

## REGRESSION

```

/MISSING LISTWISE
/STATISTICS COEFF OUTS CI(95) BCOV R ANOVA COLLIN TOL CHANGE ZPP
/CRITERIA=PIN(.05) POUT(.10)
/NOORIGIN
/DEPENDENT logCRECEIVE
/METHOD=ENTER CLAIMS CMADE CRECEIVE GENERAL GYEAR ORIGINAL RATIOCIT
/METHOD=ENTER CLAIMSORIGINAL SECDUPBD SELFCTUB
/RESIDUALS DURBIN HISTOGRAM(ZRESID)
/CASEWISE PLOT(ZRESID) OUTLIERS(3) .

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## Regression

### Variables Entered/Removed<sup>a</sup>

Model	Variables Entered	Variables Removed	Method
1	RATIOCIT, CLAIMS, GENERAL, CMADE, GYEAR, ORIGINAL, CRECEIVE <sup>b</sup>	.	Enter
2	SECDUPBD, SELFCTUB, CLAIMSORIG INAL <sup>b</sup>	.	Enter

a. Dependent Variable: logCRECEIVE

b. All requested variables entered.

### Model Summary<sup>c</sup>

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics		
					R Square Change	F Change	df1
1	.848 <sup>a</sup>	.720	.719	.4264963075	.720	609.020	7
2	.849 <sup>b</sup>	.721	.719	.4261828136	.001	1.814	3

### Model Summary<sup>c</sup>

Model	Change Statistics		Durbin-Watson
	df2	Sig. F Change	
1	1659	.000	
2	1656	.143	2.019

- a. Predictors: (Constant), RATIOCIT, CLAIMS, GENERAL, CMADE, GYEAR, ORIGINAL, CRECEIVE
- b. Predictors: (Constant), RATIOCIT, CLAIMS, GENERAL, CMADE, GYEAR, ORIGINAL, CRECEIVE, SECDUPBD, SELFCTUB, CLAIMSORIGINAL
- c. Dependent Variable: logCRECEIVE

### ANOVA<sup>a</sup>

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	775.462	7	110.780	609.020	.000 <sup>b</sup>
	Residual	301.771	1659	.182		
	Total	1077.233	1666			
2	Regression	776.450	10	77.645	427.486	.000 <sup>c</sup>
	Residual	300.782	1656	.182		
	Total	1077.233	1666			

- a. Dependent Variable: logCRECEIVE
- b. Predictors: (Constant), RATIOCIT, CLAIMS, GENERAL, CMADE, GYEAR, ORIGINAL, CRECEIVE
- c. Predictors: (Constant), RATIOCIT, CLAIMS, GENERAL, CMADE, GYEAR, ORIGINAL, CRECEIVE, SECDUPBD, SELFCTUB, CLAIMSORIGINAL

### Coefficients<sup>a</sup>

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	185.702	20.552		9.036	.000
	CLAIMS	.002	.001	.031	2.362	.018
	CMADE	.001	.001	.014	.983	.326
	CRECEIVE	.104	.003	.588	40.847	.000
	GENERAL	1.111	.045	.363	24.808	.000
	GYEAR	-.093	.010	-.124	-9.033	.000
	ORIGINAL	-.179	.040	-.062	-4.438	.000
	RATIOCIT	.303	.090	.044	3.367	.001
2	(Constant)	186.676	20.547		9.085	.000
	CLAIMS	.003	.002	.053	2.124	.034
	CMADE	.001	.001	.014	.986	.324
	CRECEIVE	.104	.003	.588	40.835	.000
	GENERAL	1.117	.045	.365	24.908	.000
	GYEAR	-.094	.010	-.125	-9.084	.000
	ORIGINAL	-.133	.059	-.046	-2.236	.025
	RATIOCIT	.299	.090	.044	3.323	.001
	CLAIMSORIGINAL	-.003	.003	-.031	-1.029	.303
	SECDUPBD	.065	.031	.028	2.084	.037
	SELFCTUB	-.013	.046	-.004	-.289	.773

