Y2: performance of single uncalibrated vs calibrated model on subgroup-by-insurance: private uncalibrated-one-model-for-all calibrated-one-model-for-all 96.3 \_97.7 100 -91.8 92.3 87.8 87.6 86 86.7 80 Score(%) 60 -40 20 f1 precision recall accuracy