

- 1 **Q. In reference to the evidence of Earl Ludlow, page 24, line 9, and insurance costs,**
2 **please advise of the insurance cost, year over year, and the percent of**
3 **increase/decrease, as the case may be, for the years 1996 to current and forecast.**
4
5 **A. Please refer to the Company's response to Request for Information CA-424.**