2019 Property/Casualty Loss Reserve Law Manual

The Property/Casualty Loss Reserve Law Manual is a reference tool designed to help appointed actuaries comply with the National Association of Insurance Commissioners (NAIC) Annual Statement requirements for a statement of actuarial opinion (SAO). It contains essential information for actuaries, including:

- SAO requirements and the laws and regulations establishing those requirements for every state, as well as Washington, D.C., and Puerto Rico;
- Annual Statement instructions for the SAO for property/ casualty, title loss, and loss expense reserves; and
- Other pertinent Annual Statement instructions.

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