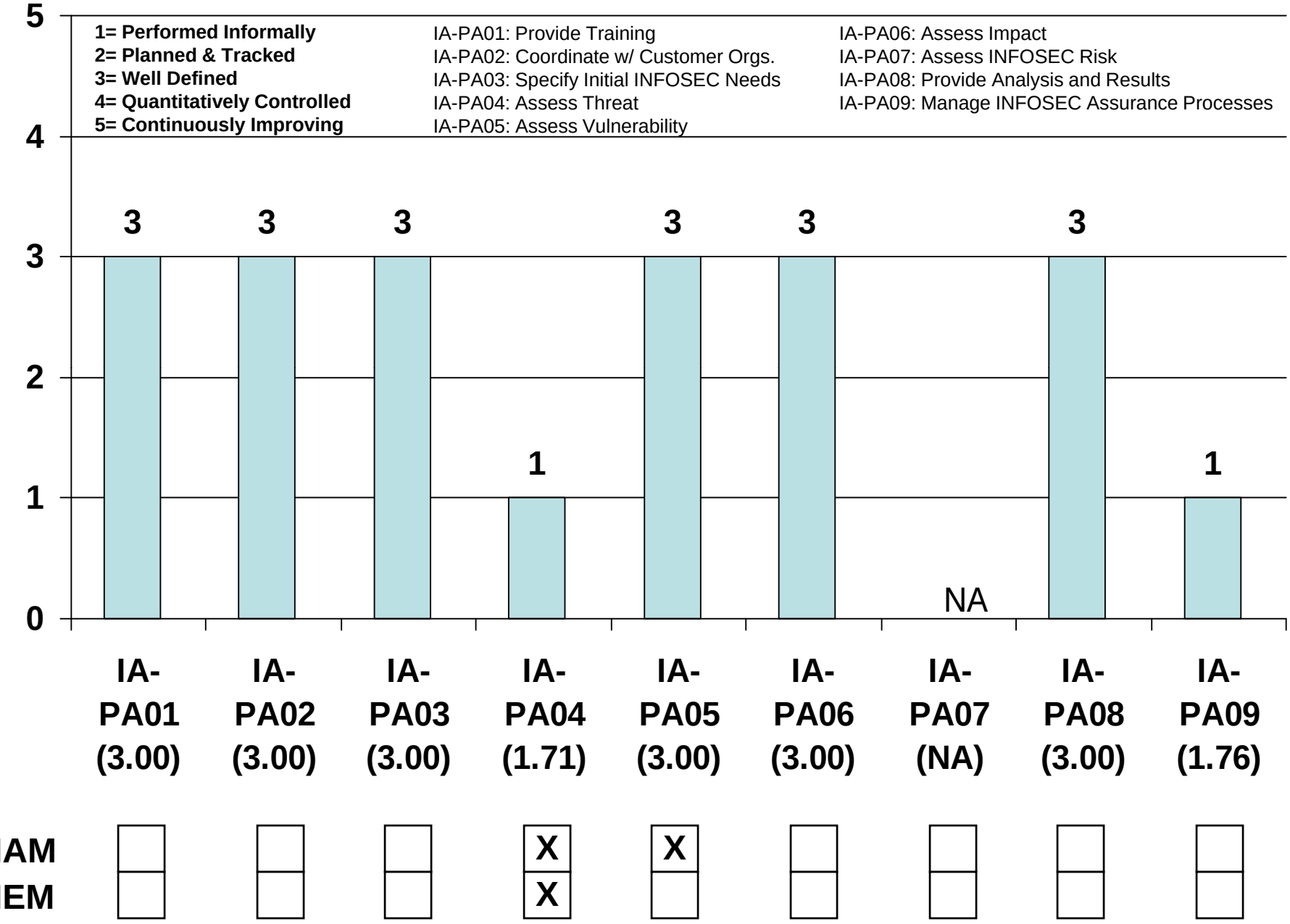FRS NIRT NY IA-CMM (IAM/IEM) Rating Profile