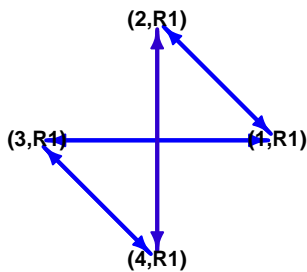
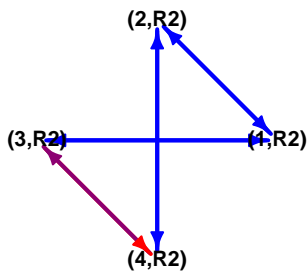


Rate Category 1 (R1)



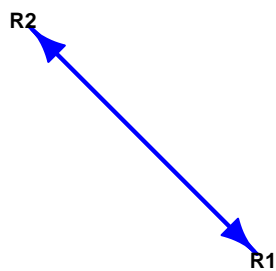
	(1,R1)	(2,R1)	(3,R1)	(4,R1)
(1,R1)	--	0.02	0.22	--
(2,R1)	0.21	--	--	1.08
(3,R1)	0.05	--	--	0.02
(4,R1)	--	1.2	0.21	--

Rate Category 2 (R2)



	(1,R2)	(2,R2)	(3,R2)	(4,R2)
(1,R2)	--	0.01	<0.01	--
(2,R2)	0.03	--	--	<0.01
(3,R2)	0.01	--	--	6.19
(4,R2)	--	0.01	3.43	--

Rate Category Transitions



	R1	R2
R1	--	<0.01
R2	0.01	--