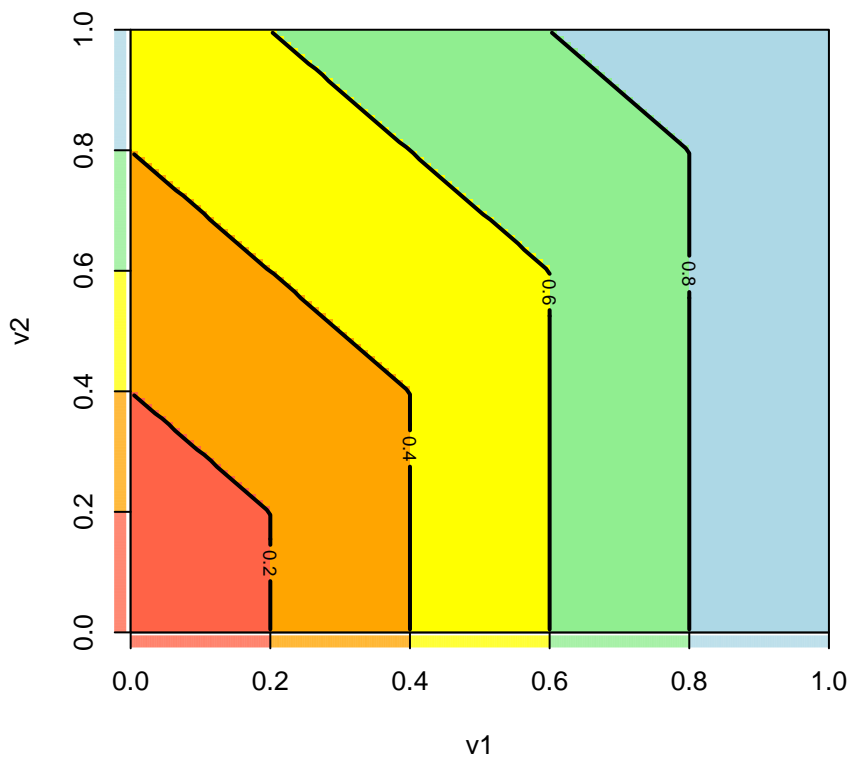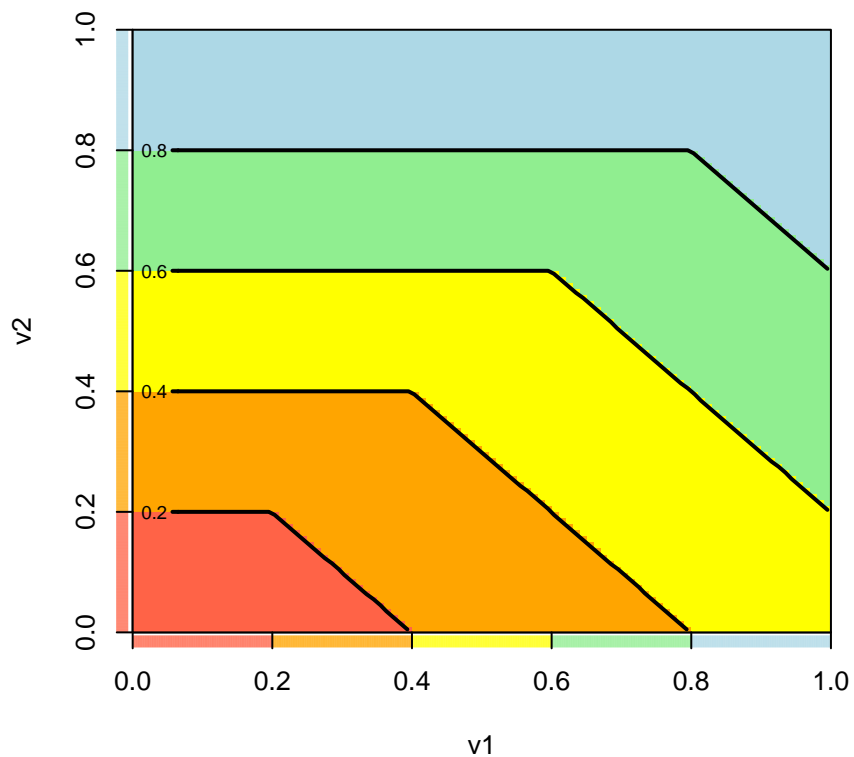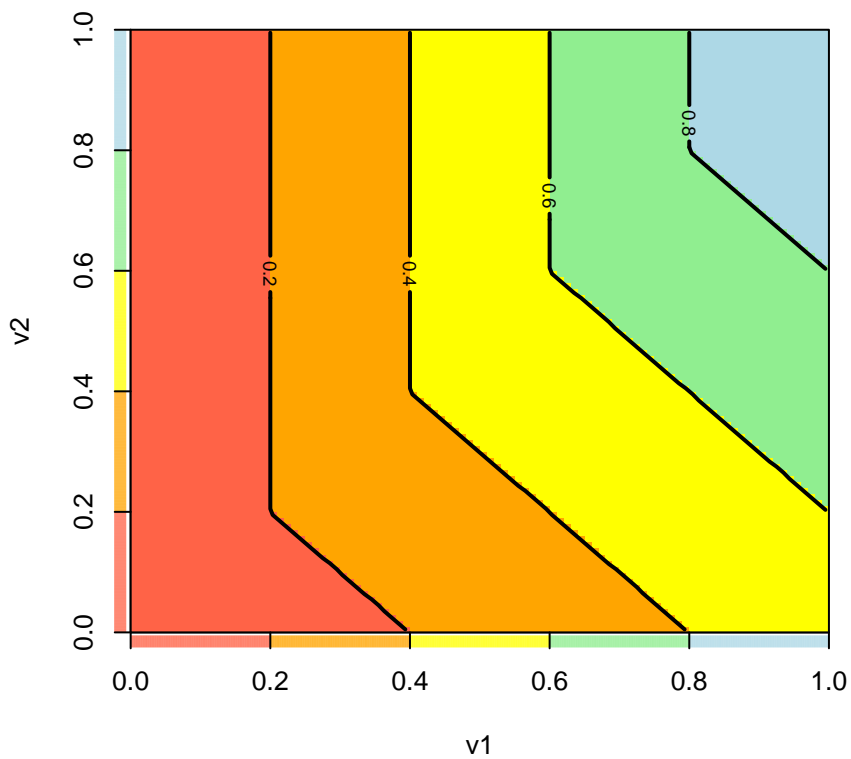**Bonus−Malus Aggregation (par=c(1,NA,1))**

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

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

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