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1	Q.	Re: Life: Please provide all support and justification for each placement and
2		experience band employed for actuarial analysis. If only one band was performed,
3		provide all support and justification for such action.
4		
5		
6	A.	Hydro provided retirement history from 1991 to 2009 in response to CA-NLH-1. The
7		records prior to 1991 were not available in an electronic format. In the view of
8		Gannett Fleming this 19 year period provides a sufficient history from which
9		retirement trends can be determined. As such, all accounts were analyzed using a
10		1991-2009 experience band. The placement band used was the period from the
11		year of the installation of the oldest asset to the end of the study period (2009).