	(1) \newline Inciden	ce Coef. Hazard Coef	. (2) \newline Incide	nce Coef. Hazard Coef	f. (3) \newline Inciden	ce Coef. Hazard Coef	f. (4) \newline Incider	ce Coef. Hazard Coef.
Intercept	0.376		-0.327		-0.18		-1.569	
sd_{L}	(0.76)		(0.619)		(1.481)		(0.37)***	
lagdee	0.08	0.006						
$sd_{L}lagdee$	(0.027)**	(0.004)						
icowsal	0.087	-0.021	0.086	-0.02	0.086	-0.019	0.085	-0.019
$sd_{-icowsal}$	(0.022)***	(0.004)***	(0.022)***	(0.004)***	(0.021)***	(0.004)***	(0.022)***	(0.004)***
riveriss	0.432	-0.052	0.425	-0.047	0.422	-0.047	0.42	-0.044
$sd_{-riveriss}$	(0.126)***	(0.018)**	(0.131)***	(0.018)*	(0.132)***	(0.018)**	(0.127)***	(0.019)*
mariss	-0.863	0.028	-0.856	0.034	-0.853	0.034	-0.85	0.035
$sd_{-}mariss$	(0.107)***	(0.017).	(0.109)***	(0.017)*	(0.109)***	(0.017).	(0.105)***	(0.016)*
demdy	0.482	,	0.475		0.586	, ,	0.587	•
sd_demdy	(0.1)***		(0.102)***		(0.097)***		(0.094)***	
autdy	0.294		0.263		0.186		0.183	
sd_autdy	(0.225)		(0.221)		(0.222)		(0.238)	
lcaprat	-1.507		-0.95		-1.491		-1.328	
$sd_{L}lcaprat$	(0.322)***		(0.297)***		(0.499)**		(0.467)**	
ldefense	-0.421		-0.399		-0.374		-0.368	
$sd_ldefense$	(0.082)***		(0.075)***		(0.076)***		(0.075)***	
contdir	-0.005		-0.009		0.051		0.057	
sd_contdir	(0.103)		(0.105)		(0.104)		(0.104)	
igosum	0.016		0.017		0.017		0.018	
$sd_{-igosum}$	(0.002)***		(0.002)***		(0.002)***		(0.002)***	
recmidwt		0.043		0.042		0.043		0.042
$sd_{recmidwt}$		(0.019)*		(0.019)*		(0.019)*		(0.019)*
recfatwt		0.002		-0.032		-0.03		-0.036
$sd_{recfatwt}$		(0.095)		(0.095)		(0.101)		(0.101)
recnowt		0.027		0.028		0.029		0.029
$sd_recnowt$		(0.007)***		(0.007)***		(0.007)***		(0.007)***
recyeswt		0.036		0.036		0.038		0.038
$sd_{recyeswt}$		(0.01)***		(0.01)***		(0.01)***		(0.01)***
lagmac			0.062	-0.004				
$sd_{-}lagmac$			(0.025)*	(0.004)				
lagfrank					-1.29	-0.492		
$sd_{-}lagfrank$					(1.228)	(0.127)***		
lagfattymagoo							-0.036	-0.02
$sd_lagfatty magoo\\$							(0.047)	(0.005)***
Number of Obs.		5228		5228		5228		5228
Number of Failures	S.	758		758		758		758

