

1 **Q. Provide further details regarding the Analysis of Other Liability Loss (Gain) items**
2 **in the OPEB valuation, distinguishing between experience losses (gains) and**
3 **assumption changes.**
4

5 A. The experience losses (gains) are the differences between expected and actual claim costs
6 and expected and actual benefit payments. All other factors in the analysis of liability
7 losses and gains, with exception of changes in demographics, reflect changes in
8 assumptions from the previous valuation. The changes in demographics are determined
9 based on membership data.