

**From:** [Carmello, William \(DFS\)](#)  
**To:** [King, Eric](#)  
**Subject:** FW: Exposure: Health Blank SAO Instructions Proposal  
**Date:** Wednesday, February 9, 2022 12:15:40 PM  
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I think we should look for more consistency with the life actuarial opinion. Life has actuarial assets (deferred premiums are all I can think of right now) and I can't recall how they are handled in the opinion. I believe the life opinion also uses the phrase "adequate" under moderately adverse conditions which seems more prudent than "reasonable". We don't want the tail (actuarial assets) wagging the dog (solvency).

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**From:** Thomas, Lia C <LCThomas@naic.org>  
**Sent:** Wednesday, February 9, 2022 11:05 AM  
**Cc:** King, Eric <EKing@naic.org>  
**Subject:** Exposure: Health Blank SAO Instructions Proposal

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*To the Health Actuarial (B) Task Force, Interested Regulators, and Interested Parties:*

The updated proposal to modify the [Health Blank Statement of Actuarial Opinion instructions](#), as discussed on the Task Force's February 1 call, is being exposed for comment.

Please submit comments to [Eric King](#) by February 24.

**Lia Thomas** (she, her, hers)  
Sr. Administrative Assistant  
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