

Disclosure Statement

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- The data for the research described in this paper were obtained from an insurance company. The author has agreed not to disclose the identity of the company.
- The data for the research described in this paper are stored in the Cornell Restricted Access Data Center, which is part of the Cornell Institute for Social and Economic Research.

The research described in this paper uses confidential, proprietary data obtained from an insurance company. The data are stored in the Cornell Restricted Access Data Center, which is part of the Cornell Institute for Social and Economic Research (CISER). The data agreement between the company and CISER provides that, before any paper based on the data is published, the author(s) shall provide a copy of the paper to the company and the company shall have three days to review the paper solely for the purpose of verifying that it properly protects the identities of individuals and business entities in the data and otherwise preserves the confidentiality of the data.

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