

Outlook E-mail

**From:** Curley, Bryan  
**Sent:** 10/27/2009 9:02:01 PM  
**To:** Sassi; Brian  
**Cc:** Bal, Rajeev G.; Shea, David A.; Shane, Barry; Oatman, James E.  
**Subject:** RE: Summary of Rate Increases We're Preparing to File

---

Brian,

If we get the increases on time, we will see an op gain upside of \$30M after downgrades and rate caps.



Bryan