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Disclosure Statement

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The author declares that she has no relevant or material financial interests that relate to the research described in this paper, except as set forth below:

- 1) The author has received significant financial support from the National Science Foundation (Grants Number SES-0617482, SES-0922330, and SES-1031136) for the research described in this paper.
- 2) The author has received the following in-kind support in connection with the research described in this paper:
 - a) The data for the research described in this paper were obtained from a large U.S. property and casualty insurance company located in the State of New York. The author has agreed not to disclose the identity of the company.
 - b) The data for the research described in this paper is stored in the Cornell Restricted Access Data Center, which is a part of the Cornell Institute for Social and Economic Research (CISER).
- 3) As noted above, the research described in this paper uses confidential, proprietary data that were obtained from an insurance company. The data are stored in the Cornell Restricted Access Data Center, which is a 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 to the company and the company shall have three days to review such 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.

The authors of this paper have obtained Institutional Review Board (IRB) approval for the research described in this paper. Initial approval was received on May 29, 2008, and amended approval was received on August 12, 2009.

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