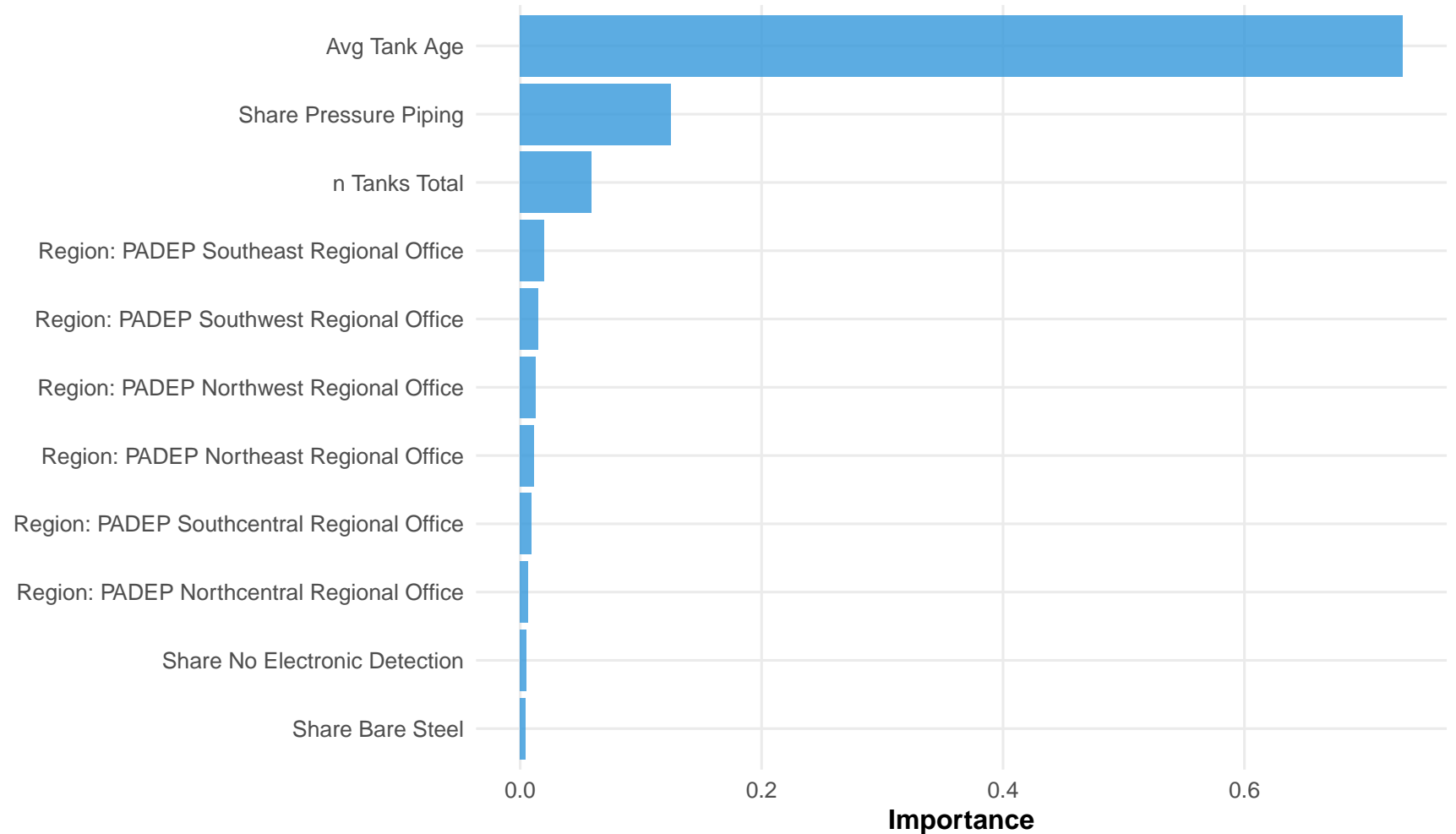# What Predicts Severe Claims? (ML Feature Importance)

Based on Probability Forest trained on t=0 features only

LIMITATION: Predictive, not causal. Association with outcomes.