

**Disclosure Statement to accompany the manuscript
“Moral Hazard and Claims Deterrence in Private Disability Insurance”**

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I have not received funding from any source for this project. I have received funding for other disability insurance projects (not this one) from the Social Security Administration. I currently serve as the Director of the NBER’s Program on Health Care and on the Board of Directors of the Health Care Cost Institute.

No party had the right to review the paper prior to circulation. The private disability insurer that provided the data for the project also provided feedback and suggestions on the paper draft.