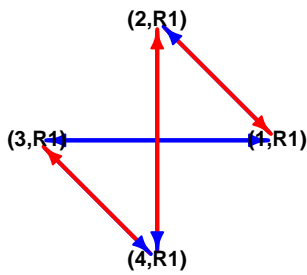
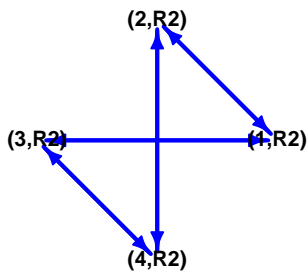


Rate Category 1 (R1)



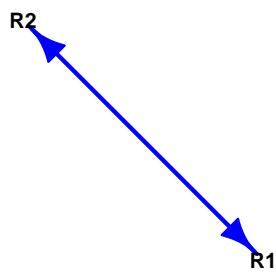
	(1,R1)	(2,R1)	(3,R1)	(4,R1)
(1,R1)	--	0.66	0.45	--
(2,R1)	100	--	--	<0.01
(3,R1)	<0.01	--	--	0.66
(4,R1)	--	100	100	--

Rate Category 2 (R2)



	(1,R2)	(2,R2)	(3,R2)	(4,R2)
(1,R2)	--	<0.01	<0.01	--
(2,R2)	0.09	--	--	<0.01
(3,R2)	<0.01	--	--	<0.01
(4,R2)	--	0.08	0.09	--

Rate Category Transitions



	R1	R2
R1	--	0.02
R2	0.01	--