

1 **Volume 1, Section 3 – Finance**

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3 **Q. (page 97, footnote 159) Reference is made to NP’s 2004 estimate of the cost of a**  
4 **stand alone insurance program as compared to NP’s cost as a result of participation**  
5 **in the Fortis group insurance program. Please update the forecast cost comparisons**  
6 **for the test year and provide detail as to how the estimates were reached.**

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8 A. Newfoundland Power cannot respond to this request in the timeframe allotted as  
9 insurance renewals for the Fortis group insurance program were only completed as of  
10 July 1, 2007.

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12 An update will be provided by way of revision to this response in due course.