There was a lot of talk about this on the latest fireside chat. I suggest you watch it as most of your questions are answered there: Numerai Fireside Chat with Richard Craib (founder and CEO of Numerai) and Anson Chu (CTO) | 2021 Q3 - YouTube

Edit: TLDR: Numerai are aware of this issue and don't want to reward people for only submitting the example predictions and will introduce new payout methods in the future to counteract this.