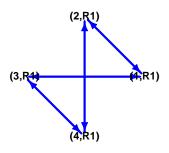
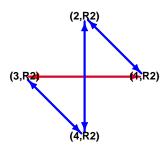
## Rate Category 1 (R1)



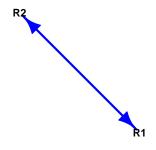
	(1,R1)	(2,R1)	(3,R1)	(4,R1)
(1,R1)		0.02	<0.01	
(2,R1)	0.16			<0.01
(3,R1)	0.01			0.05
(4,R1)		0.04	0.69	

## Rate Category 2 (R2)



	(1,R2)	(2,R2)	(3,R2)	(4,R2)
(1,R2)		0.02	100	
(2,R2)	<0.01			0.03
(3,R2)	84.32			0.03
(4,R2)		0.01	0.05	

## **Rate Category Transitions**



	R1	R2
R1		0.01
R2	0.01	