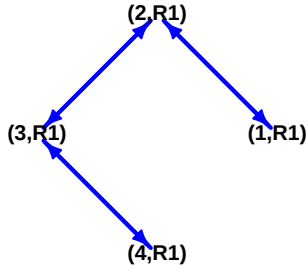
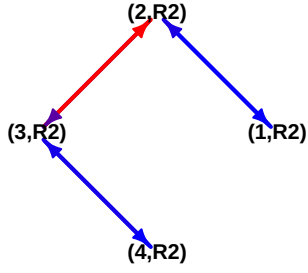
Rate Category 1 (R1)



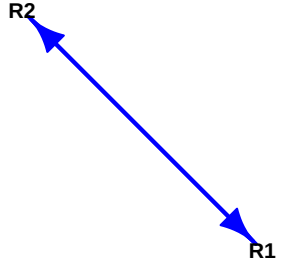
	(1,R1)	(2,R1)	(3,R1)	(4,R1)
(1,R1)	--	0.01	--	--
(2,R1)	0.01	--	<0.01	--
(3,R1)	--	<0.01	--	0.15
(4,R1)	--	--	0.4	--

Rate Category 2 (R2)



	(1,R2)	(2,R2)	(3,R2)	(4,R2)
(1,R2)	--	10.8	--	--
(2,R2)	1.89	--	35.46	--
(3,R2)	--	100	--	1.67
(4,R2)	--	--	9.5	--

Rate Category Transitions



	R1	R2
R1	--	0.01
R2	0.01	--