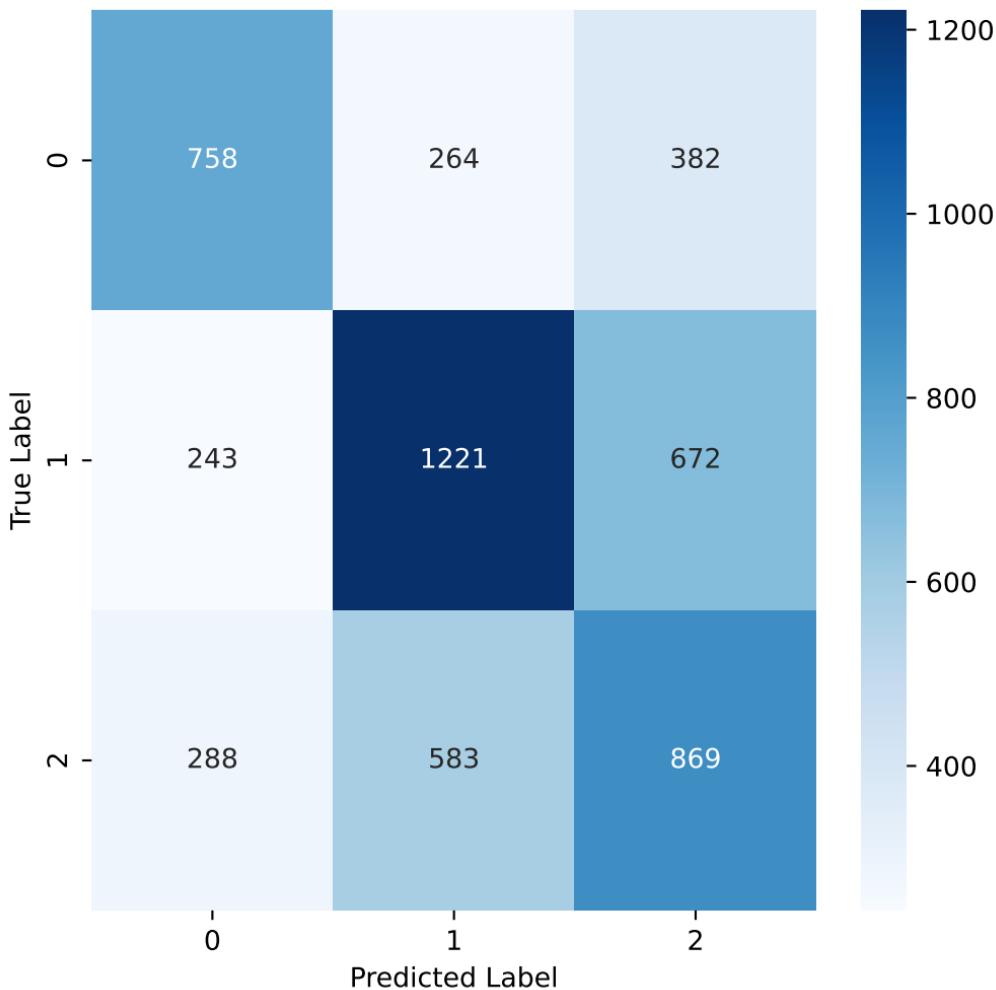


### Confusion Matrix - Nationwide

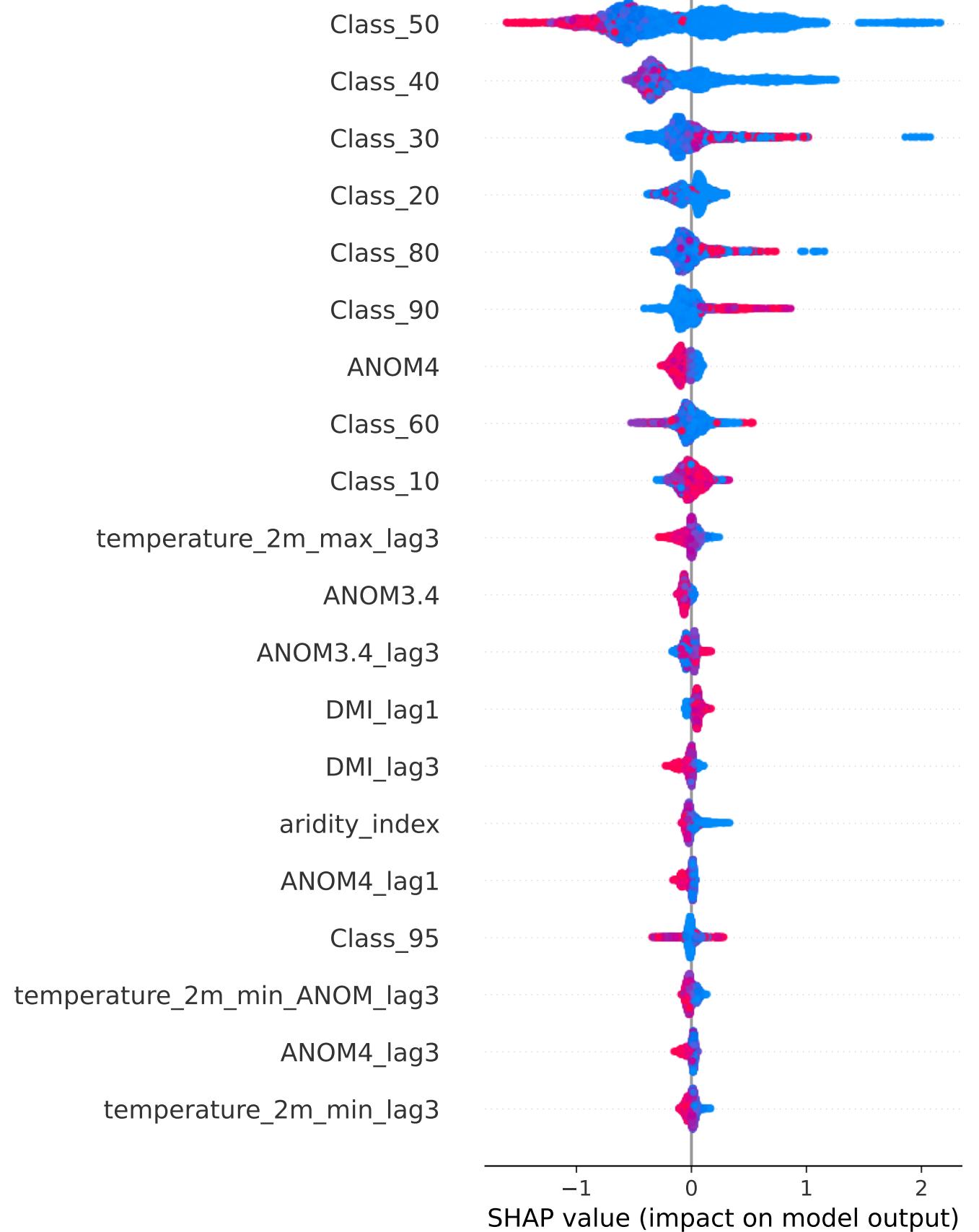


SHAP Beeswarm Plot for Class 0 - Nationwide

High

Feature value

Low



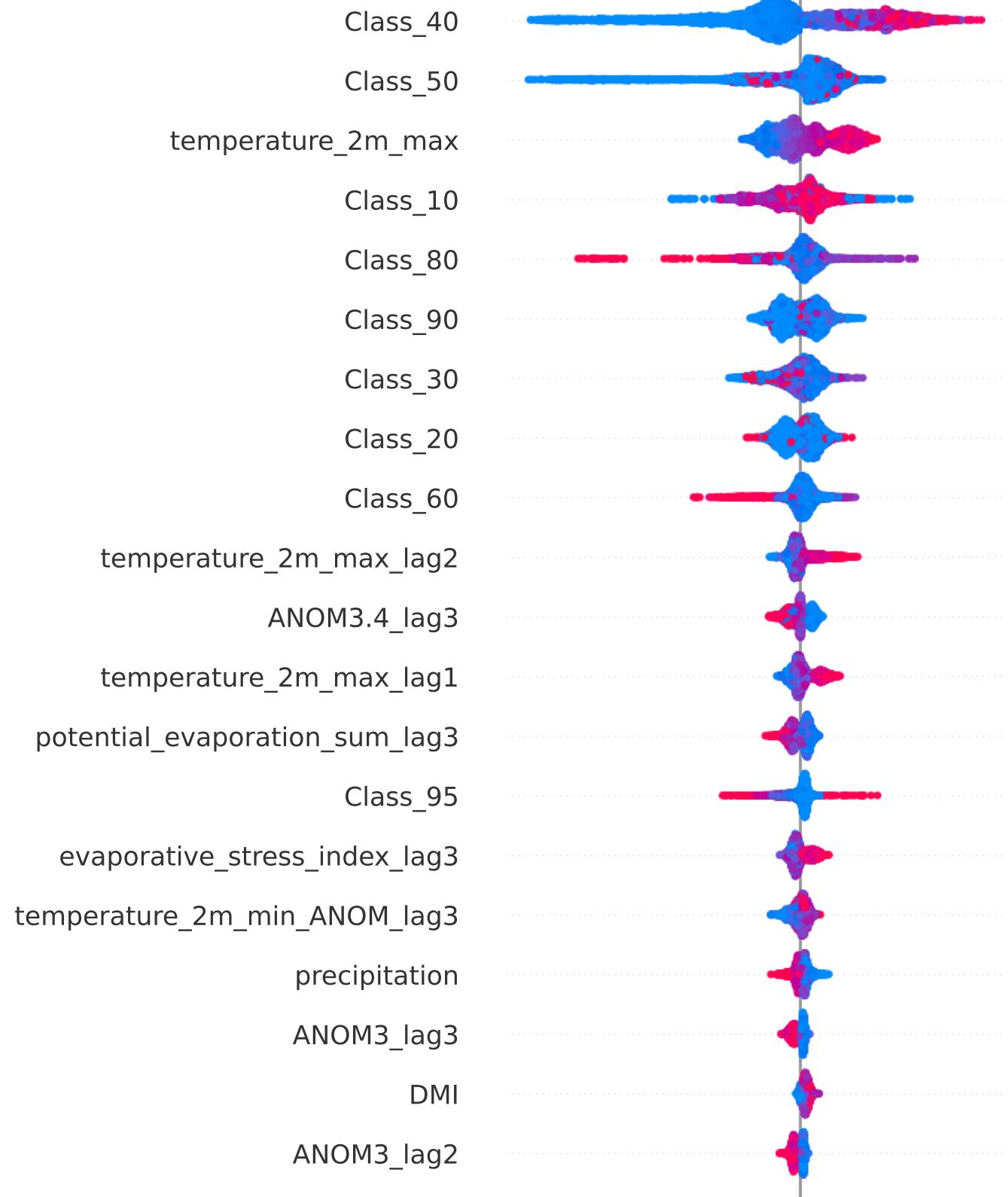
SHAP Beeswarm Plot for Class 1 - Nationwide

High

Feature value

Low

SHAP value (impact on model output)

