

Hotspot fraction = 0.25

Hotspot fraction = 0.5

Hotspot fraction = 0.75

Risk tolerance mean

0.12

0.25

0.5

Risk tolerance variance

low

medium

high

Extent difference

 $D = 1$ 

0

5

 $R_0$ 

0

5

 $R_0$ 

0

5

 $R_0$