

**Title of Exposure Draft: ASOP-No.-41-second-exposure-draft\_Oct-2024\_updated.pdf**

**Comment Deadline: March 15, 2025**

Instructions: Please review the exposure draft, and give the ASB the benefit of your recommendations by completing this comment template. Please fill out the tables within the section below, adding rows as necessary. Sample for completing the template provided at the following link: <http://www.actuarialstandardsboard.org/email/2020/ASB-Comment-Template-Sample.docx>

Each completed comment template received by the comment deadline will receive consideration by the drafting committee and the ASB. The ASB accepts comments by email. Please send to [comments@actuary.org](mailto:comments@actuary.org) and include the phrase 'ASB COMMENTS' in the subject line. Please note: Any email not containing this exact phrase in the subject line will be deleted by our system's spam filter.

The ASB posts all signed comments received to its website to encourage transparency and dialogue. Comments received after the deadline may not be considered. Anonymous comments will not be considered by the ASB nor posted to the website. Comments will be posted in the order that they are received. The ASB disclaims any responsibility for the content of the comments, which are solely the responsibility of those who submit them.

**I. Identification:**

Name of Commentator / Company
Christopher Ludwiczak

**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)

**IV. General Recommendations (If Any):**

Commentator Recommendation (Identify relevant sections when possible)	Commentator Rationale (Support for the recommendation)
It is unclear after reading ASOP 41 combined with the Code of Conduct whether an unpaid whitepaper or social media post containing actuarial analysis posted for free publicly is subject to ASOP 41 requirements.	In the General Comments of the prior exposure draft, a commentator asked about social media and whitepapers. The reviewers referred to the definition of 'actuarial communication', which includes communication in any form. The definition of actuarial communication includes "written communication issued by an actuary with respect to 'actuarial services'". The definition of actuarial services includes Professional services provided to a 'Principal', which includes a client or employer of the actuary. This implies to me that the work must be paid to qualify as actuarial services. Another commenter also asked to clarify that Principals may not always

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	<p>pay fees or salary but the reviewers just point back to the definition of Principal.</p> <p>My issue is that the reviewers seem to answer that any form of social media or whitepaper containing actuarial analysis counts as actuarial communication. However, social media (ex. LinkedIn) posts or whitepapers containing actuarial analysis may often be unpaid with no specific Principal. This leads to my question of whether an unpaid (meaning hobby work, not pro bono work for a specific client) whitepaper or LinkedIn post containing actuarial analysis that is posted for free publicly online with no intended Principal is subject to ASOP 41. If it is subject to ASOP 41, then who is my Principal? Thanks.</p>

**V. Signature:**

Commentator Signature	Date
Christopher Ludwiczak, FSA	02/27/2025