

1 Q. Schedule XIII (2nd Revision-Oct.31, 2003), Pane 8 of 8, J.C. Roberts

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3 Note 3 indicates that the \$400,000 reduction in Corporate Group Benefits
4 arises from the actual claims during 2003 to-date, should this experience to
5 date have any impact on the forecast cost of group benefits for forecast
6 2004?

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9 A. Hydro believes its 2004 forecast of group benefits expense accurately
10 reflects the information available with respect to projected health care costs.