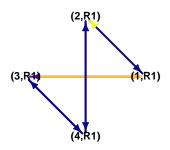
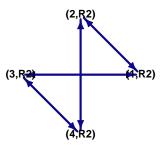
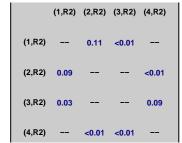
## Rate Category 1 (R1)



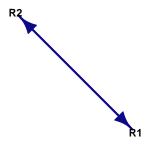


## Rate Category 2 (R2)





## **Rate Category Transitions**



	R1	R2
R1		<0.01
R2	0.02	