

**Comment #16 – 12/30/13 – 11:26 a.m.**

I have one small comment on the exposure draft of ASOP 38:

In the Definitions section, the Definition (2.2 ) of Catastrophe Model says: “A representation of relationships among events based on statistical, financial, economic, or mathematical concepts and equations...”. I would suggest adding “scientific” to that list.

Certain catastrophe models, particularly ones involving natural disasters such as hurricanes and earthquakes, may rely on concepts from meteorology, geology, etc. The disciplines listed (statistical, financial, economic, or mathematical concepts) can all help the modeler model the **correlation** of various events. Including the scientific fields may allow the model to reflect **causation** as well, and should be included among the possibilities.

Thanks.

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