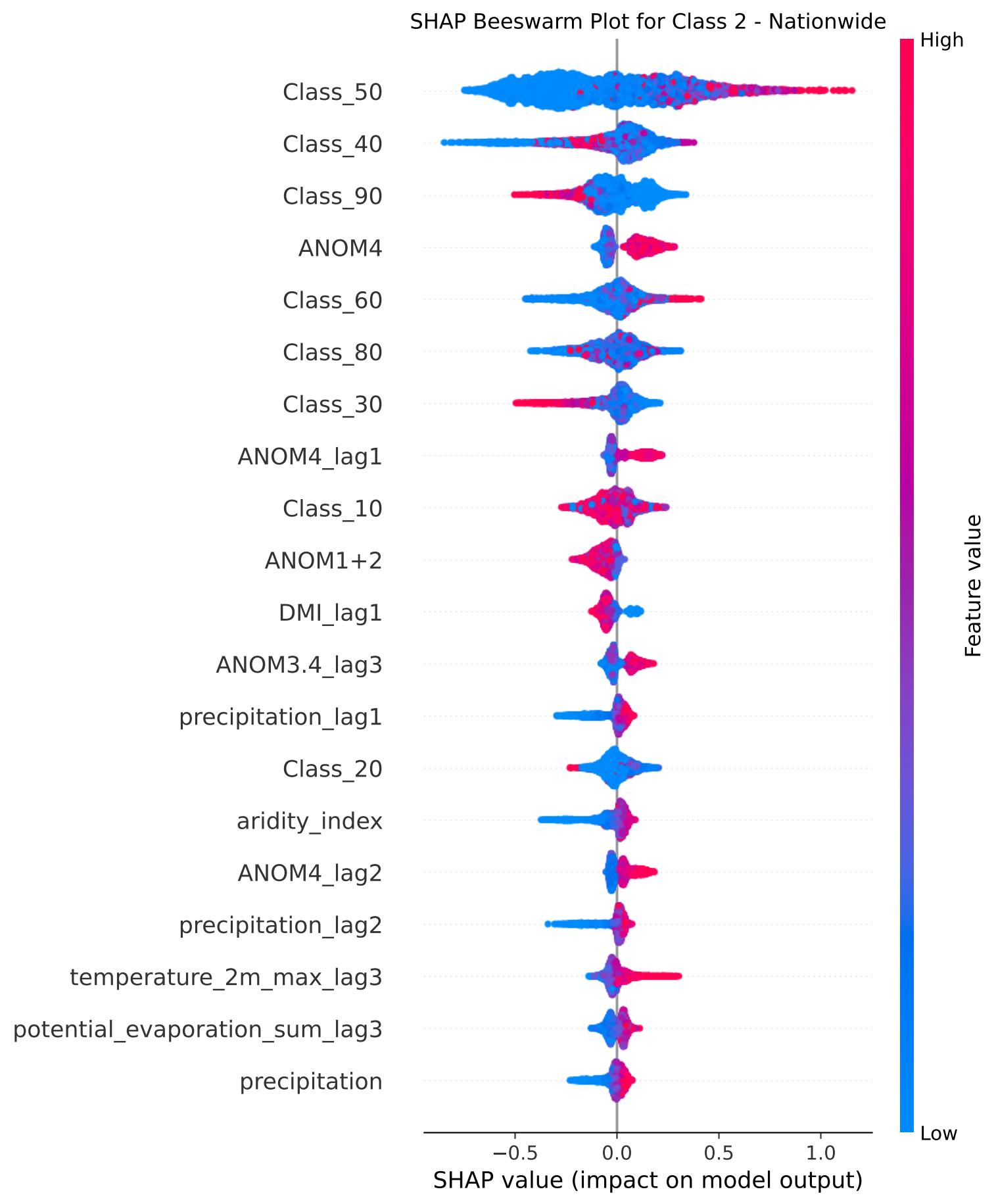


SHAP Beeswarm Plot for Class 2 - Nationwide

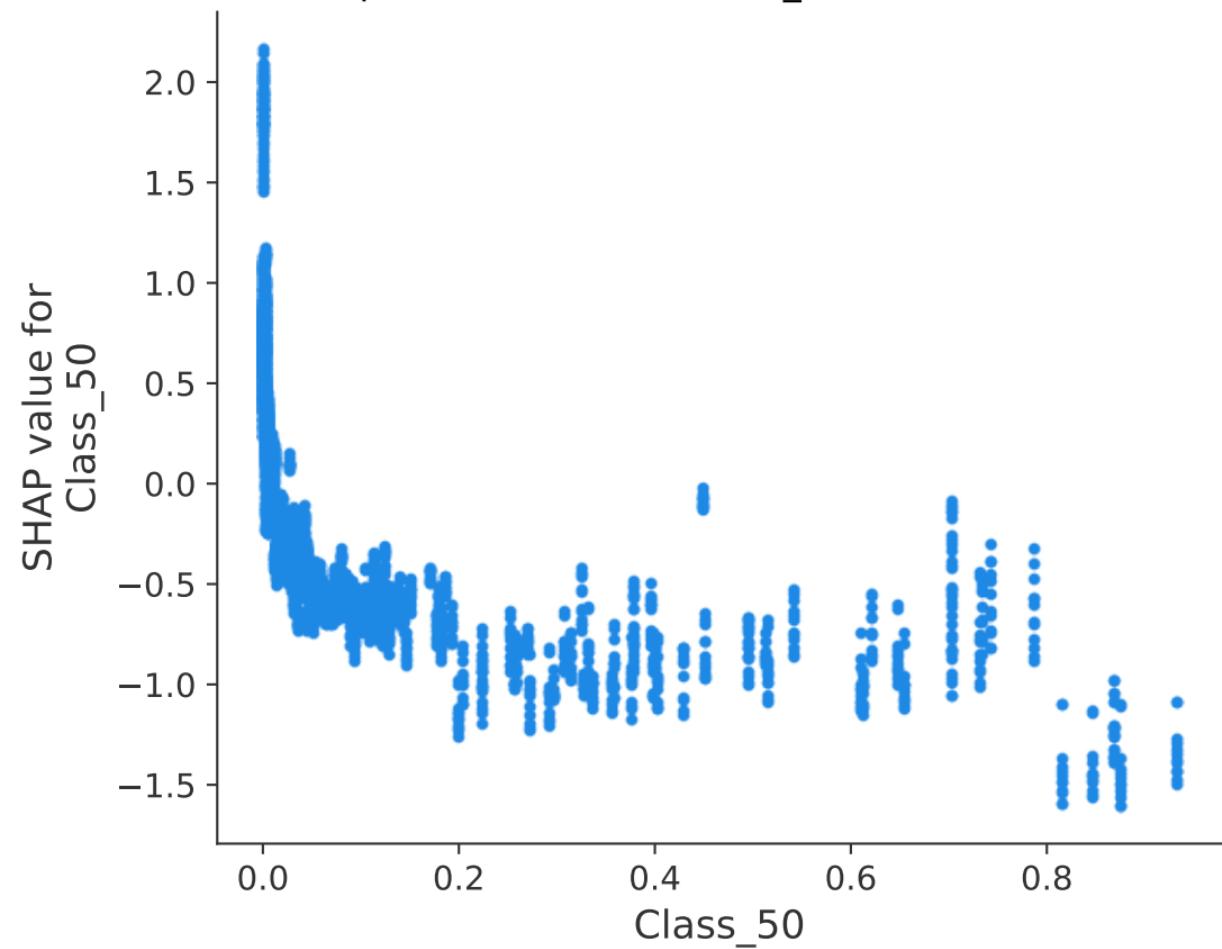
High

Feature value

