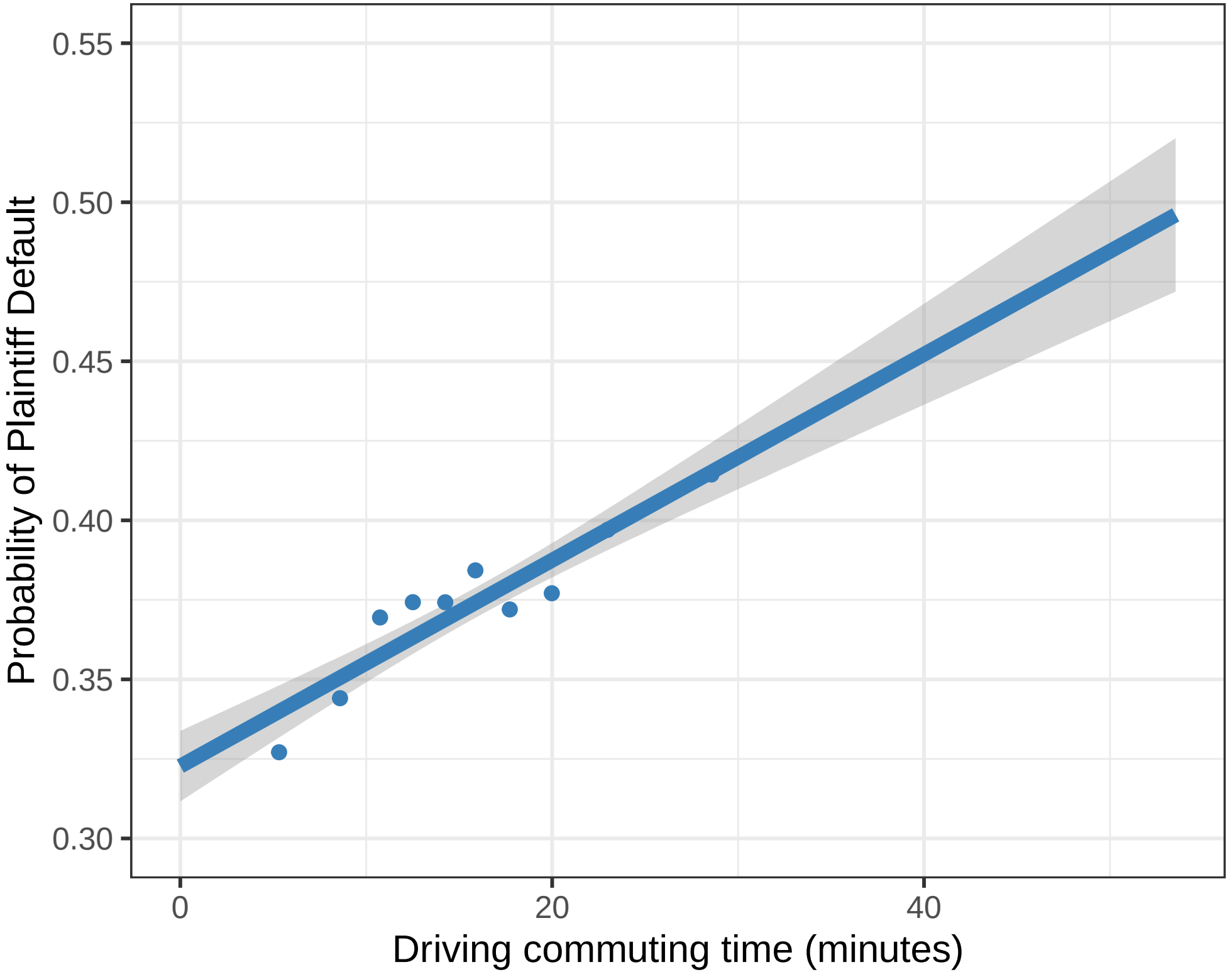
0.55
0.50
0.45
0.40
0.35
0.30
Probability of Plaintiff Default
0
20
40
Driving commuting time (minutes)