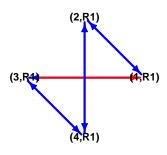
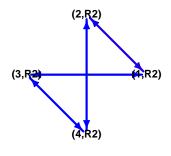
Rate Category 1 (R1)



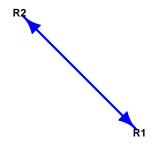
	(1,R1)	(2,R1)	(3,R1)	(4,R1)
(1,R1)		<0.01	3.37	
(2,R1)	<0.01			0.02
(3,R1)	100			<0.01
(4,R1)		1.17	<0.01	

Rate Category 2 (R2)



	(1,R2)	(2,R2)	(3,R2)	(4,R2)
(1,R2)		5.12	<0.01	
(2,R2)	10.6			<0.01
(3,R2)	0.02			<0.01
(4,R2)		0.02	0.47	

Rate Category Transitions



	R1	R2
R1		0.01
R2	0.01	