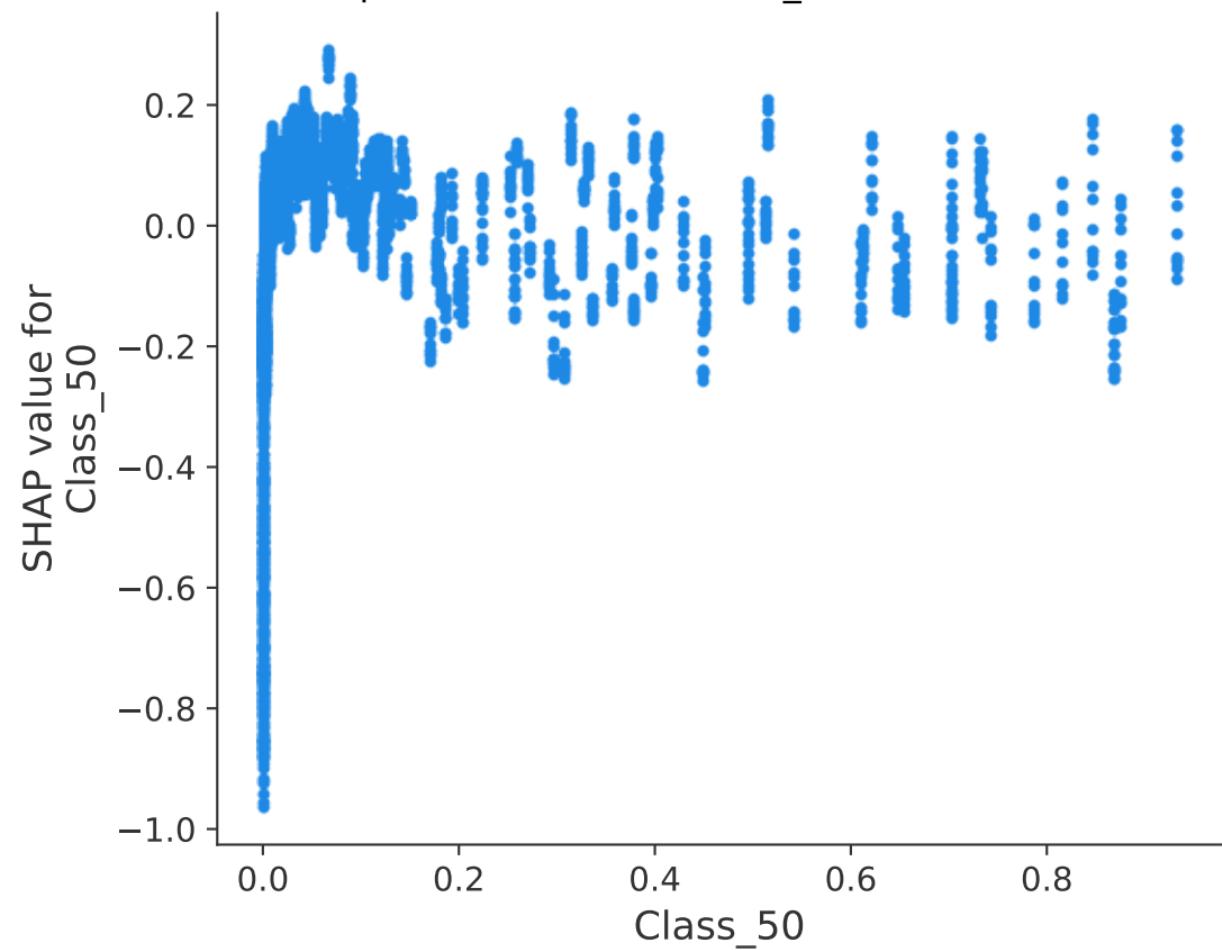
Low



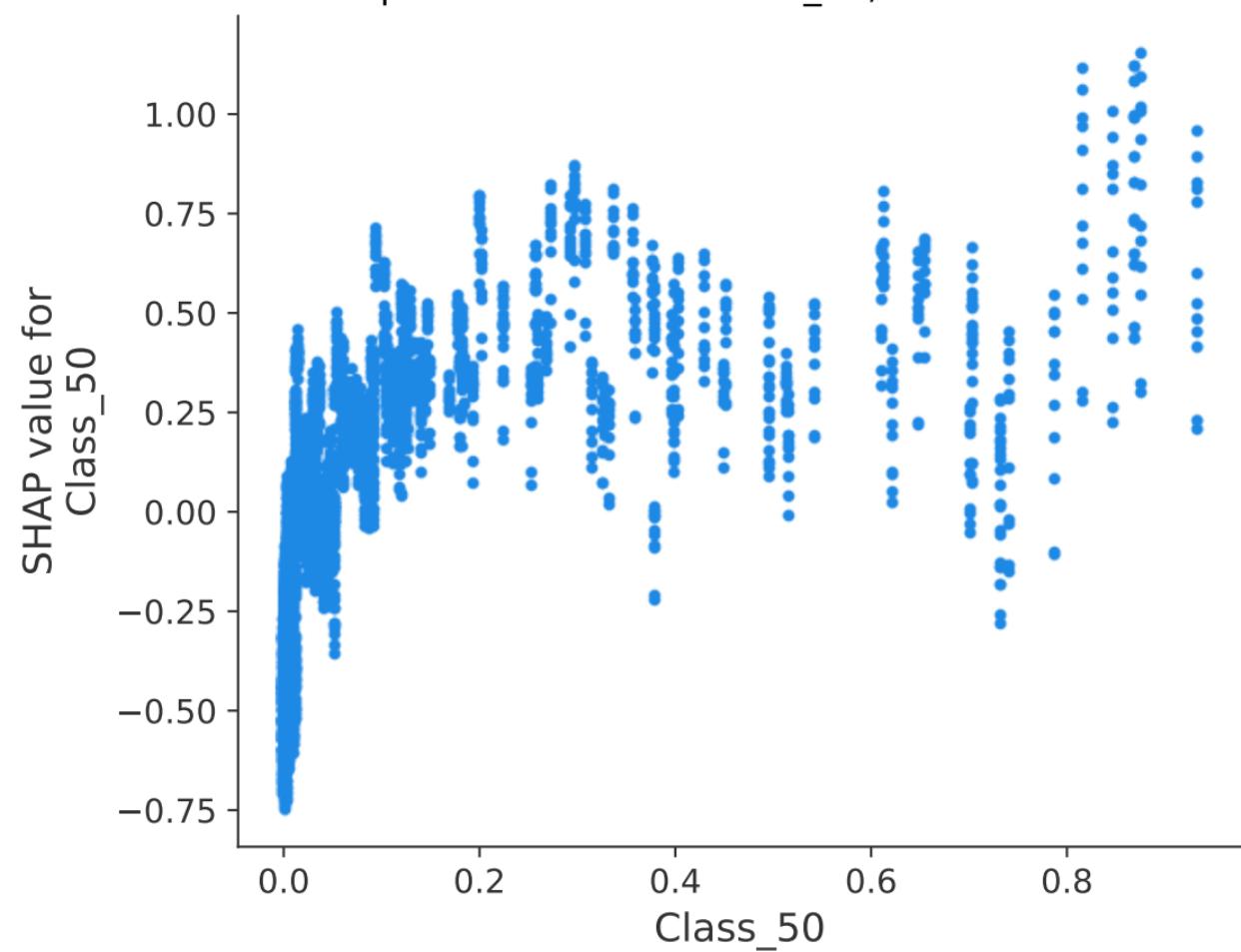
# SHAP Dependence Plot for Class\_50, Class 0 - Nationwide



