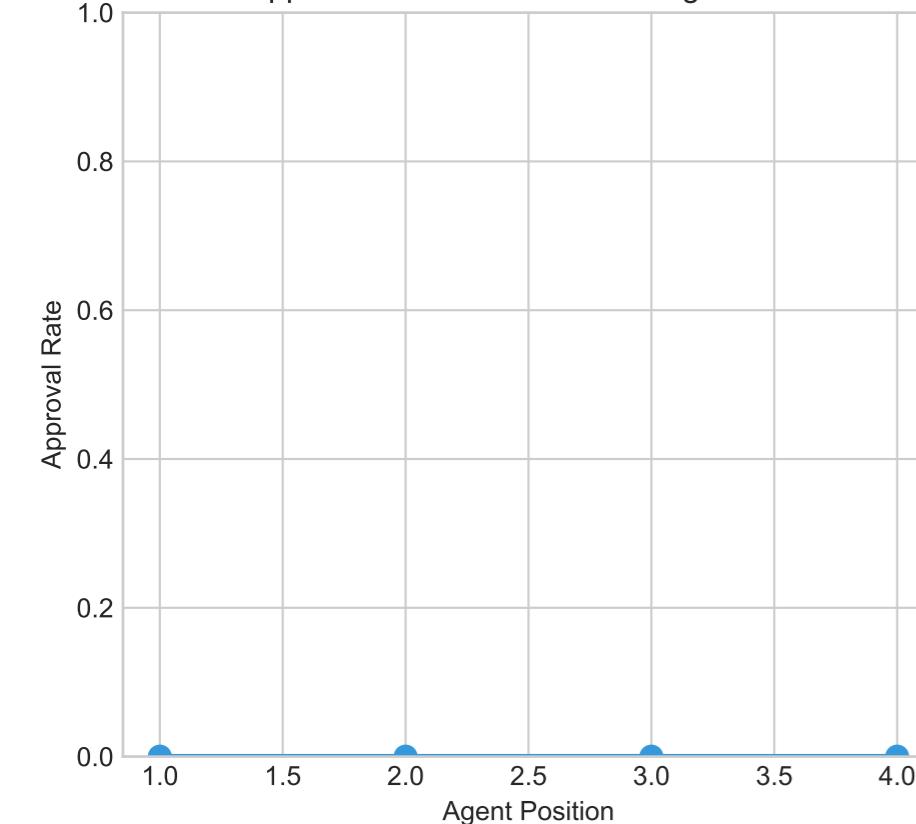
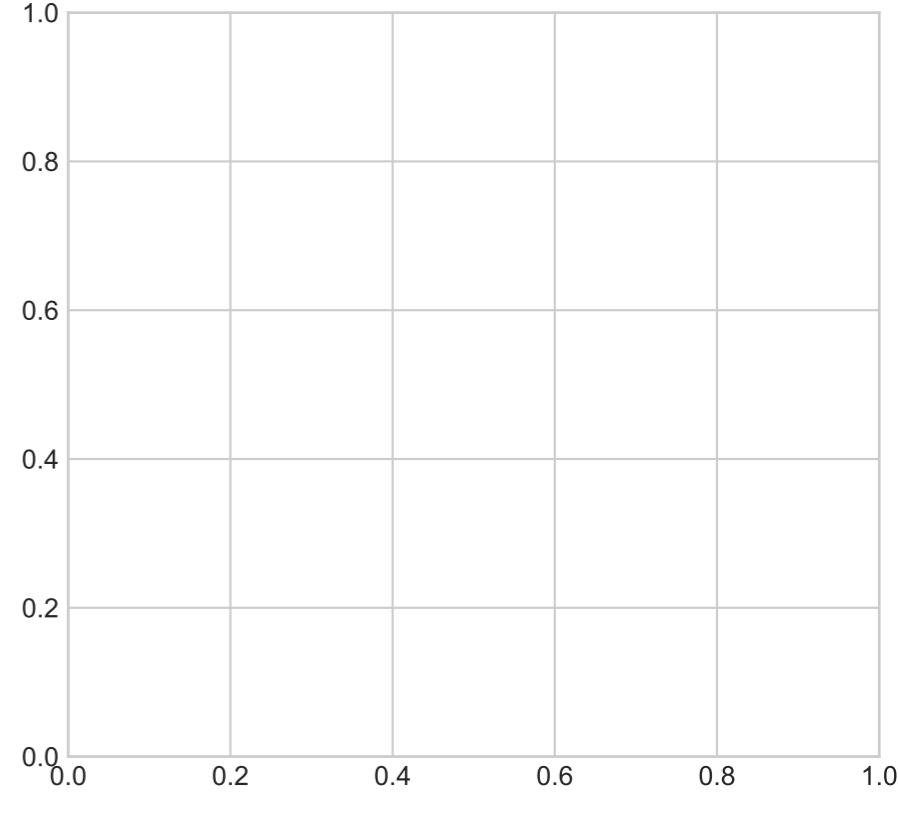
