A. Marginal means by scenario: Rating to penalize account
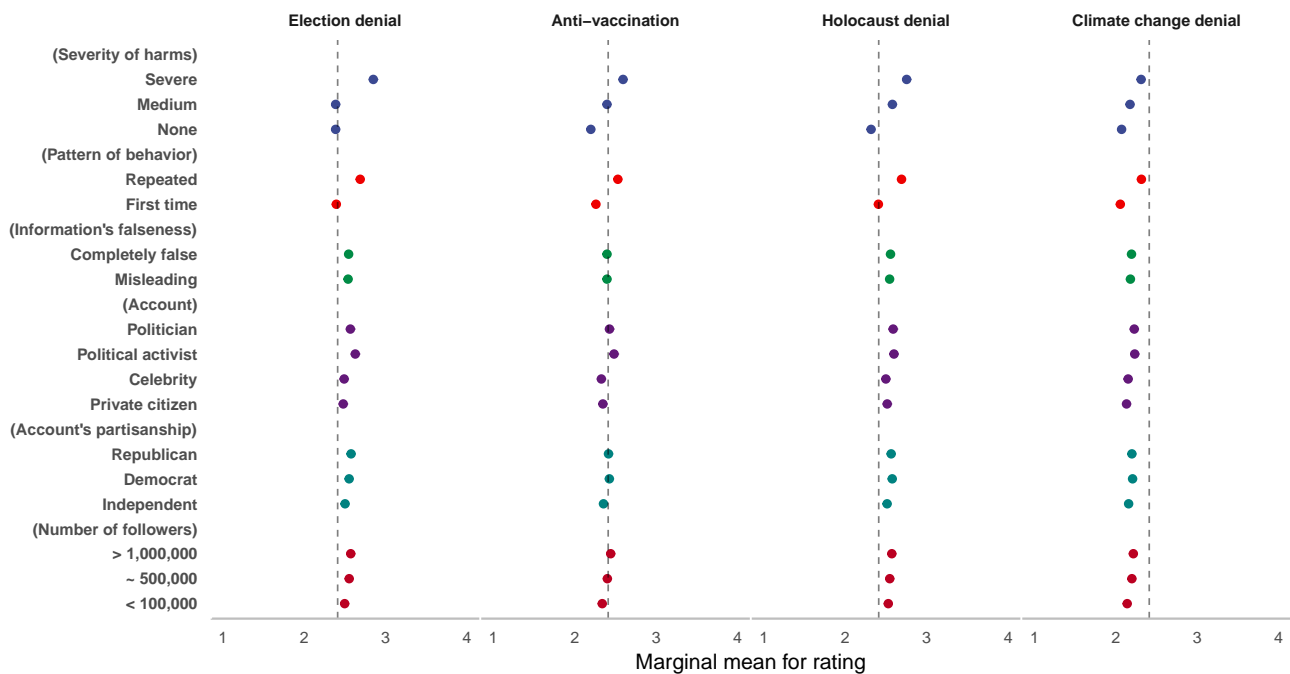

B. AMCEs by scenario: Rating to penalize account