

**Comment #11 – 2/4/16 – 3:50 p.m.**

This pertains to the exposure draft for ASOP No. 23, "Data Quality".

Section 2.3 proposes referring to any data "containing sufficient data elements or records needed for the analysis" as "comprehensive" data. In my opinion, that choice of terminology is less than ideal. First, the word "comprehensive" already has a traditional meaning in an insurance context, e.g. comprehensive coverage. Second, the proposed definition deviates somewhat from the everyday English sense of the word "comprehensive", which usually means "complete". Yet it seems that the intention of the coinage was to allow for precisely those (very common) cases when the data cannot truthfully be called "complete", but is nevertheless complete enough for the intended purpose. If we adopt the proposed term, "comprehensive", then some audiences will be confused into thinking that the data we have is literally "complete" when it is not.

I do see why we might want to create a term of art for "reasonably complete". But I would prefer if we selected some other word -- such as "adequate", "sufficient", "usable", or even "reasonably complete" -- instead of the awkward word "comprehensive".

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