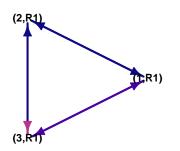
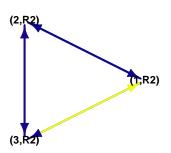
Rate Category 1 (R1)



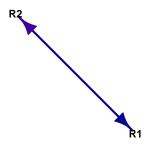
	(1,R1)	(2,R1)	(3,R1)
(1,R1)		<0.01	0.09
(2,R1)	<0.01		0.28
(3,R1)	0.07	<0.01	

Rate Category 2 (R2)



	(1,R2)	(2,R2)	(3,R2)
(1,R2)		<0.01	<0.01
(2,R2)	<0.01		<0.01
(3,R2)		0.01	

Rate Category Transitions



	R1	R2
R1		0.06
R2	<0.01	