

Title of Exposure Draft: ASOP No. 12

Comment Deadline: May 1, 2024

I. Identification:

Name of Commentator / Company
Susan Forray, Mortgage Guaranty Insurance Corporation

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)
2.1	"element of choice taken by <i>or on behalf of risk subjects</i> "	The choice is not always made by the risk subject. Examples include independent insurance agents recommending coverage to their clients, other third party intermediaries, and parents purchasing coverage for minor children.

IV. General Recommendations (If Any):

Commentator Recommendation (Identify relevant sections when possible)	Commentator Rationale (Support for the recommendation)

V. Signature:

Commentator Signature	Date
Susan Forray	January 13, 2024