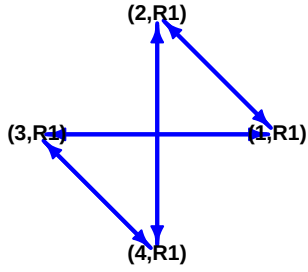
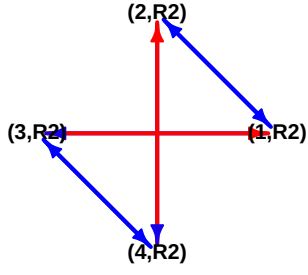
Rate Category 1 (R1)



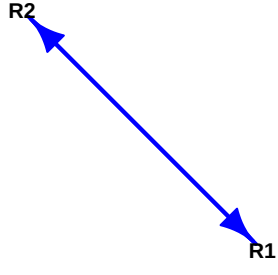
	(1,R1)	(2,R1)	(3,R1)	(4,R1)
(1,R1)	--	0.01	0.63	--
(2,R1)	0.15	--	--	0.63
(3,R1)	0.07	--	--	0.01
(4,R1)	--	0.07	0.15	--

Rate Category 2 (R2)



	(1,R2)	(2,R2)	(3,R2)	(4,R2)
(1,R2)	--	<0.01	8.55	--
(2,R2)	0.06	--	--	8.55
(3,R2)	100	--	--	<0.01
(4,R2)	--	100	0.06	--

Rate Category Transitions



	R1	R2
R1	--	0.01
R2	0.01	--