text

	(1) \newline Incidence Coef.	Hazard Coef.	(2) \newline Incidence Coef.	Hazard Coef.	(3) \newline Incidence Coef.	Hazard Coef.	(4) \newline Incidence Coef.	Hazard Coef.
Intercept	-0.178		-0.699		-0.565		-1.716	
sd_Intercept	(0.87)		(0.751)		(1.863)		(0.418)***	
lagdee	0.063	0.004						
sd_lagdee	(0.03)*	(0.005)						
icowsal	0.061	-0.019	0.06	-0.018	0.06	-0.017	0.06	-0.017
$sd_{licowsal}$	(0.023)**	(0.005)***	(0.024)*	(0.004)***	(0.024)*	(0.004)***	(0.025)*	(0.004)***
riveriss	0.553	-0.038	0.546	-0.035	0.545	-0.034	0.544	-0.032
sd_riveriss	(0.14)***	(0.022).	(0.141)***	(0.022)	(0.143)***	(0.023)	(0.138)***	(0.022)
mariss	-0.61	0.003	-0.604	0.008	-0.603	0.007	-0.601	0.008
sd_mariss	(0.118)***	(0.021)	(0.119)***	(0.021)	(0.119)***	(0.02)	(0.113)***	(0.02)
demdy	0.52		0.513		0.601		0.602	
sd_demdy	(0.115)***		(0.113)***		(0.112)***		(0.105)***	
autdy	0.375		0.351		0.286		0.283	
sd_autdy	(0.246)		(0.235)		(0.239)		(0.246)	
•	-1.719		-1.286		-1.717		-1.579	
sd_lcaprat	(0.362)***		(0.348)***		(0.594)**		(0.536)**	
•	-0.369		-0.354		-0.332		-0.327	
sd_ldefense	(0.085)***		(0.082)***		(0.086)***		(0.084)***	
contdir	0.061		0.058		0.104		0.109	
sd_contdir	(0.12)		(0.113)		(0.115)		(0.119)	
igosum	0.017		0.017		0.018		0.018	
sd_igosum	(0.002)***		(0.002)***		(0.002)***		(0.002)***	
recmidwt		0.054		0.052		0.054		0.053
$sd_recmidwt$		(0.021)*		(0.021)*		(0.022)*		(0.021)*
recfatwt		-0.008		-0.04		-0.027		-0.031
$sd_{recfatwt}$		(0.092)		(0.091)		(0.092)		(0.096)
recnowt		0.013		0.014		0.014		0.015
$sd_recnowt$		(0.009)		(0.01)		(0.009)		(0.009)
recyeswt		0.053		0.052		0.054		0.054
$sd_{recyeswt}$		(0.012)***		(0.012)***		(0.012)***		(0.012)***
lagmac			0.05	-0.005				
$sd_{L}lagmac$			(0.028).	(0.005)				
lagfrank					-1.068	-0.504		
$sd_{L}lagfrank$					(1.553)	(0.16)**		
lagfattymagoo							-0.03	-0.022
$sd_lagfatty magoo\\$							(0.061)	(0.007)**
Number of Obs.		5228		5228		5228		5228
Number of Failures.		573		573		573		573

