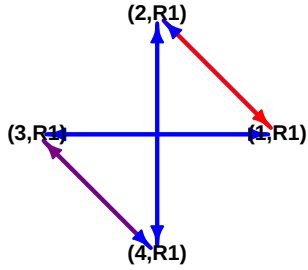
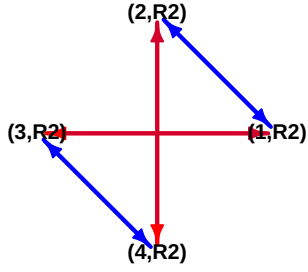
Rate Category 1 (R1)



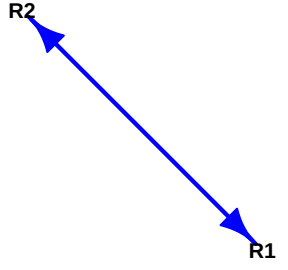
	(1,R1)	(2,R1)	(3,R1)	(4,R1)
(1,R1)	--	4.75	<0.01	--
(2,R1)	100	--	--	<0.01
(3,R1)	<0.01	--	--	0.4
(4,R1)	--	<0.01	47.87	--

Rate Category 2 (R2)



	(1,R2)	(2,R2)	(3,R2)	(4,R2)
(1,R2)	--	<0.01	100	--
(2,R2)	<0.01	--	--	100
(3,R2)	81.65	--	--	<0.01
(4,R2)	--	81.65	0.03	--

Rate Category Transitions



	R1	R2
R1	--	0.01
R2	0.03	--