# SHAP Dependence Plot for Class\_50, Class 1 - Nationwide

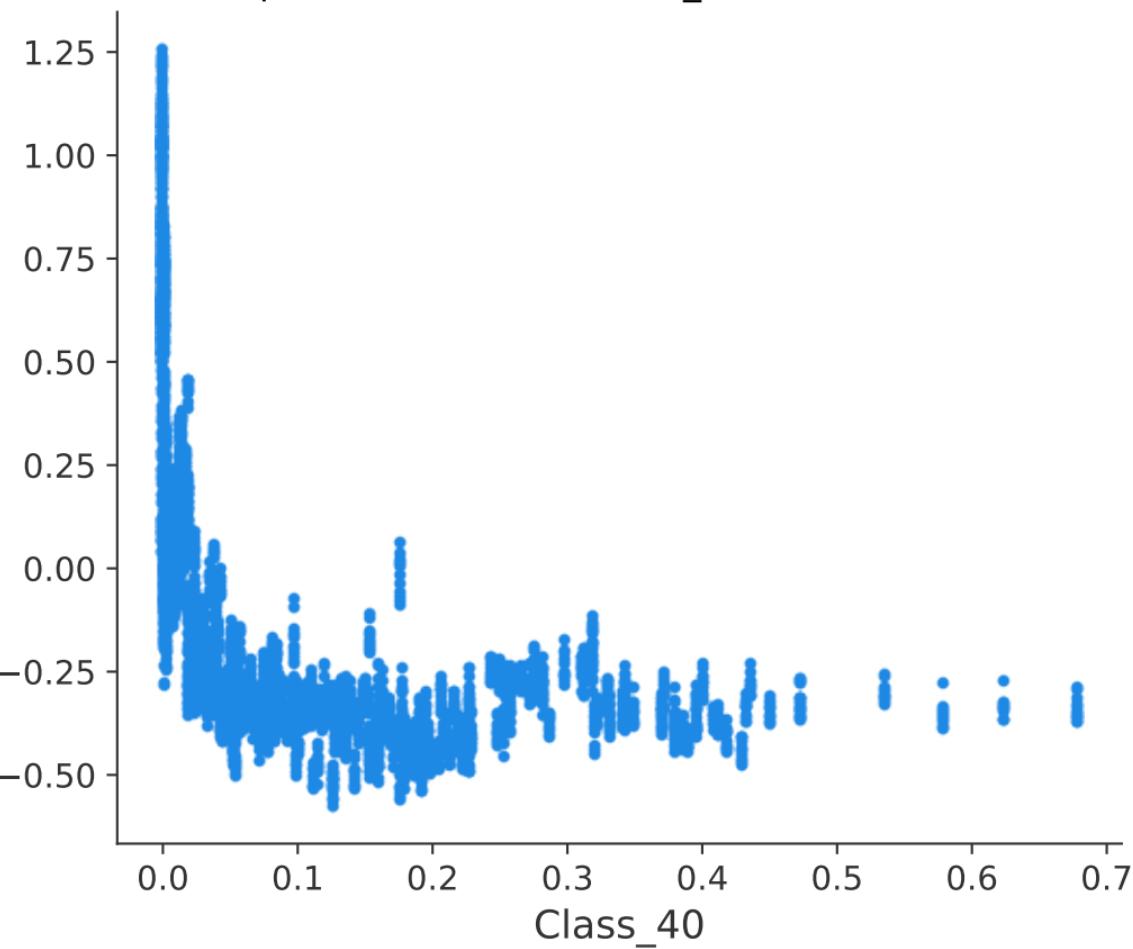


# SHAP Dependence Plot for Class\_50, Class 2 - Nationwide

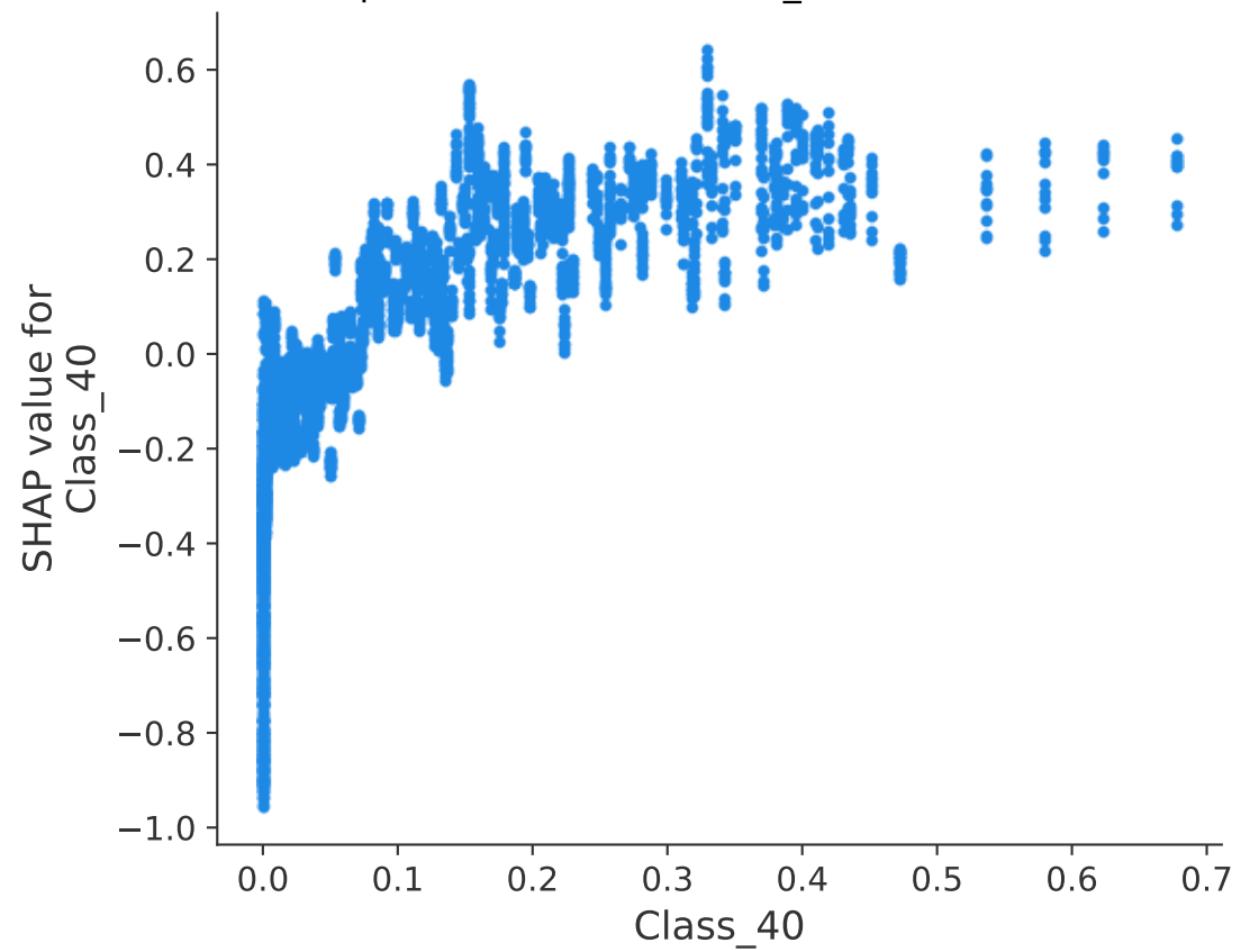


