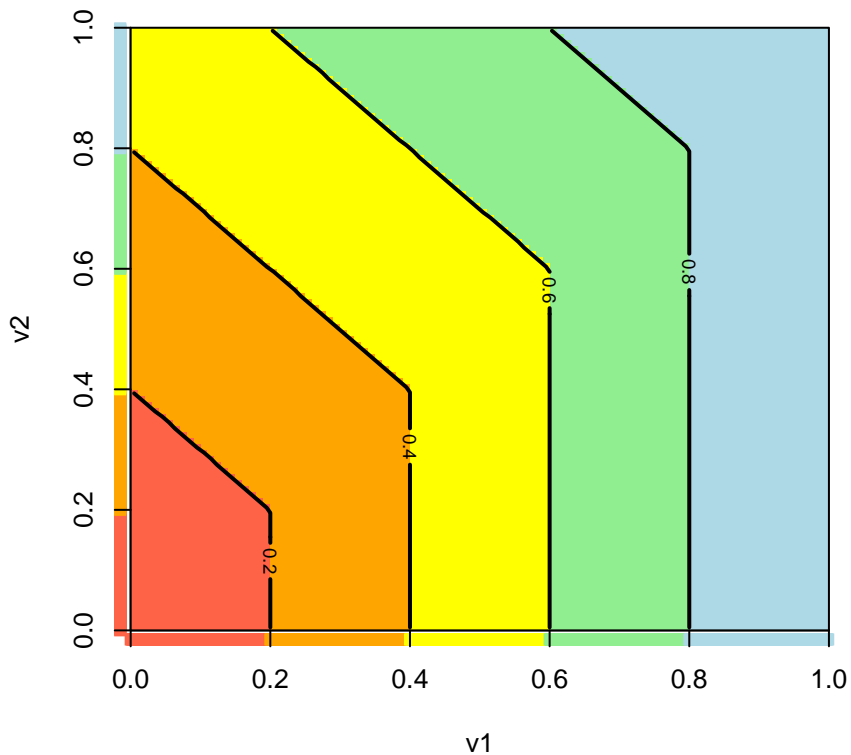
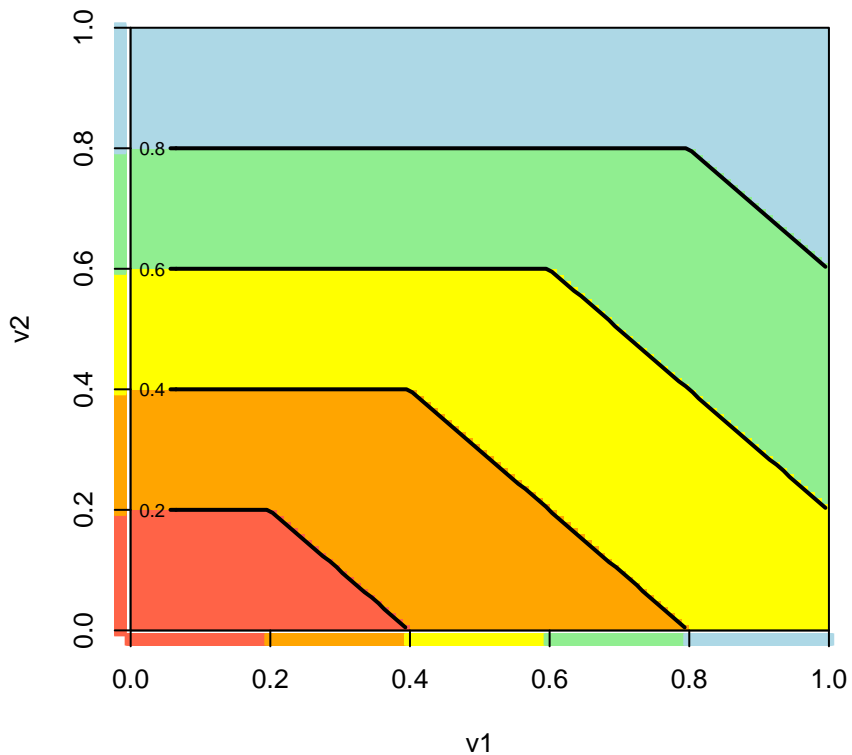


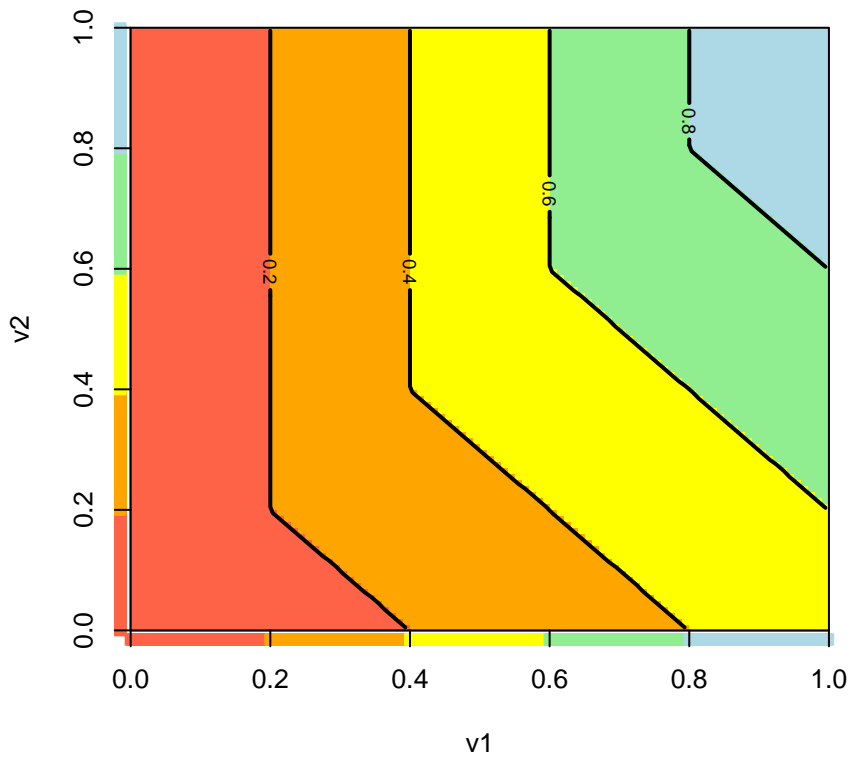
**Bonus–Malus Aggregation (par=c(1,NA,1))**



**Bonus–Malus Aggregation (par=c(1,1,NA))**



**Bonus–Malus Aggregation (par=c(1,NA,-1))**



**Bonus–Malus Aggregation (par=c(1,NA,2))**

