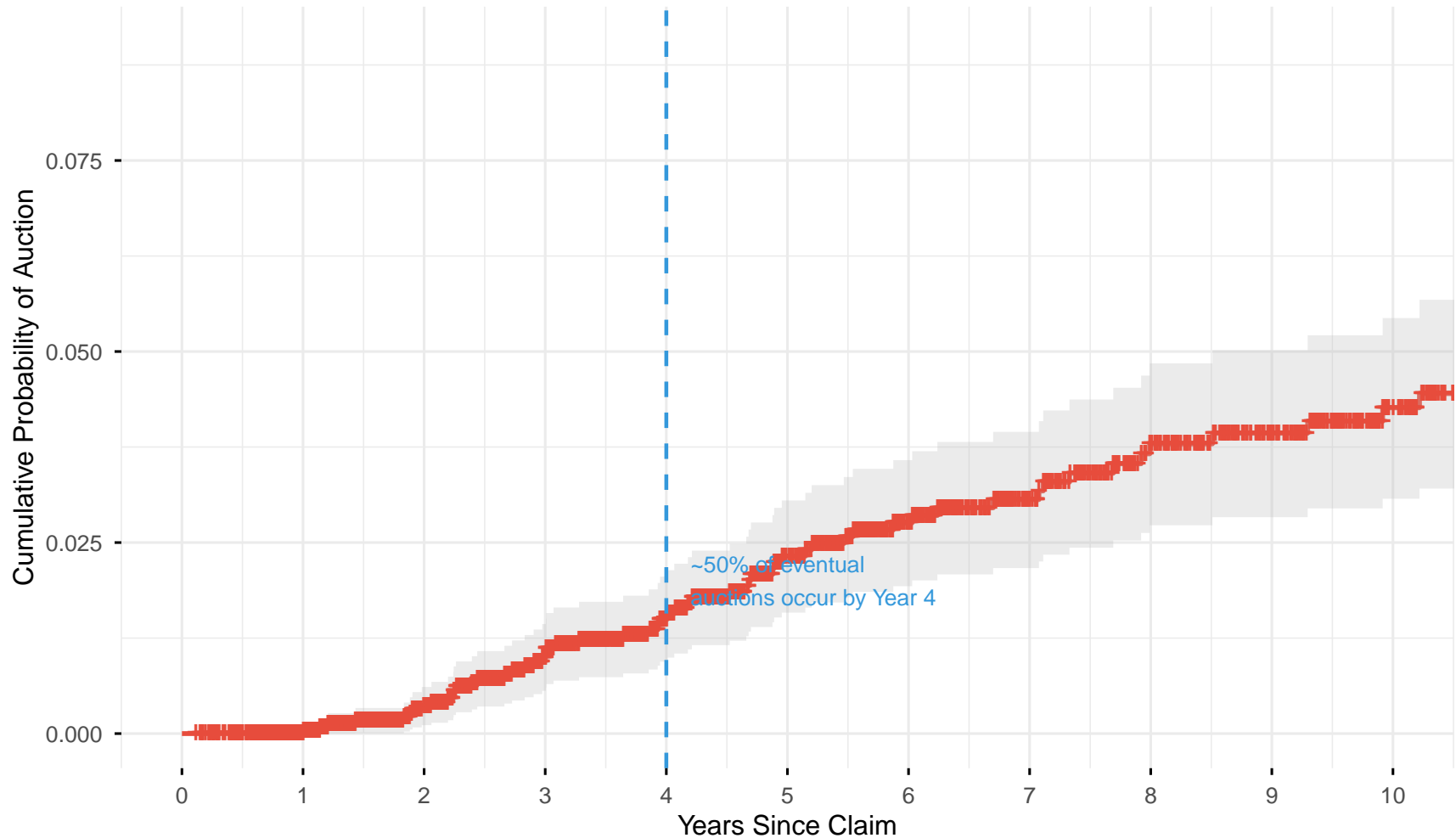


The Tacit Rule: When Do Adjusters Send Claims to Auction?

Kaplan–Meier cumulative incidence estimate



LIMITATION: This describes CURRENT practice, not optimal policy.