Comment #1 - 7-12-23

I have read through the proposed revision of ASOP No. 24. I am a bit confused by the Section 3.2.9 Investment Return. At least some of the guidance under this header does not seem to be dealing with Investment Return. I note in particular the third paragraph, which starts with, "When an insurer introduces a change in underwriting practice...".

I think a more appropriate section title might be "Changes in Experience", or something like that. This opinion is my own, not intended to represent my company.

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