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- 1 Q. Re: Life: Please identify by account each interpretation of past trends in  
2 conjunction with consideration of future plans that was used to obtained mortality  
3 characteristics. Further, state how each such interpretation of past trend in  
4 conjunction with consideration of future plans impacted the analysis and the final  
5 proposed mortality characteristic. Finally, provide all supporting documentation.  
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- 8 A. Please refer to the response to CA-NLH-19 for details concerning how Gannett  
9 Fleming determined the mortality characteristics for all accounts.