



**STATE OF NEW YORK
INSURANCE DEPARTMENT
25 BEAVER STREET
NEW YORK, NEW YORK 10004**

George E. Pataki
Governor

Howard Mills
Superintendent

**Circular Letter No. 22 (2005)
December 07, 2005**

TO: All property/casualty insurers domiciled in New York State

RE: Filing of Actuarial Opinion Summary (AOS)

STATUTORY REFERENCE: Sections 307(a)(1) and (a)(2), 308(b), 4104(a) of the Insurance Law

The purpose of this circular letter is to advise all domestic property/casualty insurers licensed under Section 4104(a) and required to file a Statement of Actuarial Opinion with the National Association of Insurance Commissioners (NAIC) Property/Casualty statement (i.e., "yellow blank") under Section 307(a)(1) and (a)(2) that, effective with the filing of the 2005 Annual Statement, each such insurer shall also file a document entitled, the Actuarial Opinion Summary (AOS). The instructions regarding this filing are in the 2005 Annual Statement Instructions for Property Casualty Companies promulgated by the NAIC.

At the time of submission, an insurer should request an exception from disclosure under Section 89(5) of the Public Officers Law (Freedom of Information Law – FOIL) for any information or reports that it submits to the Insurance Department that it believes are trade secrets or commercial information that, if disclosed, would cause substantial injury to its competitive position. In the event that a request is received by the Insurance Department for the release of information pursuant to FOIL and the insurer requested an exception from disclosure upon submission, the insurer will be notified and given the opportunity to respond to the Insurance Department in accordance with FOIL and Regulation 71 (11 NYCRR 241.6).

The initial filing of the AOS must be submitted to the Department by March 15, 2006 and annually by March 15 of each following year. Please attach a duplicate copy of the Statement of Actuarial Opinion when filing the AOS.

If you have any questions regarding the contents of this circular letter please contact:

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by email [Gloria Huberman](#)

Very truly yours,

Mark Presser
Assistant Deputy Superintendent &
Chief Examiner
Property Bureau