

1 **Consumer Advocate RfI CA-FA-10:** *What would the 2014 TPL rate change indication be if the 2013*  
2 *full credibility standard was used and the complement of credibility was calculated in the same way as*  
3 *in the 2013 filing?*

4 **FA Response to RfI CA-FA-10:**

5 The TPL indication consistent with a 0.0% cost of capital would be 46.0%, with the Exh C-2 correction  
6 and using this alternate complement of credibility approach and using a TPL full credibility standard of  
7 3,246.