

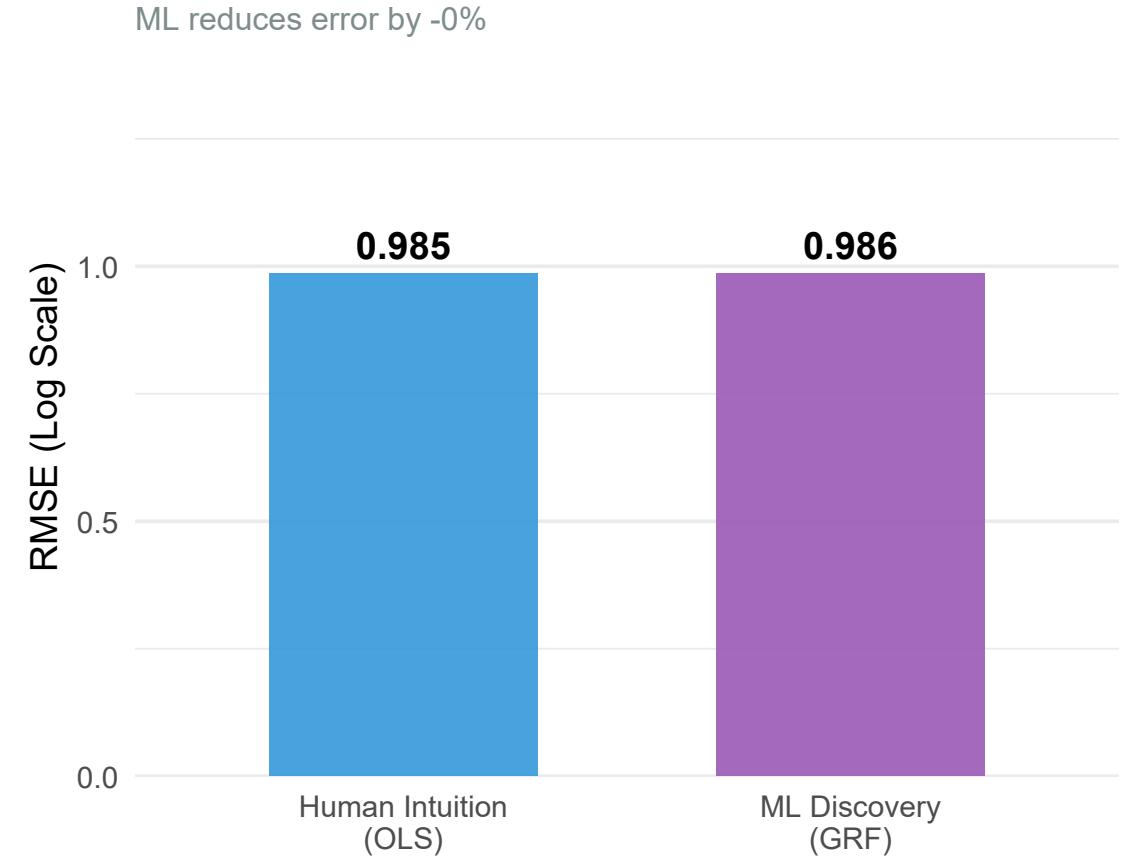
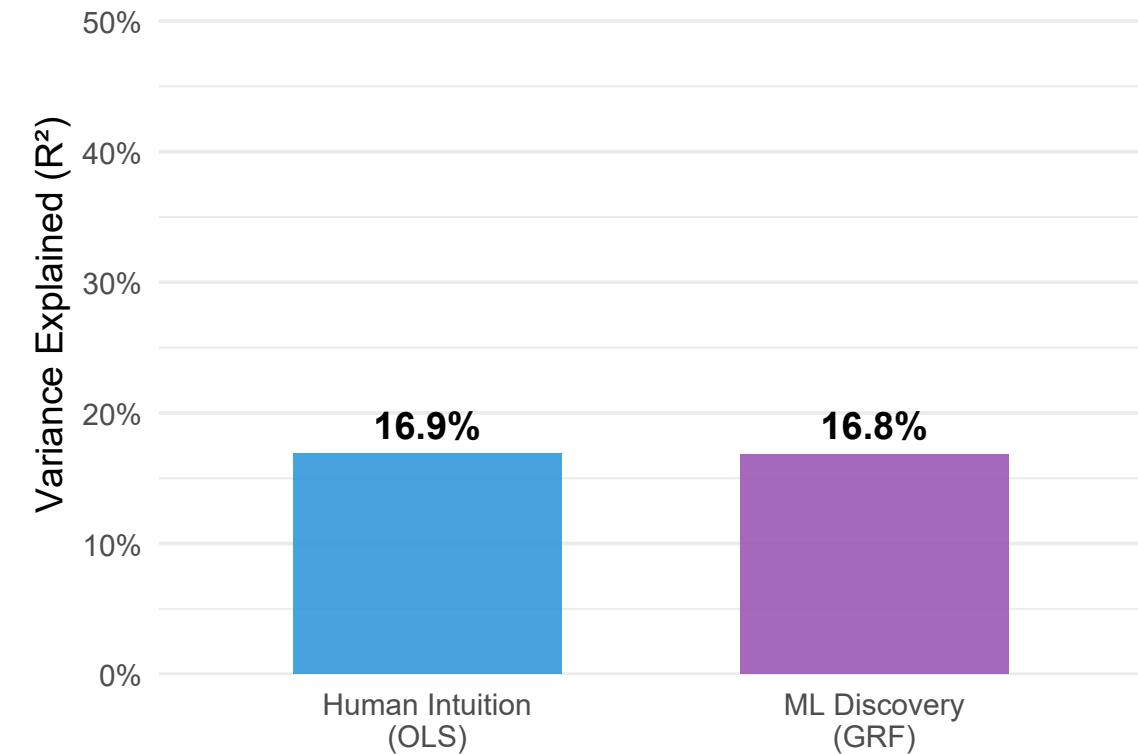
# Claim Duration: Human Intuition vs Algorithmic Discovery

Comparing standard risk flags against data-driven signals

## Predicting Claim Duration: How Much Can We Explain? Prediction Error (Lower = Better)

ML discovers +0% more signal than standard risk flags

ML reduces error by -0%



Validation: Leave-One-Region-Out CV (OLS) vs Cluster-Robust OOB (GRF)