# SHAP Dependence Plot for Class\_40, Class 0 - Nationwide

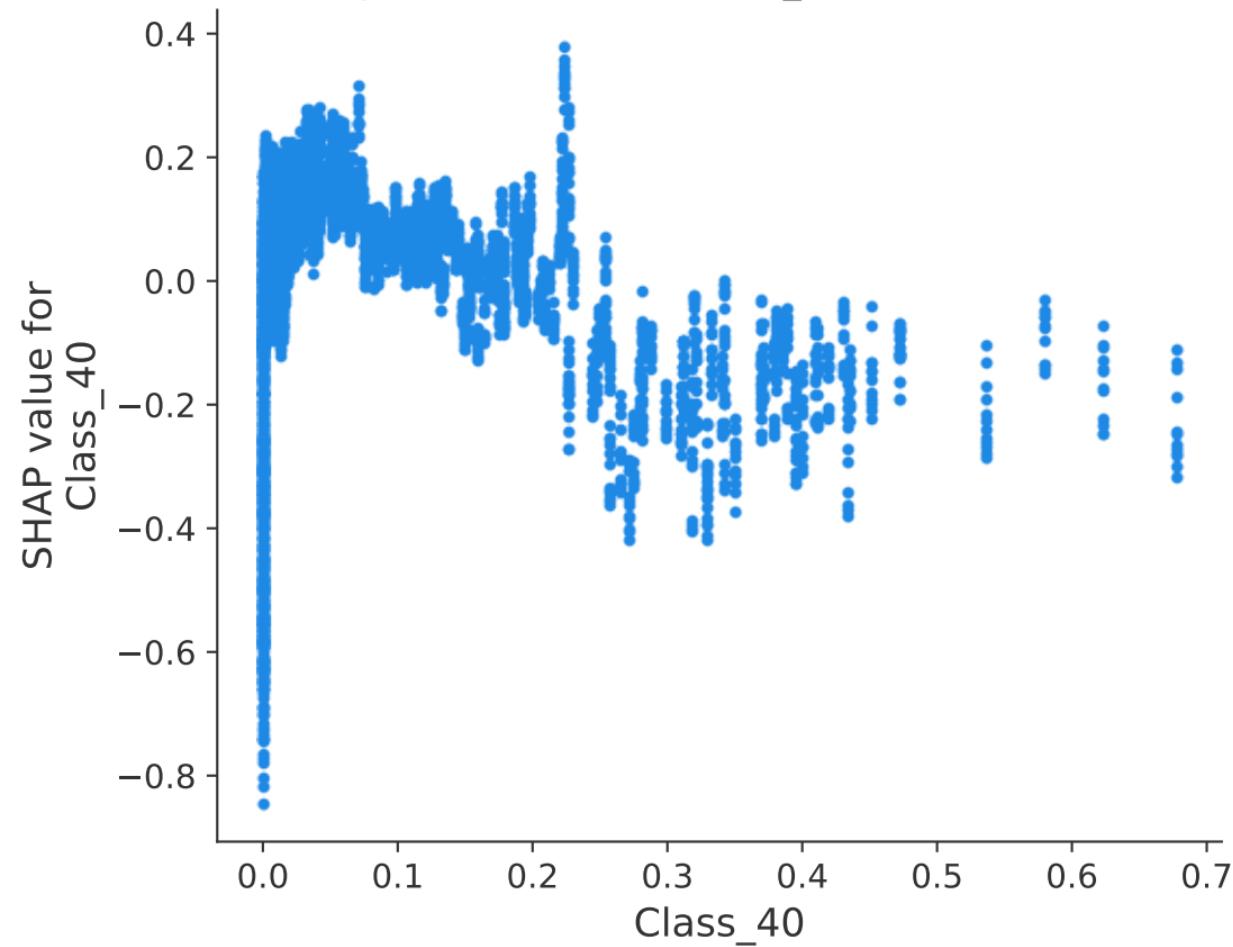
SHAP value for  
Class\_40



# SHAP Dependence Plot for Class\_40, Class 1 - Nationwide

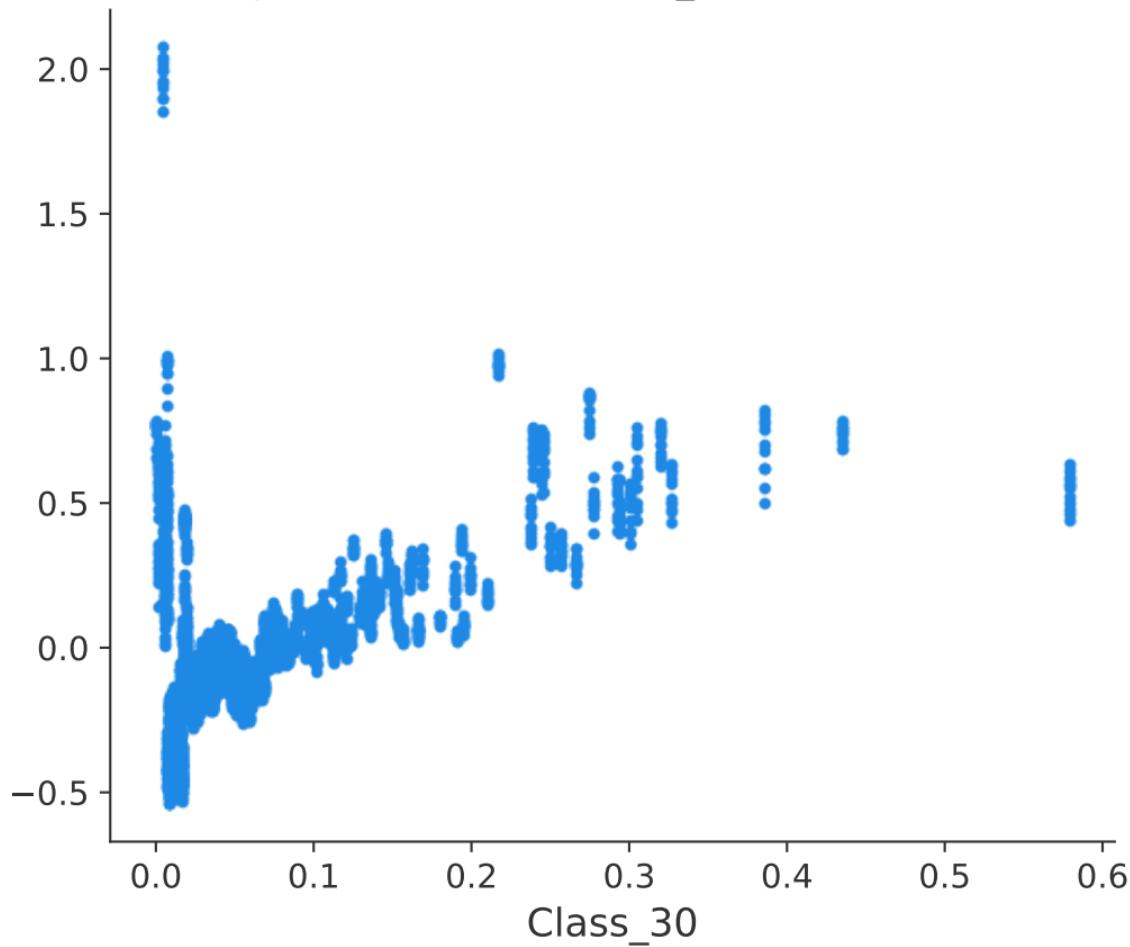


# SHAP Dependence Plot for Class\_40, Class 2 - Nationwide

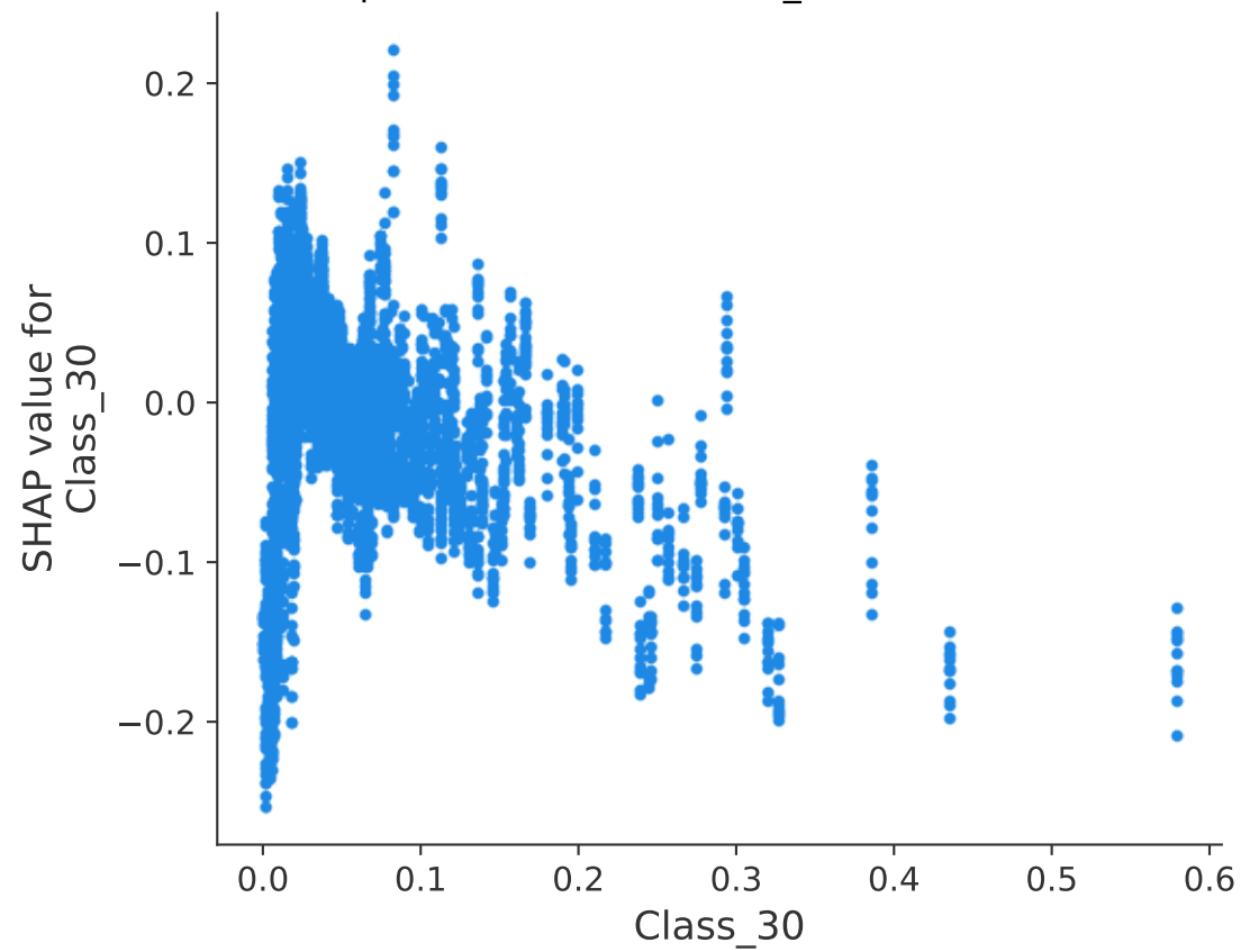


# SHAP Dependence Plot for Class\_30, Class 