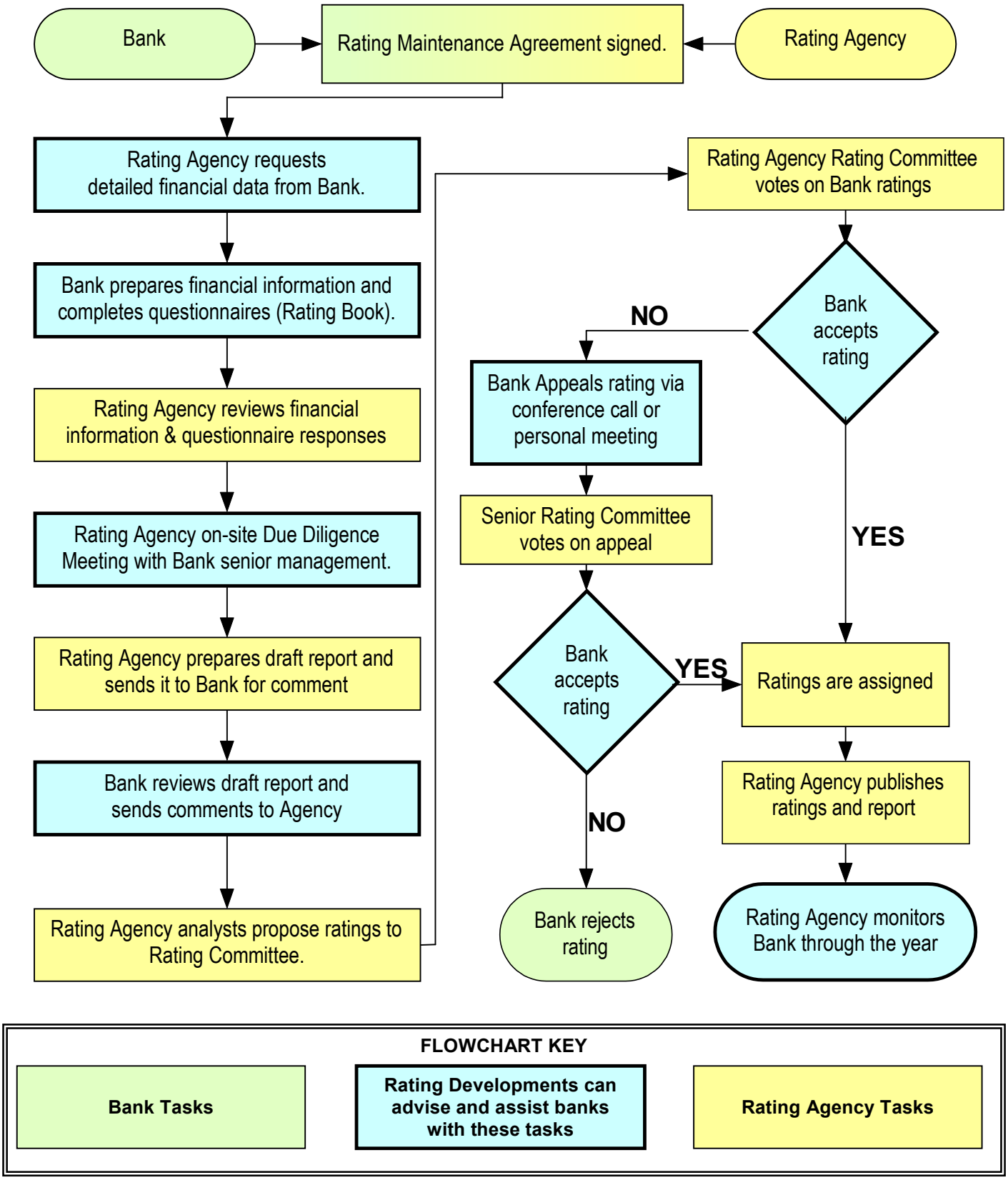The rating process and how Rating Developments can advise and assist