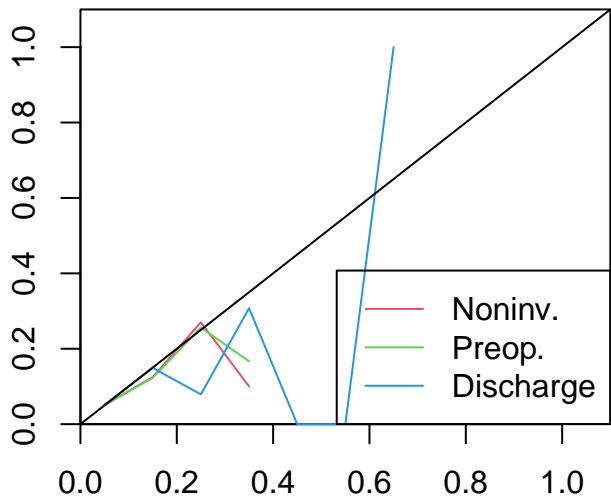


Observed risk



Predicted risk