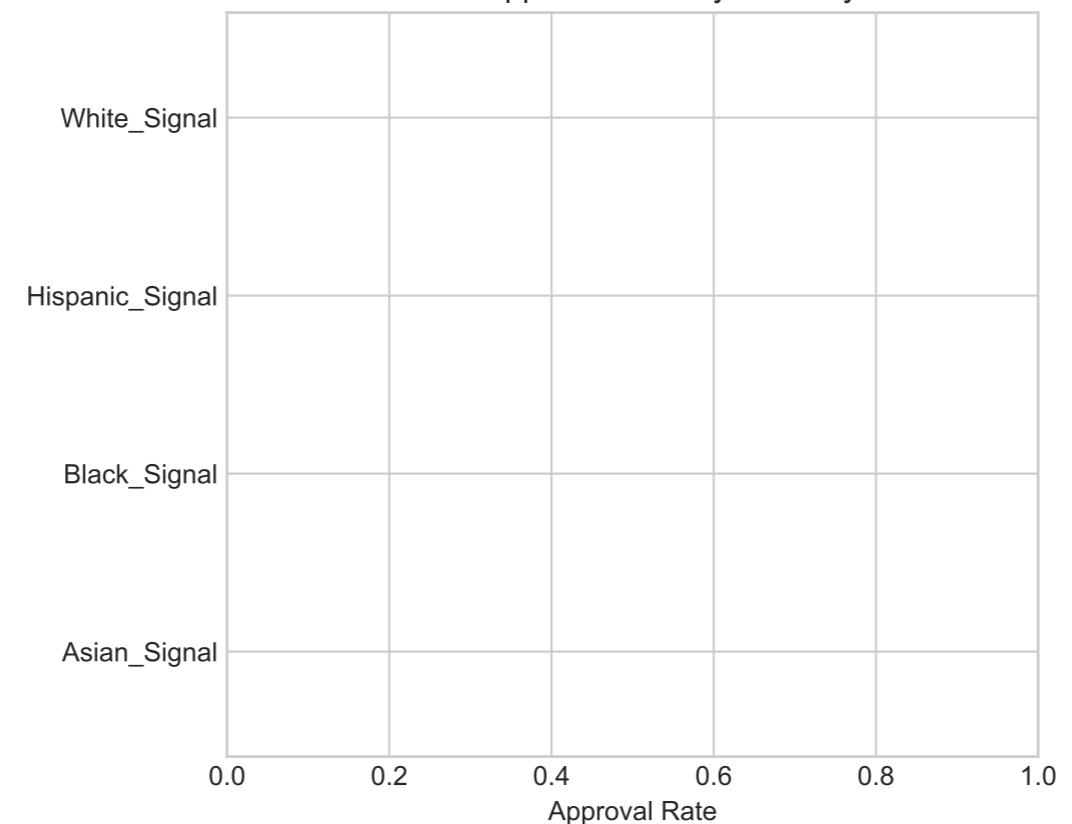


