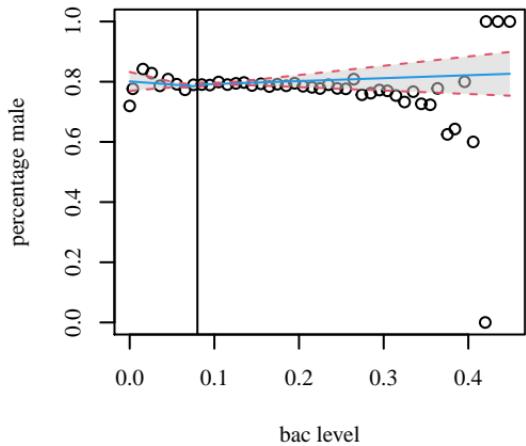
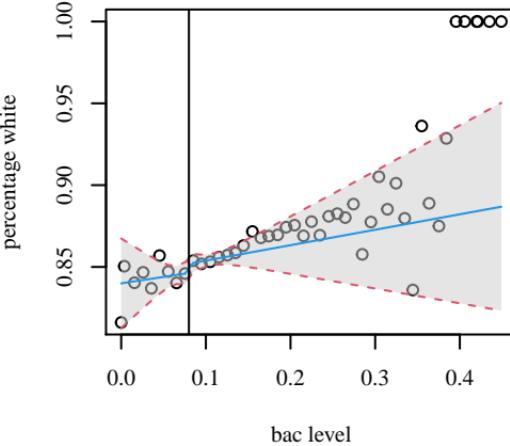
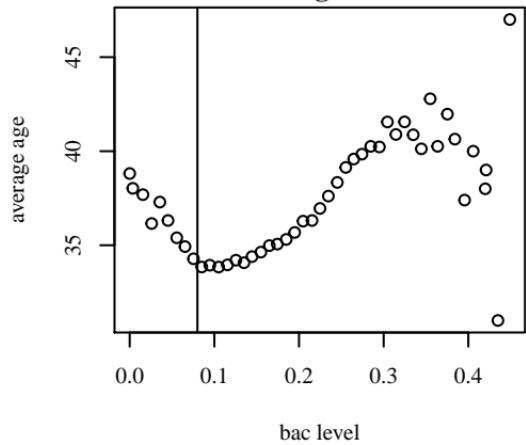


Panel A. Male – Linear**Panel B. White – Linear****Panel C. Age – Linear****Panel D. Accident – Linear**