

**Comment #8 – 1/10/17 – 8:15 a.m.**

I agree that the scope of this ASOP should include assumptions that are “largely inseparable from the selection of the methodology”.

Pricing actuaries working in reinsurance and any actuaries working in catastrophe modelling regularly use exposure rating models. These models require you to either assume that the current inforce exposures (number and value of houses, auto liability limits purchased, etc.) will be identical to the future exposures or to make assumptions to adjust them to the projected future exposures. I suggest that the General Consideration in 3.1.1 include not only the comment on future experience under d; but, also consideration of reasons why future exposures may differ from current exposures.

Thank You,

Marianne Teetsel FCAS, MAA