**Sequential Chain Analysis**  
Regulatory → Data → Science → Consumer → Advocate → Risk → Manager  
(n=5,760 chains)

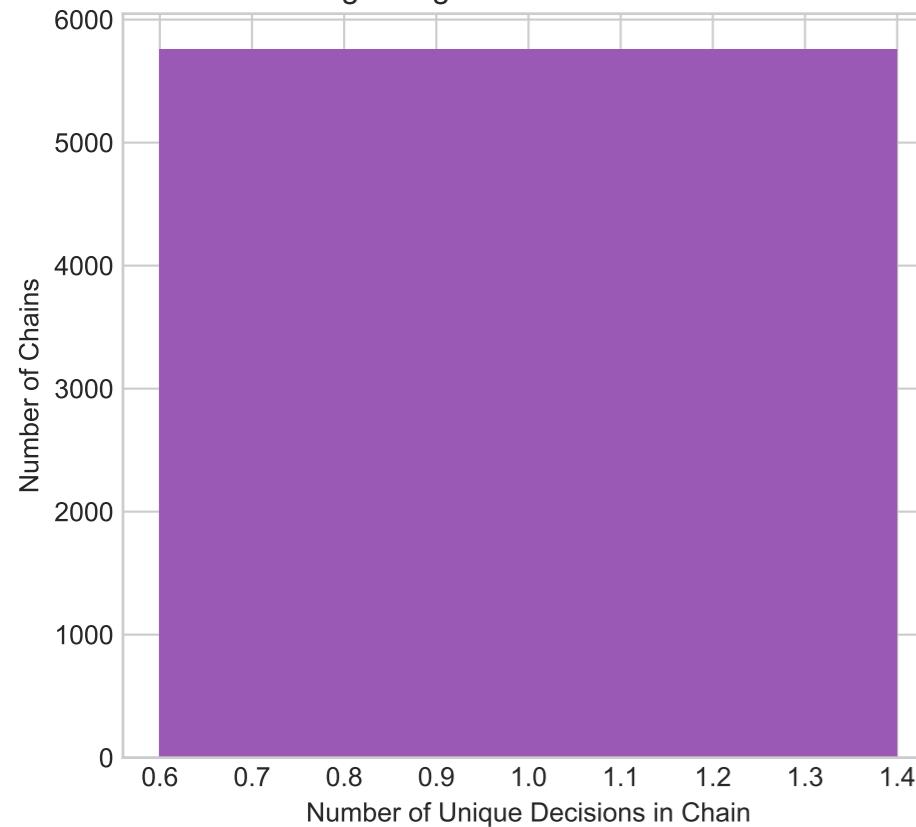
Approval Rate Evolution Through Chain



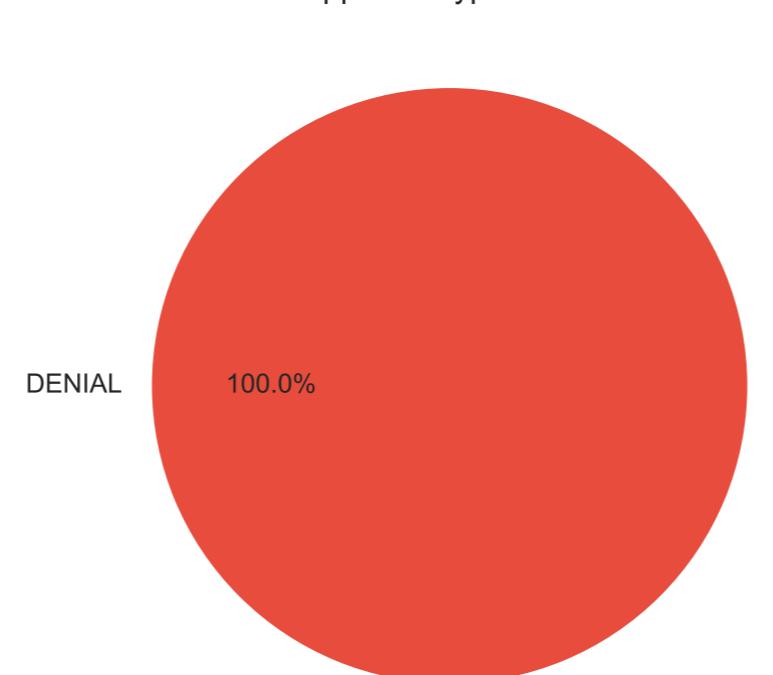
Final Approval Rate by Ethnicity



Agent Agreement Distribution



Final Approval Type Distribution



Confidence Evolution

