From:	sam.gutterman@us.pwc.com
To:	ISAP.comments@actuaries.org
Subject:	ISAP 1 comments
Date:	December-01-11 1:20:09 AM
Attachments:	ISAP1_General_Standard_ED sg.doc

Attached are my suggestions/comments for enhancement/improvement of the draft ISAP 1, that is very important. They are my observations, rather than of the committee that I serve on, as they have not been reviewed by members of that committee. I have not described the reasons in comment bubbles for each of my suggestions (too many of them) - I hope that the items that do not have accompanying comments/basis for suggestion are sufficiently explanatory, primarily suggestions to enhance either the grammar or clarity of the text.

Sam Gutterman

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