with the Product Outlines.
1999-22	6/1/99	Suggested Best Practices Resulting From the Joint Department/Industry Working Groups on Form and Rate Filings.
1999-24	7/7/99	Insurance Information and Enforcement System (IIES) of the New York State Department of Motor Vehicle (DMV).
1999-25	10/27/99	Maximum Reserve Valuation and Maximum Life Policy Nonforfeiture Interest Rates.
1999-26	9/13/99	Revised Insurance Department Fraud Reporting Form (IFB-1 REV. 8/99).
1999-27	11/1/99	Chapter 2 of 1998: Fraudulent Health Insurance Acts Pursuant to § 176.05(2) of the Penal Law and Compliance Programs Pursuant to § 4414 of the Public Health Law.
1999-28	9/13/99	Ocean Marine Insurance Placements.
1999-29	10/21/99	Title Branding – Eighth Amendment to Regulation 64.
1999-30	10/27/99	Transfer of the No-Fault Conciliation Function to the American Arbitration Association.
Supp. 1 to CL 30 (1999)	11/22/00	Designation of a Contact Person Concerning Assessments for Conciliation and Arbitration Costs.

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1999-31	11/1/99	Rate Adjustment Applications to be Effective on or after January 1, 2000.
1999-32	11/22/99	Post Year 2000 Reporting Requirements and Performing Data Archives.
1999-33	11/4/99	The Use of Electronic Signatures and Records in Connection With the Marketing and Sale of Insurance by Means of Electronic Commerce.
1999-34	12/10/99	Tax District Claims Against Fire Insurance Proceeds.
1999-35	11/24/99	Issues Regarding Liquidity and Asset/Liability Management.
1999-36	12/28/99	Commission and Fee Payments.
2000-1	1/7/00	Revision of Insurance Department Regulation 68.
2000-2	1/7/00	Motor Vehicle Insurance Policies Covering Taxis, Liveries, Buses And Rental Vehicles; Insurance Information Enforcement System (IIES).
2000-3	1/11/00	New York Supplements to the Annual Statement and Quarterly Statement Electronic Filing Requirements.
2000-4	1/31/00	Electronic Filing via the Internet of National Form (NAIC) Annual and Quarterly Statements.
Supp. 1 to CL 4 (2000)	3/8/00	Electronic Filing via the Internet of New York Supplement Annual and Quarterly Statements.
2000-5	2/4/00	Insurers Adjusting Claims on Behalf of Other Insurers.
2000-6	1/27/00	Section 3224 Insurance Law, Prompt Payment of Accident and Health Claims.
2000-7	2/3/00	Privacy Safeguards – Protection of Nonpublic Personal Information.
2000-8	2/8/00	Brokers and Agents Authorized to Market Legal Services Insurance.
2000-9	2/29/00	Inclusion of IPA Financial Statements

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		in the HMO New York Data Requirements Annual Statement.
2000-10	3/10/00	Electronic Fraud Reporting System.
2000-11	2/24/00	Codification Project.
2000-12	3/1/00	Section 3224-a Insurance Law and the Use of IPAs (Independent Practice Association.)
2000-13	6/5/00	Bonus Interest Rate or Credit Provisions in Deferred Annuity Contracts.
2000-14	5/1/00	Furnishing of Fax Numbers in Connection with Complaints.
2000-15	5/23/00	The Violent Crime Control Law Enforcement Act of 1994, Title 18 U.S.C. Section 1033 and 1034.
2000-16	5/10/00	Application of Section 2610(b) of the Insurance Law.
2000-17	5/22/00	Promissory Note Fraud Alert.
2000-18	5/26/00	Circular Letter Review.
2000-19	6/5/00	Race-Based Underwriting.
Supp.1 to CL 19 (2000)	6/22/00	Race-Based Underwriting.
2000-20	6/14/00	Insurance Department Regulation 68 Lawsuit.
2000-21	6/21/00	Duties and Obligations in the Sale of "Bonus" Interest Rate or Credit Provision Annuity Contracts.
2000-22	8/11/00	Marine and Inland Marine Insurance.
2000-23	9/8/00	Maximum Reserve Valuation and Maximum Life Policy NonForfeiture Interest Rates.
2000-24	7/18/00	Insurance Department Regulation 68 Lawsuit.
2000-25	8/11/00	Restriction of Installment Payment Plans and Financed Premiums.
2000-26	8/3/00	Point-of-Service Products.

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<u>YEAR &amp; C.L.NUMBER</u>	<u>DATE</u>	<u>SUBJECT MATTER</u>
2000-27	8/21/00	Procedural Changes in the Approval Process and Recommended Changes.
2000-28	8/22/00	Procedural Changes in the Filing Process for Accident and Health Insurance Policy Form and Rate Submissions: Optional "Fast Track" Prior Approval Process.
2000-30	10/13/00	2000 Insurance Availability Survey and Annual Free Trade Zone Update.
2000-31	9/28/00	Licensing Requirements for Independent Practice Associations (IPAs) and Other Entities That Adjust Claims.
2000-32	12/11/00	Change in Qualifications for Employment in Insurer Special Investigations Units.
2000-33	11/14/00	Issues Regarding Liquidity.
2000-34	10/24/00	Update on Implementation of Chapter 728 of The Laws of 1993 Requiring Coverage for Preventive and Primary Care Services.
2000-35	12/11/00	Workers' Compensation Board's Treatment Utilization Pilot Program.
2000-39	12/21/00	Change in Examination Billing Methodology.
2001-1	1/22/01	Review and Withdrawal of Circular Letters
2001-2	1/26/01	Urine Testing for the Human Immunodeficiency Virus
2001-3	1/23/01	Insurance Information and Enforcement System (IIES) Of The New York State Department of Motor Vehicles
2001-4	2/15/01	Electronic Filing via theInternet of National Form (NAIC) and New York Supplement Annual and Quarterly Statements
2001-5	2/1/01	Advertisements, Referrals and Solicitations on the Internet
2001-6	3/12/01	Fingerprinting of Officers and Directors
2001-7	2/20/01	Report Outlining Policies, Procedures and Controls to Comply with 11 NYCRR 420

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		(Regulation 169) Regarding Consumer Financial Information
Addendum to CL 7 (2001)	4/12/01	Modification in Reporting Requirement of Circular Letter No. 7 regarding Policies, Procedures and Controls in Place Evidencing Compliance with 11 NYCRR 420 (Regulation 169)
2001-10	4/13/01	Proper Method For Collecting And Paying Premium Tax On Workers' Compensation And Employers' Liability Insurance Policies Containing Deductibles
2001-11	5/10/01	New York State Insurance Disaster Coalition
2001-12	5/10/01	Property/Casualty Insurance Security Fund
2001-13	5/10/01	Examination Report Protocol
2001-14	5/10/01	Adoption by Department of National Association of Insurance Commissioners Statement Blanks and Instructions
2001-15	7/3/01	Searches for Multiple Policies Issued to a Single Insured
2001-20	8/13/01	Withdrawal of Circular Letter No. 18 (1980) and Circular Letter No. 4 (1983)
2001-21	8/8/01	Cancellation and Nonrenewable Provisions Pertaining to Personal Private Passenger Automobile Policies, Pursuant to the Expiration of Portions of Insurance Law Section 3425; Restoration of Prior Approval of Policy Rates