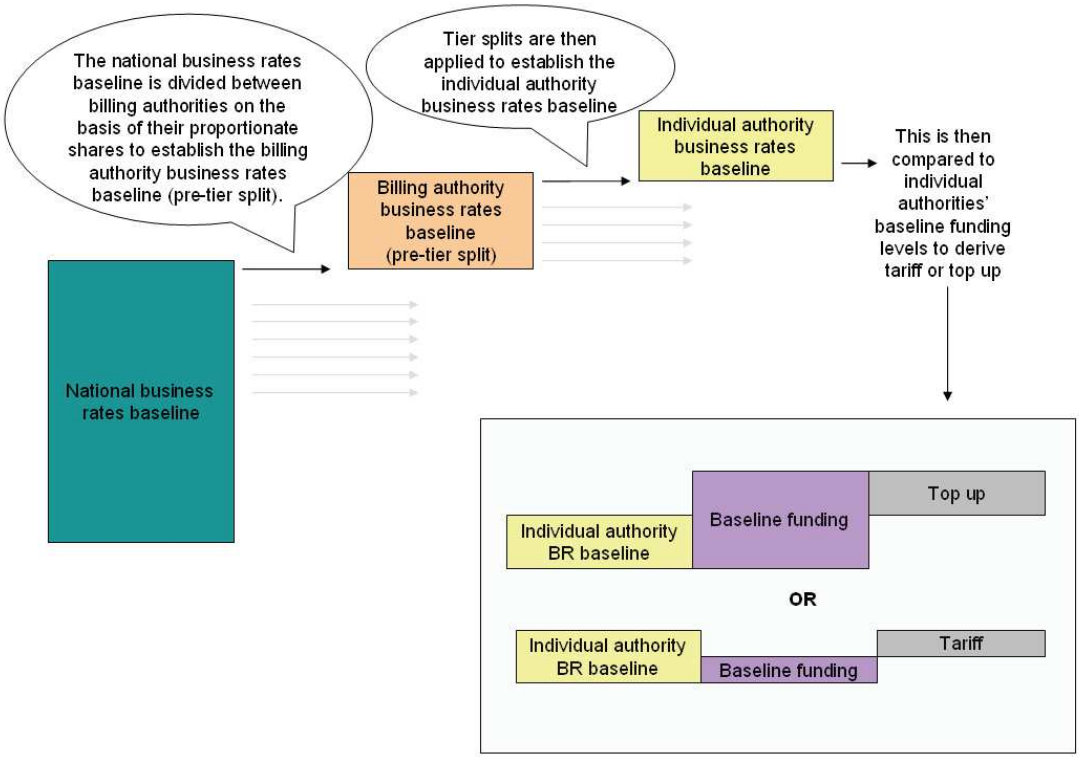Establishing individual authority business rate baselines