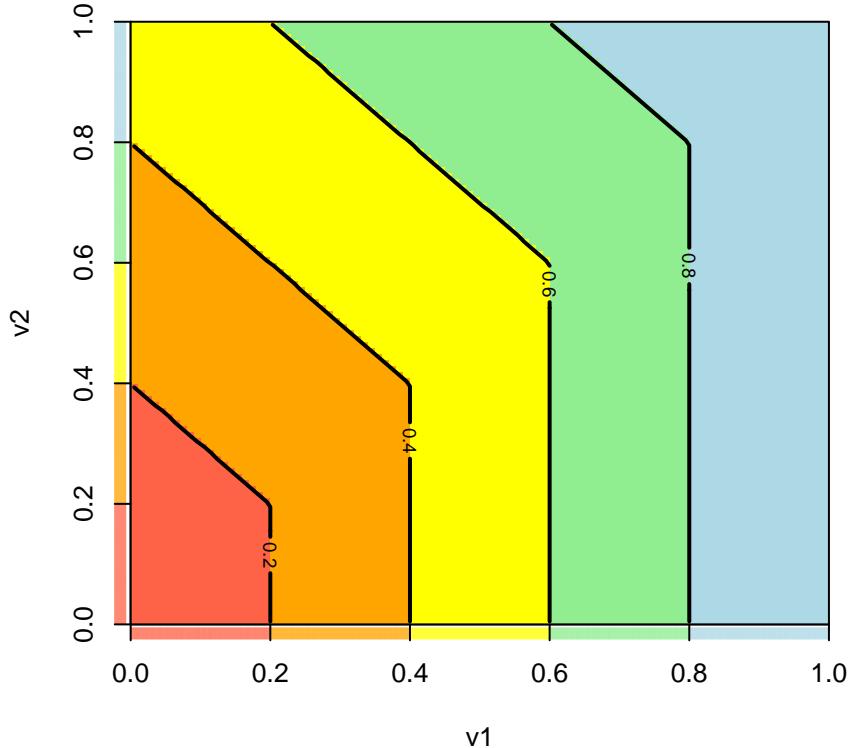
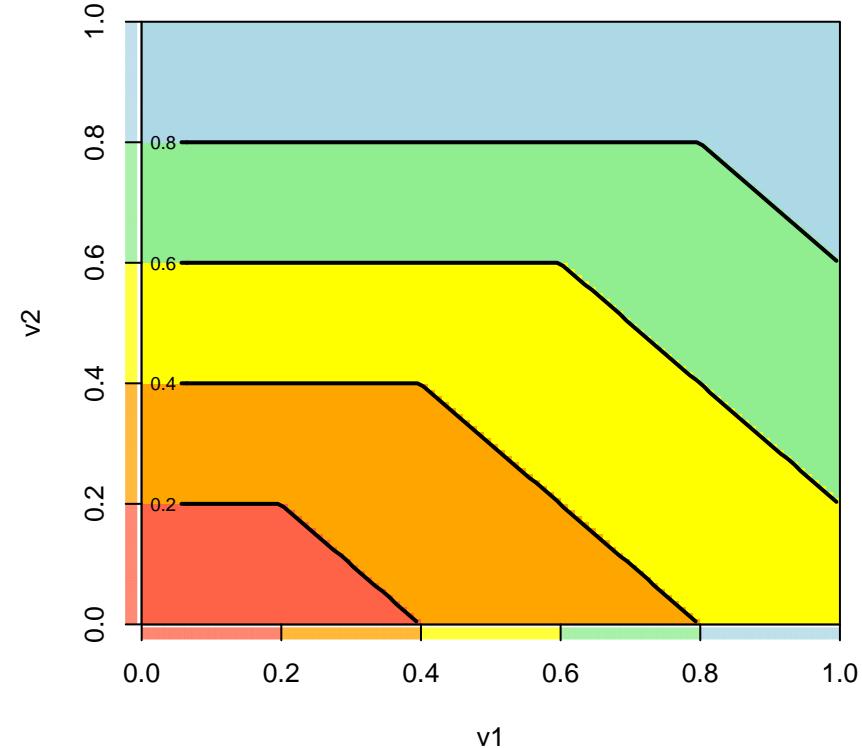


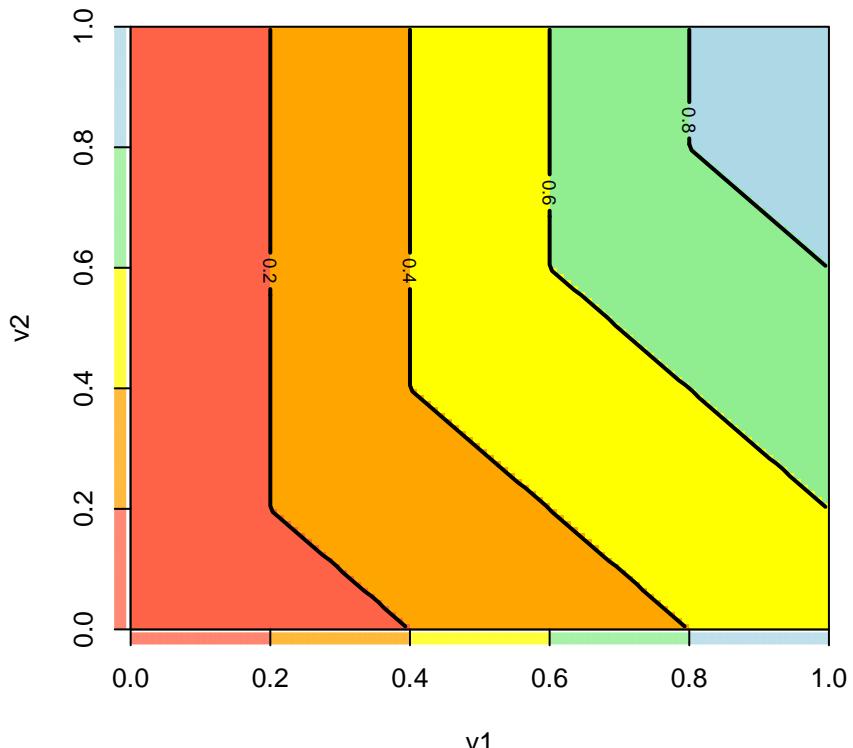
Bonus–Malus Aggregation (par=c(1,NA,1))



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



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



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

