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Sent: Friday, September 04, 2015 10:23 AM

To: Jeannette.Holman@oregon.gov

Subject: Re: Two attachments

Jeannette, thank you for sharing the premium attachment. Listening in the last meeting, the \$1billion premium threshold could have sounded astonishing, however when taken in context of the chart, I think there is a significant natural break between the \$1billion level and the next closes.

Further, it seems regardless of where you put the threshold, the top 3 clearly are prominent, as defined by a standard dictionary ..." standing out so as to be easily seen; conspicuous; especially noticeable; standing out beyond the adjacent or line, projecting; important, leading, well-known."

When taken in context with the attached, the \$1 billion threshold seems extremely reasonable.

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