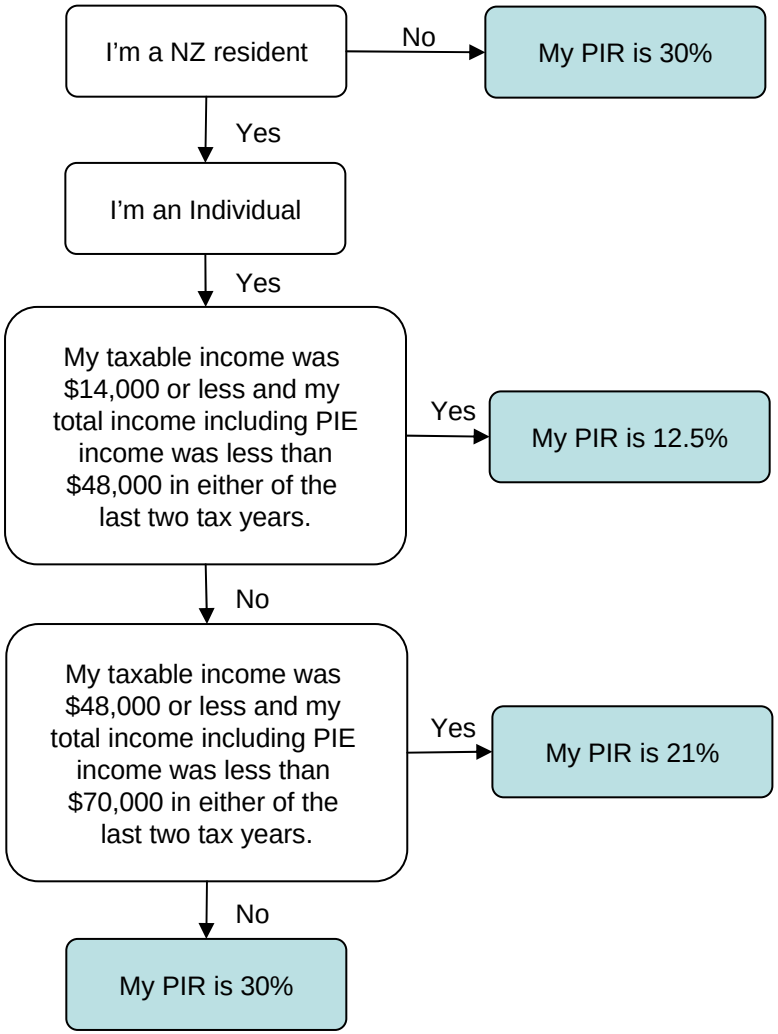What is my PIR Rate?