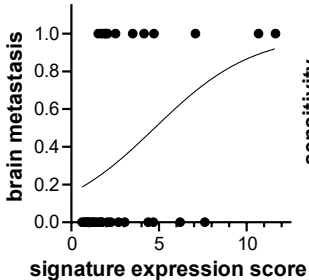


individual risk prediction



ROC curve

