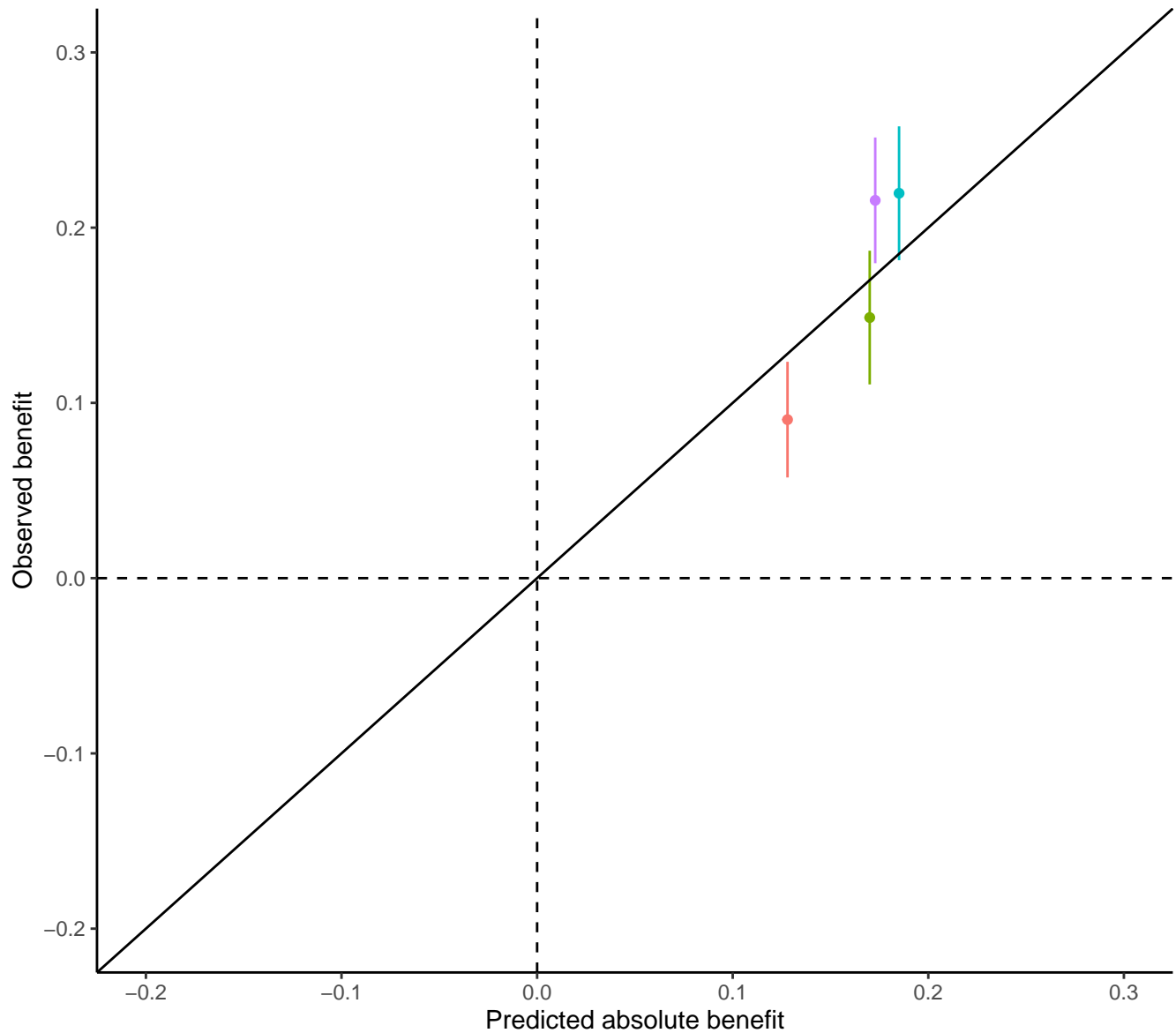


Risk Model, Calibration: Predicted Absolute Benefit



risk.quantile    <=25%    (25,50]%    (50,75]%    >75%