Effect of changing severity rate

HFRs (y-axis): 0.10, 0.12, 0.14

x-axis: Feb, Mar, Apr, May, Jun
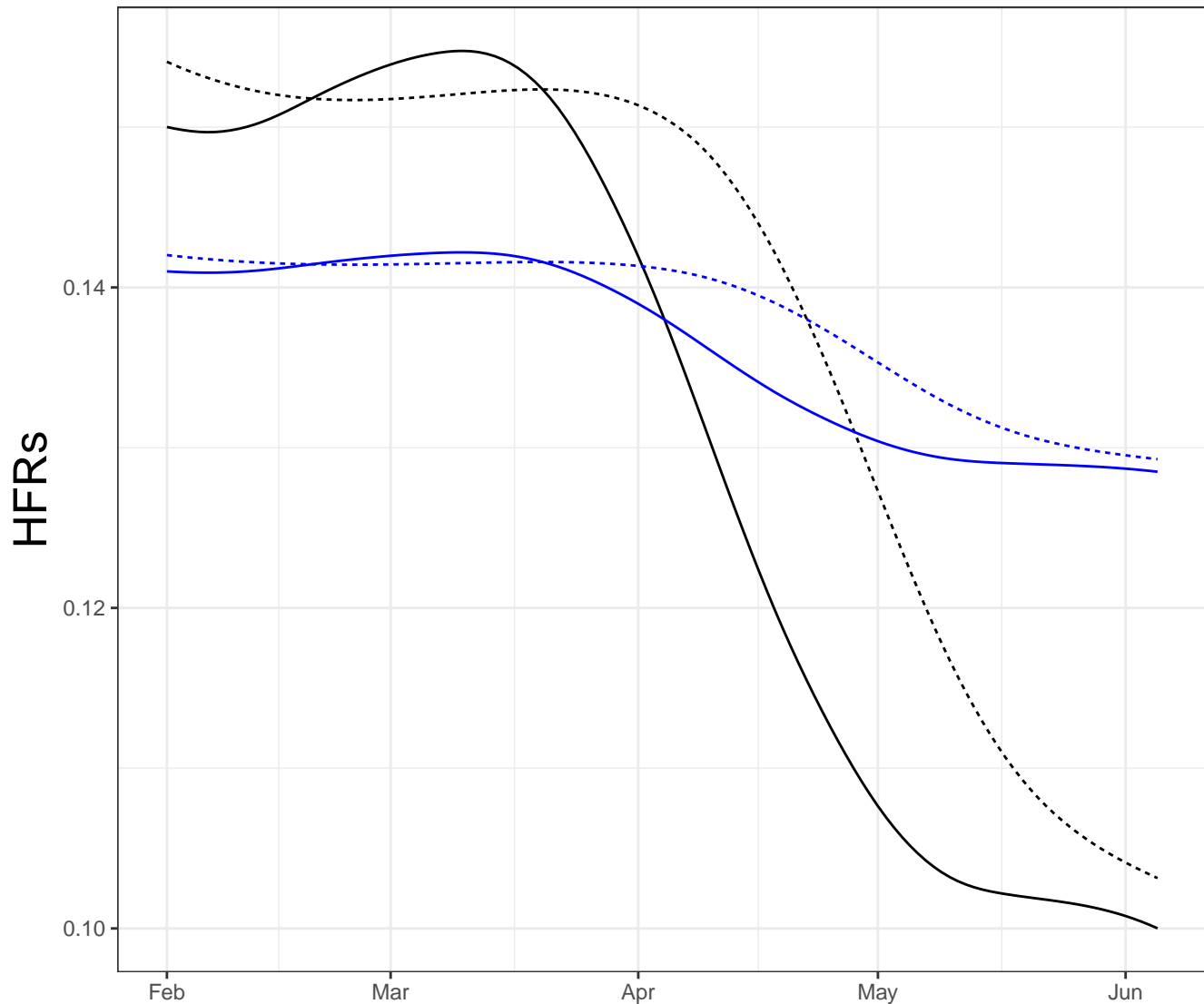
HFR — True ⋯ Estimated
Variation — Original — Flatter