## Comment #20

I am submitting this as an individual (not for my firm)

I have read the exposure draft for ASOP 41 and listened to the recorded webinar. I believe most of the changes are helpful. However, I find the definitions of Actuarial Communications vs Actuarial Reports to be confusing. In particular, from the definitions it is difficult to understand when a written actuarial communication does not also consist of being an actuarial report. While I understand the ASOPs are not intended to be prescriptive, I believe a little more clarity here would be helpful.

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