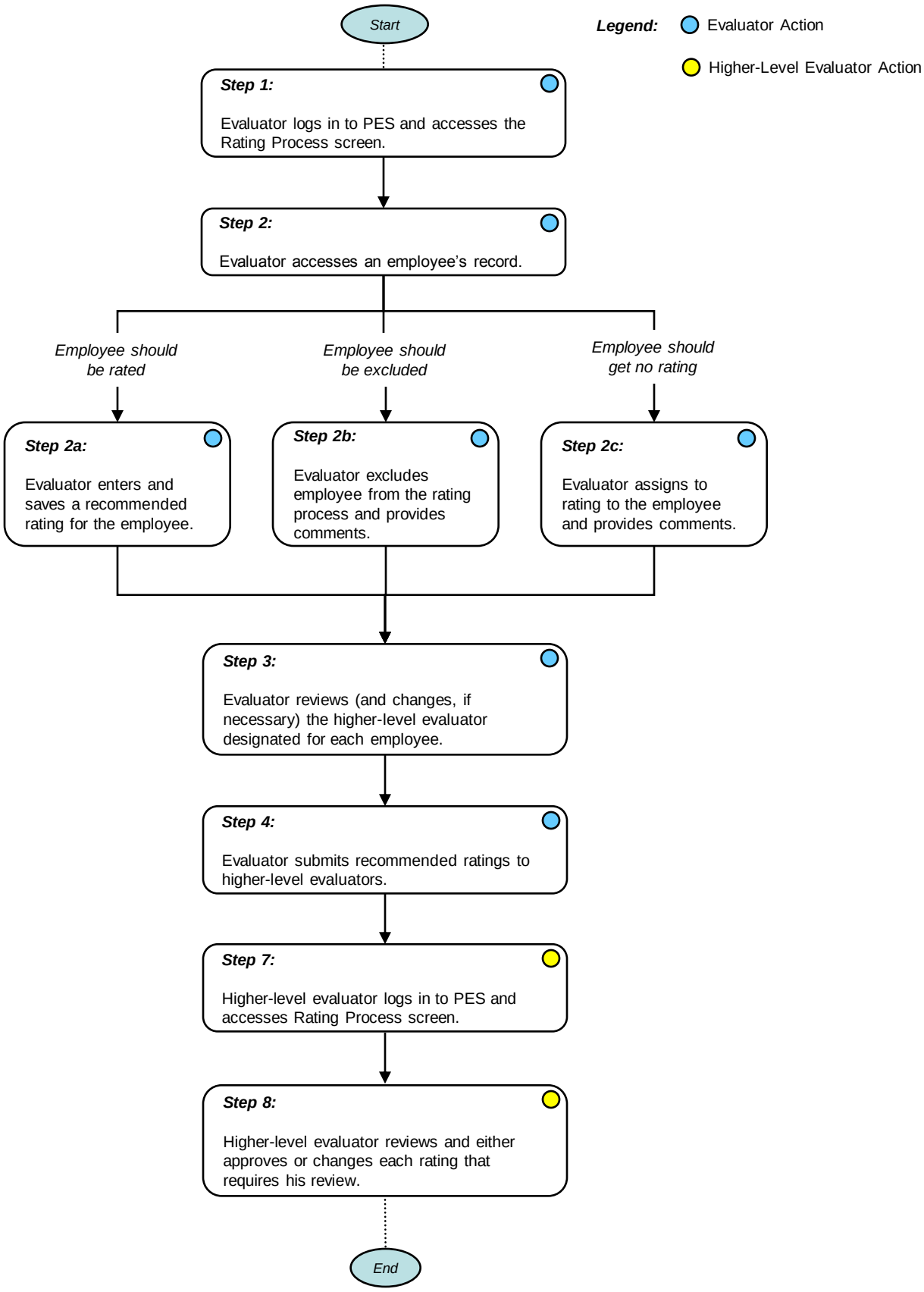RATING ASSIGNMENT PROCESS OVERVIEW