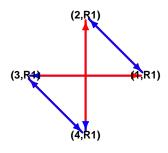
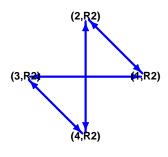
Rate Category 1 (R1)



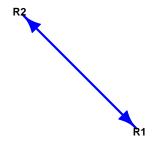
	(1,R1)	(2,R1)	(3,R1)	(4,R1)
(1,R1)		5.38	0.35	
(2,R1)	10.59			0.35
(3,R1)	100			5.38
(4,R1)		100	10.59	

Rate Category 2 (R2)



	(1,R2)	(2,R2)	(3,R2)	(4,R2)
(1,R2)		<0.01	<0.01	
(2,R2)	<0.01			<0.01
(3,R2)	0.09			<0.01
(4,R2)		0.09	<0.01	

Rate Category Transitions



	R1	R2
R1		0.01
R2	0.01	