§ 5414. Coastal market assistance program (C-MAP). (a) The association shall create a coastal market assistance program to provide a voluntary mechanism whereby insurers and insurance agents and brokers facilitate efficient access to participating private market insurance companies for those personal residential property risks located in coastal areas.

(b) To provide the association with advice and assistance with the operations of the coastal market assistance program, a C-MAP agents advisory council shall be established, consisting of nine members appointed as follows: three members shall be appointed by the governor, two members shall be appointed by the temporary president of the senate, two members shall be appointed by the speaker of the assembly, one member shall be appointed by the minority leader of the senate, and one member shall be appointed by the minority leader of the assembly, provided however that each member shall be an insurance producer, as defined in article twenty-one of this chapter, who sells homeowners' insurance in an area served by the coastal market assistance program. The superintendent, or his or her designee, also may participate as an ex-officio member. Each member of such advisory council shall serve at the pleasure of the official who appointed such member.

(c) The association shall administer the coastal market assistance program. The association may, subject to approval of the superintendent, adopt reasonable eligibility standards for participation in the coastal market assistance program. At a minimum, properties eligible for the program shall be located within one mile of the shore. For purposes of this section, shore shall mean salt-water ocean, sound, bay, inlet, Lake Erie, Lake Ontario, the Saint Lawrence River, the Hudson River, or the Niagara River with distance measured from mean high water. The association may adopt additional or more expansive eligibility standards for participation in the coastal market assistance program.

(d) The C-MAP agents advisory council shall provide recommendations to the association for consideration by the board of directors. The board of directors shall promptly advise the superintendent, in writing, of any recommendations received from the C-MAP agents advisory council.

(e) The association shall study and may adopt a voluntary single adjuster program, under which a residence insured under both an association and a private market policy would have claims under both policies adjusted by the private market carrier. The association may

adopt other incentives to encourage voluntary participation in the coastal market assistance program, subject to the approval of the superintendent.