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conversion from a mutual life insurance company to a stock life insurance company. Due to the complexities of the Company's policies with MetLife, including coverage for employees of both current and former managed operations, the Company engaged an actuarial firm to independently develop an apbed

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On August 28, 2000, the Company announced that a subsidiary of the Company and Lurgi Metallurgie GmbH (“Lurgi”) intend to complete the modifications to the

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from expected results. Such statements are based on management's belief









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