0 - Nationwide

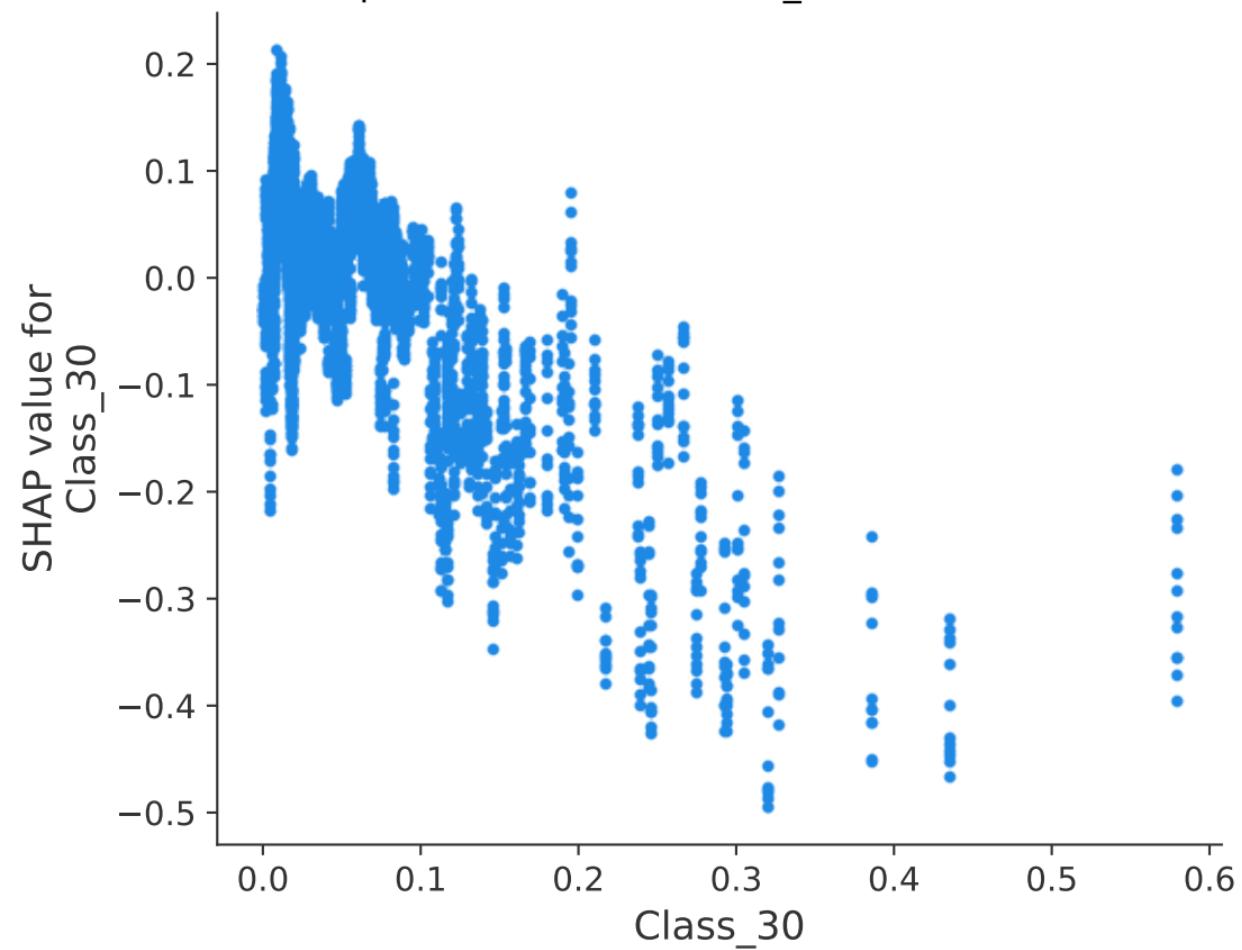
SHAP value for  
Class\_30



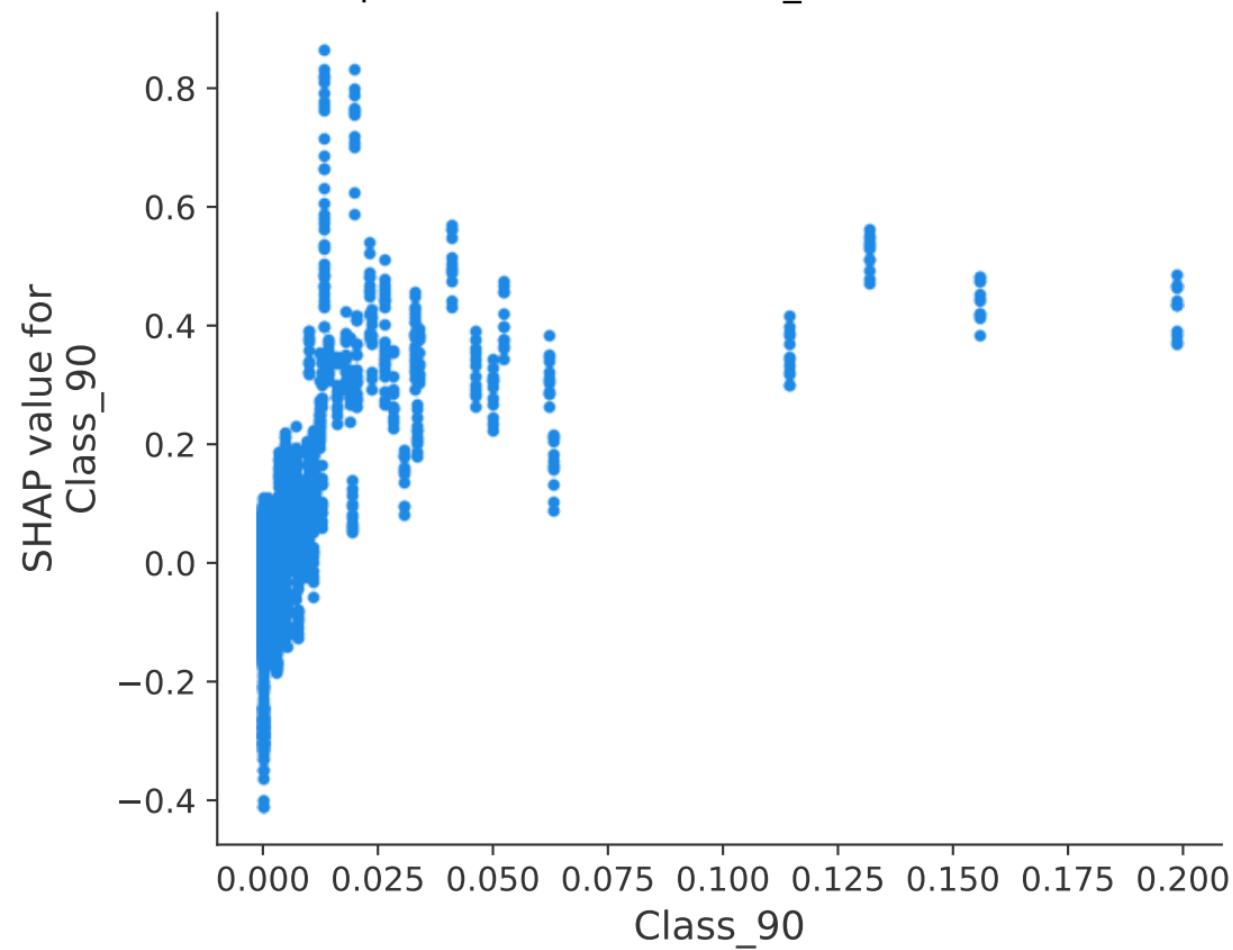
# SHAP Dependence Plot for Class\_30, Class 1 - Nationwide