# Coefficients<sup>a</sup>

Model		95.0% Confidence Interval for B		Correlations		
		Lower Bound	Upper Bound	Zero-order	Partial	Part
1	(Constant)	145.391	226.013			
	CLAIMS	.000	.004	.100	.058	.031
	CMADE	-.001	.002	.018	.024	.013
	CRECEIVE	.099	.109	.763	.708	.531
	GENERAL	1.023	1.199	.612	.520	.322
	GYEAR	-.113	-.073	-.350	-.217	-.117
	ORIGINAL	-.258	-.100	.018	-.108	-.058
	RATIOCIT	.126	.479	.077	.082	.044
2	(Constant)	146.375	226.977			
	CLAIMS	.000	.007	.100	.052	.028
	CMADE	-.001	.002	.018	.024	.013
	CRECEIVE	.099	.109	.763	.708	.530
	GENERAL	1.029	1.205	.612	.522	.323
	GYEAR	-.114	-.073	-.350	-.218	-.118
	ORIGINAL	-.249	-.016	.018	-.055	-.029
	RATIOCIT	.123	.476	.077	.081	.043
	CLAIMSORIGINAL	-.009	.003	.077	-.025	-.013
	SECDUPBD	.004	.126	-.015	.051	.027
	SELFCTUB	-.104	.077	-.006	-.007	-.004

### Coefficients<sup>a</sup>

Model		Collinearity Statistics	
		Tolerance	VIF
1	(Constant)		
	CLAIMS	.959	1.043
	CMADE	.879	1.137
	CRECEIVE	.814	1.228
	GENERAL	.790	1.265
	GYEAR	.894	1.118
	ORIGINAL	.877	1.141
	RATIOCIT	.970	1.031
2	(Constant)		
	CLAIMS	.273	3.663
	CMADE	.874	1.144
	CRECEIVE	.813	1.230
	GENERAL	.787	1.271
	GYEAR	.894	1.119
	ORIGINAL	.405	2.471
	RATIOCIT	.966	1.035
	CLAIMSORIGINAL	.183	5.464
	SECDUPBD	.956	1.046
	SELFCTUB	.952	1.050

a. Dependent Variable: logCRECEIVE

### Excluded Variables<sup>a</sup>

Model		Beta In	t	Sig.	Partial Correlation	Collinearity Statistics	
						Tolerance	VIF
1	CLAIMSORIGINAL	-.032 <sup>b</sup>	-1.041	.298	-.026	.183	5.460
	SECDUPBD	.027 <sup>b</sup>	2.077	.038	.051	.994	1.006
	SELFCTUB	.002 <sup>b</sup>	.150	.881	.004	.991	1.009

### Excluded Variables<sup>a</sup>

Model		Collinearity ... Minimum Tolerance
1	CLAIMSORIGINAL	.183
	SECDUPBD	.789
	SELFCTUB	.790

a. Dependent Variable: logCRECEIVE

b. Predictors in the Model: (Constant), RATIOCIT, CLAIMS, GENERAL, CMADE, GYEAR, ORIGINAL, CRECEIVE

### Coefficient Correlations<sup>a</sup>

Model			RATIOCIT	CLAIMS	GENERAL	CMADE
1	Correlations	RATIOCIT	1.000	-.016	-.023	.127
		CLAIMS	-.016	1.000	-.015	-.141
		GENERAL	-.023	-.015	1.000	-.024
		CMADE	.127	-.141	-.024	1.000
		GYEAR	-.108	-.041	.177	-.084
		ORIGINAL	-.055	-.056	-.193	-.270
		CRECEIVE	-.069	-.084	-.346	-.013
	Covariances	RATIOCIT	.008	-1.241E-6	-9.438E-5	9.255E-6
		CLAIMS	-1.241E-6	7.313E-7	-5.839E-7	-9.725E-8
		GENERAL	-9.438E-5	-5.839E-7	.002	-8.731E-7
		CMADE	9.255E-6	-9.725E-8	-8.731E-7	6.544E-7
		GYEAR	-9.990E-5	-3.636E-7	8.168E-5	-6.968E-7
		ORIGINAL	.000	-1.939E-6	.000	-8.805E-6
		CRECEIVE	-1.571E-5	-1.818E-7	-3.939E-5	-2.744E-8
2	Correlations	RATIOCIT	1.000	.008	-.024	.127
		CLAIMS	.008	1.000	.038	-.024

