

1 Q. Re: Life: Please identify by account each trend in life or net salvage obtained
2 through the use of analytical techniques. Further, state how each such trend
3 impacted the analysis and the final proposed mortality characteristic. Finally,
4 provide all supporting documentation.

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7 A. Please refer to the response to CA-NLH-19 for details concerning how Gannett
8 Fleming determined the mortality characteristics for all accounts.