





Pearson Correlation (CRECEIVEln, ORIGINAL) = 0.019

\*  $p < 0.05$ , \*\*  $p < 0.01$ , \*\*\*  $p < 0.001$

	Total Assoc.	Direct Effects	Indirect Effects	Total Effects	Non-Causal
N = 1,958  42 outliers removed	ORIGINAL 0.019	ORIGINAL -0.085	via GENERAL (0.169)(0.569) = 0.096	-0.206 + 0.111 = -0.095	0.019 - (-0.095) = 0.114
		GYEAR -0.213	via CLAIMS ORIGINAL (0.090)(0.063) = 0.006		
			GENERAL (0.050)(0.063) = 0.003		
		RATIOCIT 0.092	GYEAR (0.046)(0.063) = 0.003		
			RATIOCIT (0.043)(0.063) = 0.003		
		Total = -0.206	Total = 0.111		