### Coefficient Correlations<sup>a</sup>

Model			GYEAR	ORIGINAL	CRECEIVE	SECDUPBD
1	Correlations	RATIOCIT	-.108	-.055	-.069	
		CLAIMS	-.041	-.056	-.084	
		GENERAL	.177	-.193	-.346	
		CMADE	-.084	-.270	-.013	
		GYEAR	1.000	-.023	.173	
		ORIGINAL	-.023	1.000	.074	
		CRECEIVE	.173	.074	1.000	
	Covariances	RATIOCIT	-9.990E-5	.000	-1.571E-5	
		CLAIMS	-3.636E-7	-1.939E-6	-1.818E-7	
		GENERAL	8.168E-5	.000	-3.939E-5	
		CMADE	-6.968E-7	-8.805E-6	-2.744E-8	
		GYEAR	.000	-9.505E-6	4.521E-6	
		ORIGINAL	-9.505E-6	.002	7.585E-6	
		CRECEIVE	4.521E-6	7.585E-6	6.463E-6	
2	Correlations	RATIOCIT	-.108	-.025	-.070	-.024
		CLAIMS	-.022	.599	-.073	-.007

### Coefficient Correlations<sup>a</sup>

Model			SELFCTUB	CLAIMSORIGI NAL
1	Correlations	RATIOCIT		
		CLAIMS		
		GENERAL		
		CMADE		
		GYEAR		
		ORIGINAL		
		CRECEIVE		
	Covariances	RATIOCIT		
		CLAIMS		
		GENERAL		
		CMADE		
		GYEAR		
		ORIGINAL		
		CRECEIVE		
	Correlations	RATIOCIT	-.054	-.019
		CLAIMS	-.024	-.846



### Coefficient Correlations<sup>a</sup>

Model		RATIOCIT	CLAIMS	GENERAL	CMADE
	GENERAL	-.024	.038	1.000	-.021
	CMADE	.127	-.024	-.021	1.000
	GYEAR	-.108	-.022	.176	-.082
	ORIGINAL	-.025	.599	-.090	-.139
	CRECEIVE	-.070	-.073	-.346	-.015
	SECDUPBD	-.024	-.007	.039	-.030
	SELFCTUB	-.054	-.024	.004	.036
	CLAIMSORIGINAL	-.019	-.846	-.055	-.060
	Covariances				
	RATIOCIT	.008	1.121E-6	-9.697E-5	9.234E-6
	CLAIMS	1.121E-6	2.564E-6	2.747E-6	-3.138E-8
	GENERAL	-9.697E-5	2.747E-6	.002	-7.784E-7
	CMADE	9.234E-6	-3.138E-8	-7.784E-7	6.571E-7
	GYEAR	.000	-3.681E-7	8.122E-5	-6.846E-7
	ORIGINAL	.000	5.688E-5	.000	-6.654E-6
	CRECEIVE	-1.604E-5	-2.983E-7	-3.949E-5	-3.133E-8
	SECDUPBD	-6.727E-5	-3.585E-7	5.498E-5	-7.524E-7
	SELFCTUB	.000	-1.773E-6	7.960E-6	1.364E-6
	CLAIMSORIGINAL	-4.919E-6	-3.882E-6	-7.078E-6	-1.391E-7

### Coefficient Correlations<sup>a</sup>

Model		GYEAR	ORIGINAL	CRECEIVE	SECDUPBD
	GENERAL	.176	-.090	-.346	.039
	CMADE	-.082	-.139	-.015	-.030
	GYEAR	1.000	-.016	.173	-.025
	ORIGINAL	-.016	1.000	.026	.008
	CRECEIVE	.173	.026	1.000	.009
	SECDUPBD	-.025	.008	.009	1.000
	SELFCTUB	.024	.007	.011	-.196
	CLAIMSORIGINAL	.000	-.733	.034	.004
Covariances	RATIOCIT	.000	.000	-1.604E-5	-6.727E-5
	CLAIMS	-3.681E-7	5.688E-5	-2.983E-7	-3.585E-7
	GENERAL	8.122E-5	.000	-3.949E-5	5.498E-5
	CMADE	-6.846E-7	-6.654E-6	-3.133E-8	-7.524E-7
	GYEAR	.000	-9.497E-6	4.515E-6	-7.909E-6
	ORIGINAL	-9.497E-6	.004	3.902E-6	1.405E-5
	CRECEIVE	4.515E-6	3.902E-6	6.462E-6	7.379E-7
	SECDUPBD	-7.909E-6	1.405E-5	7.379E-7	.001
	SELFCTUB	1.134E-5	1.783E-5	1.249E-6	.000
	CLAIMSORIGINAL	1.178E-8	.000	2.466E-7	3.775E-7

### Coefficient Correlations<sup>a</sup>

Model		SELFCTUB	CLAIMSORIGI NAL
	GENERAL	.004	-.055