Table: Agreements

	(1) \newline Incidence Coe	f. Hazard Coef	(2) \newline Incidence Co	ef. Hazard Coef	. (3) \newline Incidence Coef	. Hazard Coef	(4) \newline Incidence Coe	f. Hazard Coef.
Intercept	-0.851		-2.069		1.124		-2.295	
sd_Intercept	(1.116)		(0.928)*		(2.075)		(0.529)***	
lagdee	0.073	0.006						
sd_lagdee	(0.039).	(0.007)						
icowsal	-0.019		-0.02		-0.019		-0.019	
$sd_{-icowsal}$	(0.029)		(0.03)		(0.03)		(0.031)	
riveriss	0.916		0.905		0.917		0.917	
$sd_{riveriss}$	(0.163)***		(0.167)***		(0.161)***		(0.162)***	
mariss	-0.344		-0.339		-0.345		-0.341	
$sd_{-}mariss$	(0.141)*		(0.147)*		(0.144)*		(0.143)*	
demdy	0.429		0.46		0.553		0.571	
$sd_{d}demdy$	(0.14)**		(0.148)**		(0.143)***		(0.14)***	
autdy	0.34		0.268		0.238		0.232	
sd_autdy	(0.297)		(0.295)		(0.299)		(0.289)	
lcaprat	-1.006		-0.535		-1.686		-1.516	
$sd_{L}lcaprat$	(0.484)*		(0.447)		(0.73)*		(0.682)*	
ldefense	-0.346		-0.312		-0.318		-0.306	
$sd_ldefense$	(0.102)***		(0.101)**		(0.099)***		(0.1)**	
contdir	0.17		0.19		0.237		0.261	
sd_contdir	(0.146)		(0.148)		(0.147)		(0.148).	
igosum	0.017		0.018		0.018		0.018	
$sd_{l}igosum$	(0.003)***		(0.003)***		(0.003)***		(0.003)***	
recmidwt		0.037		0.036		0.036		0.036
$sd_{recmidwt}$		(0.033)		(0.033)		(0.033)		(0.032)
recfatwt		0.104		0.066		0.085		0.082
$sd_{recfatwt}$		(0.187)		(0.208)		(0.192)		(0.194)
recnowt		-0.018		-0.015		-0.015		-0.015
$sd_{recnowt}$		(0.019)		(0.021)		(0.021)		(0.021)
recyeswt		0.093		0.091		0.094		0.095
$sd_{recyeswt}$		(0.022)***		(0.023)***		(0.023)***		(0.023)***
lagmac			0.031	0				
$sd_{-}lagmac$			(0.035)	(0.007)				
lagfrank					-3.287	-0.302		
$sd_{-}lagfrank$					(1.702).	(0.255)		
lagfattymagoo							-0.127	-0.014
$sd_lagfatty magoo\\$							(0.07).	(0.011)
Number of Obs.		5228		5228		5228		5228
Number of Failure	es.	340		340		340		340

Table: Substantive Agreements

	(1) \newline Inciden	ce Coef. Hazard Coef. (2	2) \newline Incidence	ce Coef. Hazard Coef	(3) \newline Inciden	ce Coef. Hazard Coef	. (4) \newline Inciden	ce Coef. Hazard Coef.
Intercept	-2.792	'	3.804		0.848		-2.902	
sd_Intercept	(1.486).	(1	1.14)***		(2.61)		(0.661)***	
lagdee	0.024	0.009	,					
sd_lagdee	(0.052)	(0.012)						
icowsal	-0.04	-0	0.041		-0.039		-0.04	
$sd_{-icowsal}$	(0.04)	(0	0.039)		(0.039)		(0.038)	
riveriss	1.213	$\hat{1}$.	.209		1.225		1.227	
$sd_{riveriss}$	(0.205)***	(0	0.202)***		(0.206)***		(0.196)***	
mariss	-0.249	-C	0.245		-0.259		-0.254	
$sd_{-}mariss$	(0.182)	(0	0.182)		(0.192)		(0.184)	
demdy	0.581	Ô.	.633		0.66		0.68	
$sd_{d}demdy$	(0.178)***	(0	0.182)***		(0.177)***		(0.179)***	
autdy	0.426	Ô.	.346		0.4		0.394	
$sd_{-}autdy$	(0.366)	(0	0.37)		(0.355)		(0.361)	
lcaprat	-0.528	–C	0.419		-1.622		-1.436	
$sd_lcaprat$	(0.624)	(0	0.556)		(0.916).		(0.843).	
ldefense	-0.351	-C	0.32		-0.361		-0.348	
$sd_ldefense$	(0.132)**	(0	0.133)*		(0.136)**		(0.134)**	
contdir	-0.075	-C	0.04		-0.042		-0.015	
sd_contdir	(0.19)	(0	0.186)		(0.183)		(0.18)	
igosum	0.022	0.	.023		0.022		0.022	
sd_igosum	(0.004)***		0.004)***		(0.004)***		(0.004)***	
recmidwt		-0.078		-0.086		-0.073		-0.075
$sd_recmidwt$		(0.07)		(0.075)		(0.07)		(0.072)
recfatwt		0.304		0.269		0.311		0.308
$sd_{recfatwt}$		(0.336)		(0.348)		(0.342)		(0.345)
recnowt		-0.016		-0.013		-0.013		-0.012
$sd_recnowt$		(0.037)		(0.037)		(0.038)		(0.037)
recyeswt		0.207		0.206		0.217		0.217
$sd_recyeswt$		(0.049)***		(0.05)***		(0.049)***		(0.05)***
lagmac			0.017	0				
$sd_{-}lagmac$		(0	0.045)	(0.01)				
lagfrank					-3.604	-0.652		
$sd_{-}lagfrank$					(2.14).	(0.454)		
lagfattymagoo							-0.14	-0.026
$sd_lagfattymagoo$							(0.085)	(0.018)
Number of Obs.		5228		5228		5228		5228
Number of Failur	es.	208		208		208		208

