

Appendix C Results of FMCL without an extreme cost value. (PDF file)

TABLE 14
Estimated parameters and their significance for the single index-model in the accident cost data set (without one extreme outlier).

	Model		
	All variables	Only telematics	Only non-telematics
speedkm	1.000	1.000	—
age	0.112**	—	1.000
agelic	0.158**	—	-0.182**
agecar	-0.087**	—	0.086**
parking	0.455**	—	0.663**
tkm	-0.140**	-0.220**	—
nightkm	0.106**	0.115**	—
urbankm	0.103**	0.129**	—

Significant at 5% level * and at 1% level **

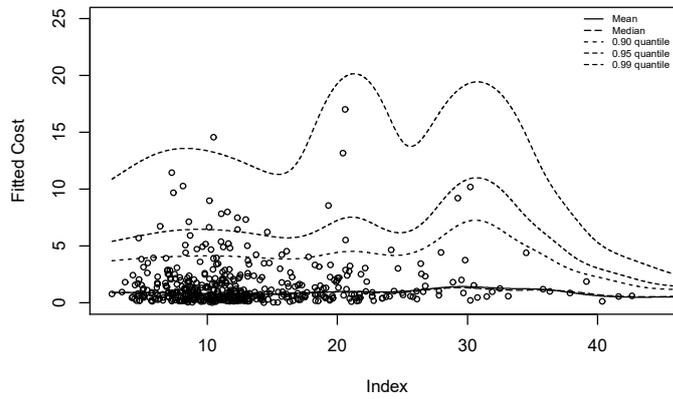


FIG 10. *Fitted values of the conditional mean and quantiles with all variables in the accident cost data set without the extreme outlier.*

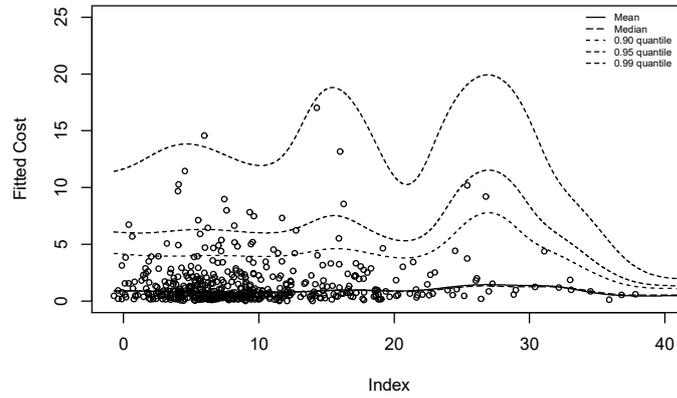


FIG 11. *Fitted values of the conditional mean and quantiles with telematics variables in the accident cost data set without the extreme outlier.*

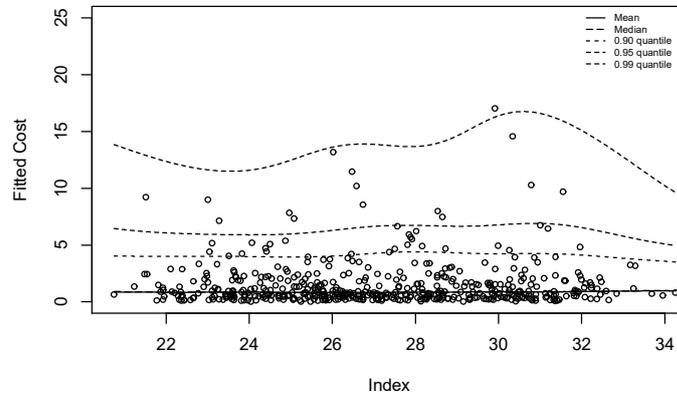


FIG 12. *Fitted values of the conditional mean and quantiles with non-telematics variables in the accident cost data set without the extreme outlier.*