	CMADE	.036	-.060
	GYEAR	.024	.000
	ORIGINAL	.007	-.733
	CRECEIVE	.011	.034
	SECDUPBD	-.196	.004
	SELFCTUB	1.000	.026
	CLAIMSORIGINAL	.026	1.000
	Covariances		
	RATIOCIT	.000	-4.919E-6
	CLAIMS	-1.773E-6	-3.882E-6
	GENERAL	7.960E-6	-7.078E-6
	CMADE	1.364E-6	-1.391E-7
	GYEAR	1.134E-5	1.178E-8
	ORIGINAL	1.783E-5	.000
	CRECEIVE	1.249E-6	2.466E-7
	SECDUPBD	.000	3.775E-7
	SELFCTUB	.002	3.435E-6
	CLAIMSORIGINAL	3.435E-6	8.220E-6

a. Dependent Variable: logCRECEIVE

### Collinearity Diagnostics<sup>a</sup>

Model	Dimension	Eigenvalue	Condition Index	(Constant)	Variance Proportions		
					CLAIMS	CMADE	CRECEIVE
1	1	5.727	1.000	.00	.01	.01	.01
	2	.770	2.727	.00	.01	.11	.31
	3	.530	3.286	.00	.02	.68	.01
	4	.412	3.731	.00	.07	.06	.50
	5	.323	4.212	.00	.84	.01	.08
	6	.228	5.013	.00	.05	.11	.07
	7	.010	24.132	.00	.00	.02	.00
	8	1.291E-7	6660.109	1.00	.00	.01	.03
2	1	6.804	1.000	.00	.00	.01	.00
	2	.999	2.610	.00	.00	.02	.01
	3	.844	2.839	.00	.01	.05	.26
	4	.599	3.371	.00	.00	.03	.01
	5	.540	3.549	.00	.03	.34	.03
	6	.481	3.761	.00	.00	.40	.02
	7	.410	4.072	.00	.01	.07	.49
	8	.270	5.022	.00	.10	.05	.14
	9	.044	12.417	.00	.83	.00	.00
	10	.010	26.471	.00	.01	.02	.00
	11	1.290E-7	7262.466	1.00	.00	.01	.03

## Collinearity Diagnostics<sup>a</sup>

Model	Dimension	Variance Proportions				CLAIMSORIGI NAL	SECDUPBD
		GENERAL	GYEAR	ORIGINAL	RATIOCIT		
1	1	.01	.00	.01	.00		
	2	.20	.00	.01	.00		
	3	.08	.00	.00	.00		
	4	.48	.00	.06	.00		
	5	.12	.00	.05	.00		
	6	.08	.00	.87	.00		
	7	.00	.00	.00	.98		
	8	.03	1.00	.00	.01		
2	1	.01	.00	.00	.00	.00	.00
	2	.02	.00	.00	.00	.01	.24
	3	.16	.00	.00	.00	.02	.02
	4	.00	.00	.00	.00	.00	.54
	5	.01	.00	.00	.00	.05	.14
	6	.09	.00	.00	.00	.01	.04
	7	.52	.00	.03	.00	.00	.01
	8	.16	.00	.25	.00	.01	.00
	9	.00	.00	.70	.02	.88	.00
	10	.00	.00	.01	.97	.01	.00
	11	.03	1.00	.00	.01	.00	.00

### Collinearity Diagnostics<sup>a</sup>

		Variance ...
Model	Dimension	SELFCTUB
1	1	
	2	
	3	
	4	
	5	
	6	
	7	
	8	
2	1	.00
	2	.26
	3	.00
	4	.54
	5	.00
	6	.18
	7	.00
	8	.01
	9	.00
	10	.00
	11	.00

a. Dependent Variable: logCRECEIVE

### Casewise Diagnostics<sup>a</sup>

Case Number	Std. Residual	logCRECEIVE	Predicted Value	Residual
202	-3.381	3.737669618	5.178711220	-1.44104160
230	-19.403	4.718498871	12.98752758	-8.26902871

a. Dependent Variable: logCRECEIVE

### Residuals Statistics<sup>a</sup>

	Minimum	Maximum	Mean	Std. Deviation	N
Predicted Value	-.038386323	12.98752785	.8039315819	.6826833967	1667
Residual	-8.26902866	1.205149531	.0000000000	.4249018283	1667
Std. Predicted Value	-1.234	17.847	.000	1.000	1667
Std. Residual	-19.403	2.828	.000	.997	1667

a. Dependent Variable: logCRECEIVE

## Charts