# SHAP Dependence Plot for Class\_30, Class 2 - Nationwide



# SHAP Dependence Plot for Class\_90, Class 0 - Nationwide



# SHAP Dependence Plot for Class\_90, Class 1 - Nationwide

SHAP value for  
Class\_90

0.20

0.15

0.10

0.05

0.00

-0.05

-0.10

-0.15

0.000 0.025 0.050 0.075 0.100 0.125 0.150 0.175 0.200

Class\_90



# SHAP Dependence Plot for Class\_90, Class 2 - Nationwide

SHAP value for  
Class\_90

0.2

0.0

-0.2

-0.4

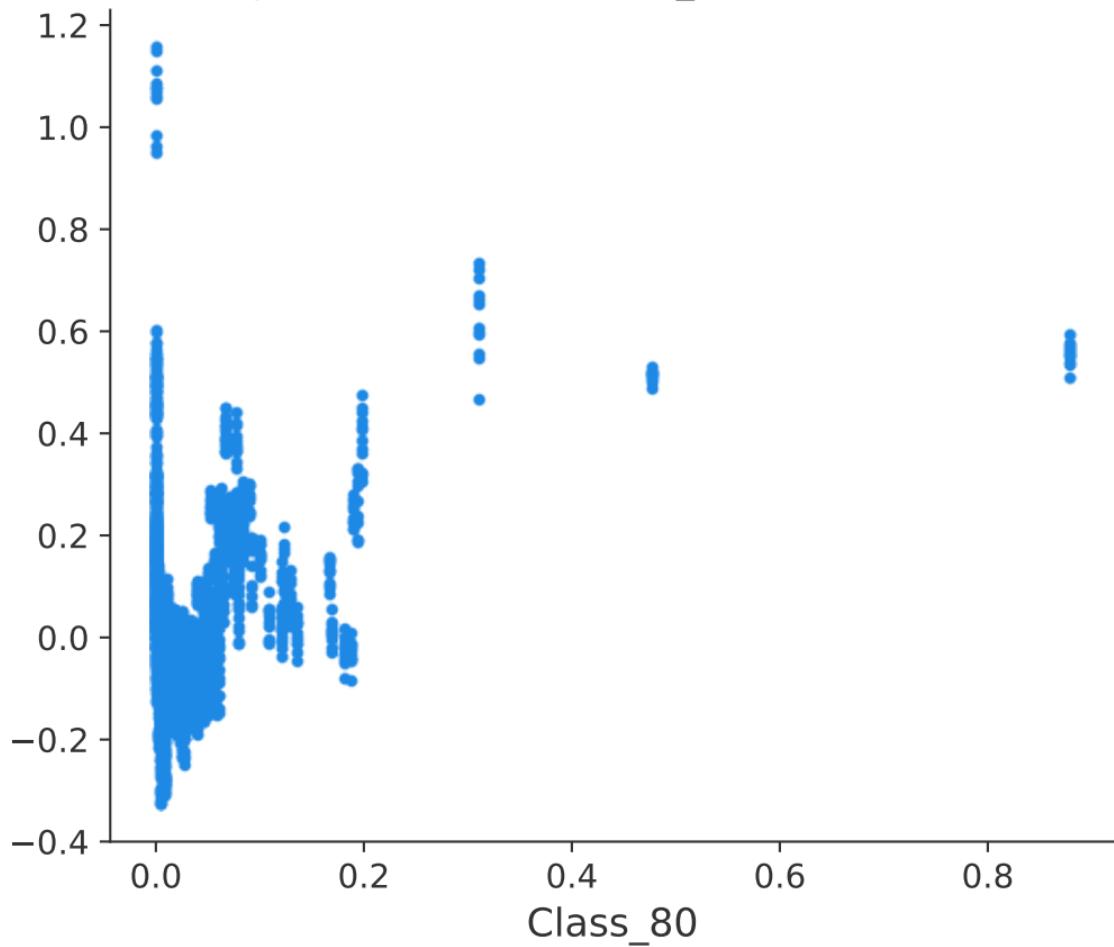
0.000 0.025 0.050 0.075 0.100 0.125 0.150 0.175 0.200

Class\_90

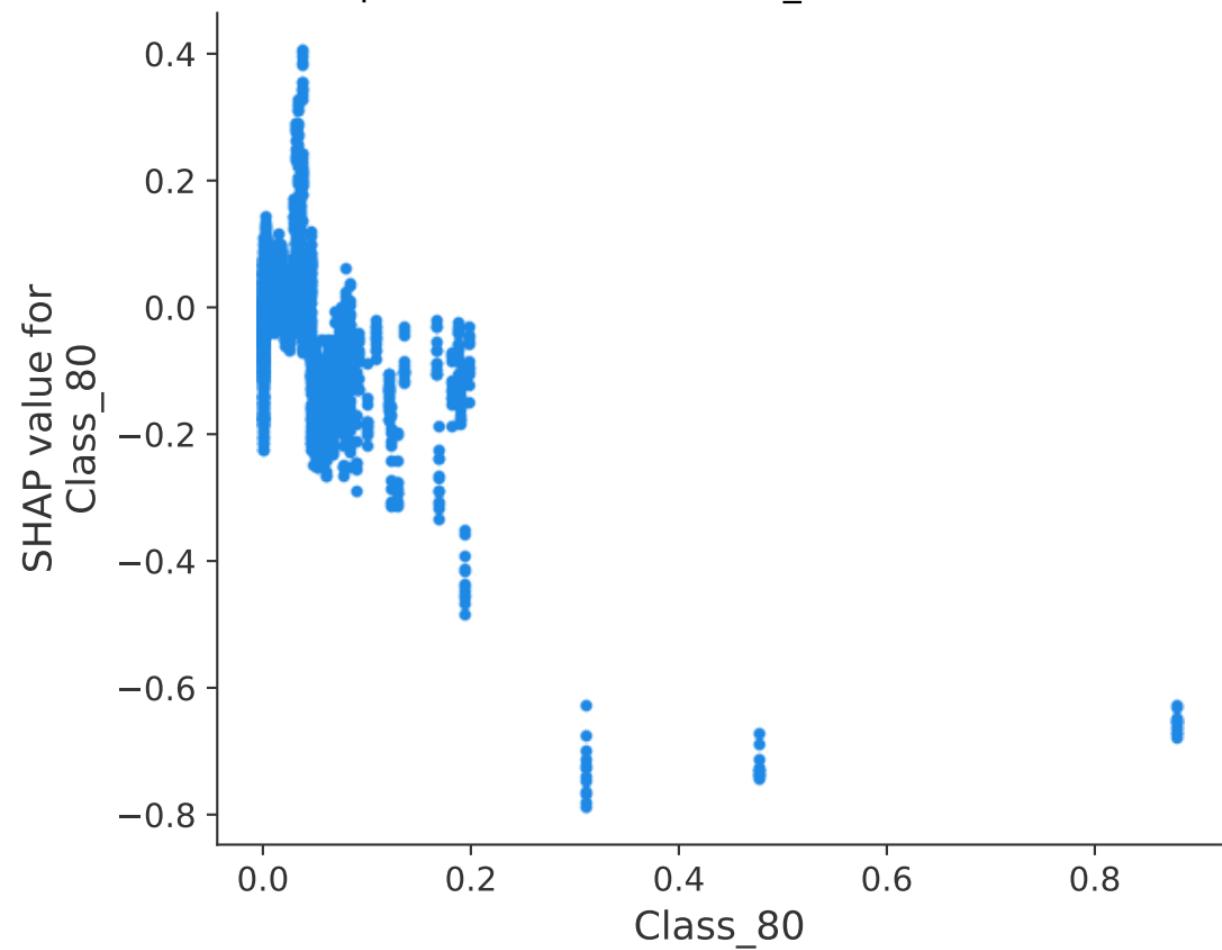


# SHAP Dependence Plot for Class\_80, Class 0 - Nationwide

SHAP value for  
Class\_80



# SHAP Dependence Plot for Class\_80, Class 1 - Nationwide



# SHAP Dependence Plot for Class\_80, Class 2 - Nationwide

