Y1: performance of single vs ensemble model on subgroup-by-insurance: private 120 one-model-for-all one-model-per-subgroup ensemble-on-all ensemble-on-subgroup 100 100 100 -97.3 97 97.7 97 83.3 80 80 Score(%) 62.5 58.8 60 50 45.5 45.5 42.9 40 36.4 27.3 20 0 precision f1 recall accuracy