

## VandenBerghe, Alissa (Consultant)

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**From:** White, John  
**Sent:** Monday, December 15, 2008 12:39 PM  
**To:** Paananen, Ron; Powers, Bob; 'valuemike@aol.com'  
**Cc:** Dye, Dave; Williamson, Alec  
**Subject:** Bored Tunnel Risk

Was there tri-agency guidance to bump the risk up from 27/28% to 30%? PB is using 30% right now, and I don't know where it came from.

John