

Q. [Life] – Please provide all support and justification for each placement band employed for actuarial analysis.

A. For most accounts, in addition to the overall experience and placement bands, the most recent 10, 20 and 30 year experience bands were analyzed. Additionally, for many accounts the most recent 10, 20 and 30 year placement bands were also analyzed. These bands were analyzed to determine trends in the data as well as the impact of more recent installations.

Additionally, for many accounts a band including only placements since 1967 was analyzed. This band represented data since the amalgamation of Newfoundland Power's predecessor companies including, Newfoundland Light & Power Company Ltd., United Towns Electric Company and Union Electric Light and Power Company.

For certain accounts, additional bands were reviewed. These are shown in Table 1 below.

Table 1
Additional Placement Band Employed For Actuarial Analysis

Account	Experience Band	Placement Band	Reason
342	1976-2009	1976-2009	Analyze impact of more recent placements
353.1	1967-2009	1967-2009	Vintages installed since merger of predecessor utilities
355.1 & 355.2	1975-2009	All	35 year experience band
361.12	1967-2009	1967-2009	Vintages installed since merger of predecessor utilities
361.13	1967-2009	1967-2009	Vintages installed since merger of predecessor utilities
361.1, 362.1 & 362.2	2004-2009	All	Band with activity since accounting policy change
361.1, 362.1 & 362.2	1948-2003	All	Band with activity prior to accounting policy change (that is, with accounting policy Newfoundland Power will be using going forward)
363	1949-2000, 2002-2009	All	Band that does not include 2003 retirement

Table 1 (Cont'd)
Additional Placement Band Employed For Actuarial Analysis

Account	Experience Band	Placement Band	Reason
364.9	1948-2005, 2007-2009	All	Band that does not include 2006 retirement
366.1	2005-2009	All	Five year experience band
366.1	1975-2009	1975-2009	35 year placement band
366.1	1948-2009	1933-1993, 1994-1996, 1998-2009	Exclude 1994 and 1997 placements
366.1	1990-2009	1933-1993, 1994-1996, 1998-2009	Exclude 1994 and 1997 placements; 20 year experience band
366.2	1975-2009	1975-2009	35 year placement band