

1 Q. With regard to the response to CA-145-NLH, please provide copies of any
2 reports or opinions prepared by Hydro's benefit consultants providing the
3 basis for the 2006 and 2007 projections as to Group Insurance Costs.

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6 A. There are no reports or written opinions by Hydro's Benefit Consultants
7 providing the basis for the 2006 and 2007 projections. The budget
8 preparation included estimates, which on the advice of Hydro's consultants,
9 are based on general market trends.