



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

David A. Paterson
Governor

Eric R. Dinallo
Superintendent

Supplement No. 2 to
Circular Letter No. 22 (2005)
June 26, 2009

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), and 4104(a) of the Insurance Law

The purpose of this Circular Letter is to advise all domestic property/casualty insurers licensed pursuant to New York Insurance Law § 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") in accordance with Insurance Law § 307(a)(1) and (a)(2) that they also should file an AOS with the New York State Insurance Department ("Department"). The instructions regarding this filing are set forth in the NAIC's 2009 "Annual Statement Instructions for Property Casualty Companies."

An insurer that believes its records contain "trade secrets . . . or if disclosed would cause substantial injury to the competitive position of the subject enterprise" may request, pursuant to New York Public Officers Law § 87(2)(d), that the Department except such documents from disclosure pursuant to Public Officers Law § 89(5)(a)(1). Should the Department receive a request for records for which an insurer requested an exception from disclosure, the Department will notify the insurer and give the insurer an opportunity to respond in accordance with Article 6 of the Public Officers Law.

Every insurer should file the AOS with the Department by March 15 of each year.

Please direct any questions regarding this circular letter to Gloria Huberman, Deputy Chief Actuary, at gghuberma@ins.state.ny.us or (212) 480-5134.

Very truly yours,

A handwritten signature in cursive script that reads "Larry Levine". The signature is written in dark ink and is positioned above a horizontal line.

Larry Levine
Assistant Deputy Superintendent & Chief
Property Bureau