

Title of Exposure Draft: ASOP No.41, Actuarial Communications

Comment Deadline: March 15, 2025

Instructions: Please review the exposure draft, and give the ASB the benefit of your recommendations by completing this comment template. Please fill out the tables within the section below, adding rows as necessary. Sample for completing the template provided at the following link: <http://www.actuarialstandardsboard.org/email/2020/ASB-Comment-Template-Sample.docx>

Each completed comment template received by the comment deadline will receive consideration by the drafting committee and the ASB. The ASB accepts comments by email. Please send to comments@actuary.org and include the phrase 'ASB COMMENTS' in the subject line. Please note: Any email not containing this exact phrase in the subject line will be deleted by our system's spam filter.

The ASB posts all signed comments received to its website to encourage transparency and dialogue. Comments received after the deadline may not be considered. Anonymous comments will not be considered by the ASB nor posted to the website. Comments will be posted in the order that they are received. The ASB disclaims any responsibility for the content of the comments, which are solely the responsibility of those who submit them.

I. Identification:

Name of Commentator / Company
Paul Conlin

II. ASB Questions (If Any). Responses to any transmittal memorandum questions should be entered below.

Question No.	Commentator Response

III. Specific Recommendations:

Section # (e.g. 3.2.a)	Commentator Recommendation (Please provide recommended wording for any suggested changes)	Commentator Rationale (Support for the recommendation)

IV. General Recommendations (If Any):

Commentator Recommendation (Identify relevant sections when possible)	Commentator Rationale (Support for the recommendation)
The structure of the Second Exposure Draft is a significant deviation from the existing ASOP No. 41, from the First Exposure Draft, and from any of the comments received on the First Exposure Draft. Enumerating consecutive 4.1.a.-->4.1.p. sub-paragraphs ends up being very prescriptive, and over time is likely to end up as a de facto "checklist" of every written actuarial communication.	Putting such a heavy weighting of the ASOPs content into Section 4 (vs Section 3, as is done in all prior versions and ED's of ASOP No. 41, as well as most other ASOPs) should be much more thoroughly considered, deliberated upon, and debated by the actuarial profession. The First ED went 2 years between comment deadline and response, while the Second ED is only getting 75 days of consideration since release.

V. Signature:

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Commentator Signature	Date
Paul Conlin	March 14, 2025