Table: Claim Termination

	(1) \newline Incidenc	e Coef. Hazard Coe	ef. (2) \newline Incidence	e Coef. Hazard Coef	f. (3) \newline Inciden	ce Coef. Hazard Coef	(4) \newline Inciden	ce Coef. Hazard Coef.
Intercept	-6.768		-6.3		-3.823		-3.375	
sd_Intercept	(1.289)***		(1.089)***		(3.343)		(0.65)***	
lagdee	-0.126	0.018						
sd_lagdee	(0.041)**	(0.01).						
icowsal	0.214		0.217		0.218		0.219	
$sd_{-icowsal}$	(0.038)***		(0.038)***		(0.037)***		(0.036)***	
riveriss	-0.673		-0.669		-0.585		-0.587	
$sd_{riveriss}$	(0.325)*		(0.337)*		(0.327).		(0.325).	
mariss	-0.358		-0.361		-0.39		-0.393	
$sd_{-}mariss$	(0.188).		(0.184)*		(0.184)*		(0.178)*	
demdy	-0.341		-0.305		-0.477		-0.463	
$sd_{d}demdy$	(0.19).		(0.197)		(0.185)**		(0.187)*	
autdy	0.485		0.497		0.595		0.597	
sd_autdy	(0.343)		(0.338)		(0.335).		(0.334).	
lcaprat	-1.374		-2.236		-1.948		-2.317	
$sd_{L}lcaprat$	(0.596)*		(0.514)***		(0.999).		(0.843)**	
ldefense	0.056		0.044		-0.011		-0.017	
$sd_ldefense$	(0.12)		(0.125)		(0.119)		(0.12)	
contdir	0.186		0.226		0.107		0.12	
$sd_{-}contdir$	(0.197)		(0.199)		(0.186)		(0.183)	
igosum	0.02		0.02		0.018		0.018	
$sd_{l}igosum$	(0.004)***		(0.005)***		(0.004)***		(0.004)***	
recmidwt		0.113		0.113		0.118		0.118
$sd_{recmidwt}$		(0.028)***		(0.029)***		(0.029)***		(0.029)***
recfatwt		0.061		0.034		0.087		0.087
$sd_{recfatwt}$		(0.072)		(0.069)		(0.065)		(0.064)
recnowt		0.049		0.049		0.051		0.05
$sd_recnowt$		(0.02)*		(0.02)*		(0.02)**		(0.019)**
recyeswt		-0.012		-0.009		-0.009		-0.008
$sd_{recyeswt}$		(0.035)		(0.036)		(0.038)		(0.035)
lagmac			-0.123	-0.002				
sd _lagmac			(0.037)***	(0.012)				
lagfrank					0.273	-0.897		
$sd_{l}lagfrank$					(2.785)	(0.37)*		
lagfattymagoo							-0.041	-0.038
$sd_lagfatty magoo\\$							(0.097)	(0.015)*
Number of Obs.		5228		5228		5228		5228
Number of Failure	es.	161		161		161		161

Table: MID Initiation