

**Comment #17 – 3/18/10 – 3:51 p.m.**

Thank you for the opportunity to comment on the exposure draft of ASOP 41. These comments are my own and do not reflect the views of my employer or any organizations of which I am a member.

**Section 2.1**

The word "electronic" does not enhance understanding of this definition. An electronic communication can be either written (e.g., an email) or oral (e.g., a voice mail message). I would recommend changing "written, electronic or oral" to "written or oral." Presumably the intent is to include electronic versions of written or oral communications. If it is felt necessary to do this, then this should be stated explicitly in a second sentence, as suggested by Jay Ripps.

**Section 2.6**

Defining Intended Audience as "all intended users" detracts from readability. I would recommend deleting this defined term and replacing "intended audience" with an appropriate form of "intended user" in subsequent sections. This should improve the text as phrases such as "a member of the Intended Audience" are simplified to "an Intended User."

**Section 3.2**

This section requires the actuary to prepare an actuarial report whenever findings are to be relied upon. I concur with the comments of Dulaney et al that actuaries often present findings intended to be relied upon in situations where an actuarial reports is unnecessary and not expected. I would recommend loosening this paragraph to allow the actuary to decide that an actuarial report is neither necessary nor expected, if circumstances so warrant.

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