

Title of Exposure Draft: ASOP 41: Actuarial Communications – Third Exposure Draft

Comment Deadline: June 1, 2026

Instructions: Please review the exposure draft, and give the ASB the benefit or 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:

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.

Restating comments verbatim or with slight variations may slow down the ASB review process. If you wish to reinforce any comments provided in another commentator’s submission, please clearly state how your comments agree or differ.

I. Identification:

Name of Commentator or Company
Allstate Insurance Company

II. ASB Questions (If Any). Responses to any transmittal memorandum questions should be entered below.

Question No.	Commentator Response
N/A	N/A

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)
1.4	Consider replacing with actual date after adoption	Clarity for when this is effective
2.6	Define or add context for what benefit programs this is referring to	The reference to benefit program is confusing as there is no definition or additional details.
4.2.b	Move to 4.1	This is relevant for any actuarial communication so that the intended user(s) understand the scope and purpose before getting into the details of limitations or uncertainty.
4.2.i.5.i	Consider removing this item	If the actuary were to review an assumption and find it reasonable, why would the actuary need to disclaim responsibility for it?

IV. General Recommendations (If Any):

Commentator Recommendation (Identify relevant sections when possible)	Commentator Rationale (Support for the recommendation)
Clarify the scope of “actuarial communication” and “actuarial report” to avoid unintended breadth of scope and/or provide explicit guidance/examples that differentiate the extent to which different communications must comply (i.e. an informal e-mail/instant message vs. a formal analysis and recommendation).	The definition of “actuarial report” in the current ASOP implies a more limited set of formal documents whereas the proposed definitions of “actuarial communication” and “actuarial report” appear significantly broader and potentially encompass any written communication outside of personal conversations, opening the potential for burdensome oversight and compliance requirements that may have not been intended.

V. Signature:

Commentator Signature	Date
Allstate Insurance Company	6/1/2026