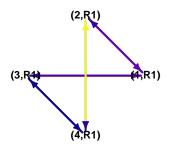
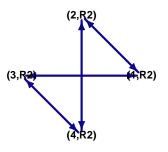
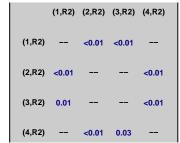
Rate Category 1 (R1)



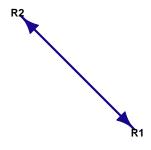
	(1,R1)	(2,R1)	(3,R1)	(4,R1)
(1,R1)		0.16	0.06	
(2,R1)	0.4			0.12
(3,R1)	0.32			0.01
(4,R1)			<0.01	

Rate Category 2 (R2)





Rate Category Transitions



	R1	R2
R1		0.04
R2	0.01	