



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

Eliot Spitzer  
Governor

Eric R. Dinallo  
Superintendent

**Supplement No. 1 to Circular Letter No. 22  
(2005)  
November 06 , 2007**

**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**

Circular Letter No. 22 (2005), issued on December 7, 2005, provided guidelines to all domestic property/casualty insurers licensed under Section 4104(a) on filing an Actuarial Opinion Summary (AOS). The purpose of this supplement is to advise that a duplicate copy of the Statement of Actuarial Opinion (SAO) is no longer required to be attached with the filing of the AOS and that all AOS filings, as well as comments and questions regarding the contents of the circular letter, should be directed to:

Ms. Gloria Huberman, Supervising Casualty Actuary  
New York State Insurance Department, Property Bureau  
25 Beaver Street, 4<sup>th</sup> floor  
New York, New York 10004  
(212) 480-5134  
by email [ghuberma@ins.state.ny.us](mailto:ghuberma@ins.state.ny.us)

Please be reminded that the AOS must be submitted annually to the Department by March 15.

Very Truly Yours,

---

Larry Levine  
Assistant Deputy Superintendent &

Chief Examiner  
Property Bureau