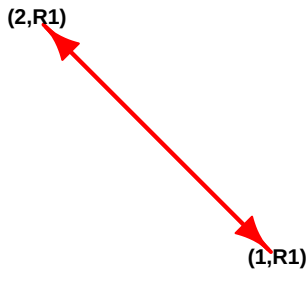
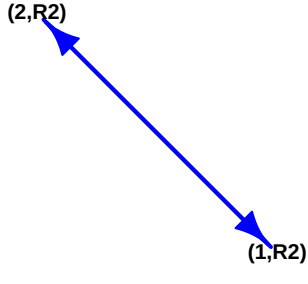
Rate Category 1 (R1)



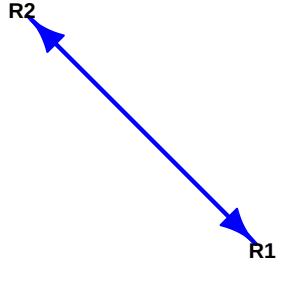
	(1,R1)	(2,R1)
(1,R1)	--	100
(2,R1)	100	--

Rate Category 2 (R2)



	(1,R2)	(2,R2)
(1,R2)	--	<0.01
(2,R2)	<0.01	--

Rate Category Transitions



	R1	R2
R1	--	0.03
R2	0.02	--