

Impact of HB334 on MSF Rates

	<u>Rate Level Without HB334</u>	<u>Percent Change</u>	<u>Rate Level With HB334</u>
Expected Losses	\$0.650	-22.4%	\$0.505
All Other Rate Components	<u>\$0.350</u>	<u>-15.7%</u>	<u>\$0.295</u>
	\$1.000	-20.0%	\$0.800