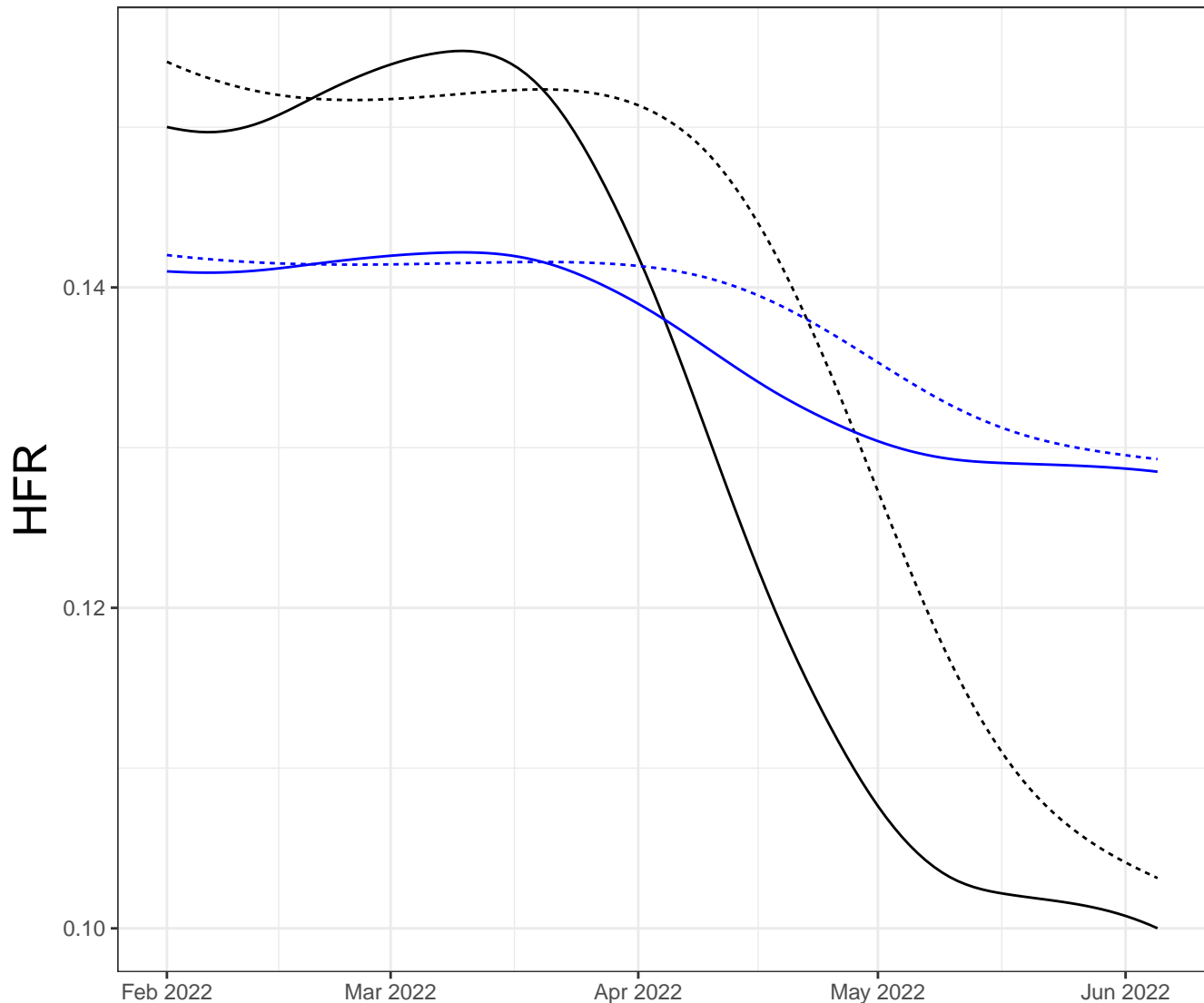


Effect of changing severity rate



HFR — True ··· Estimated
Variation — Original — Flatter