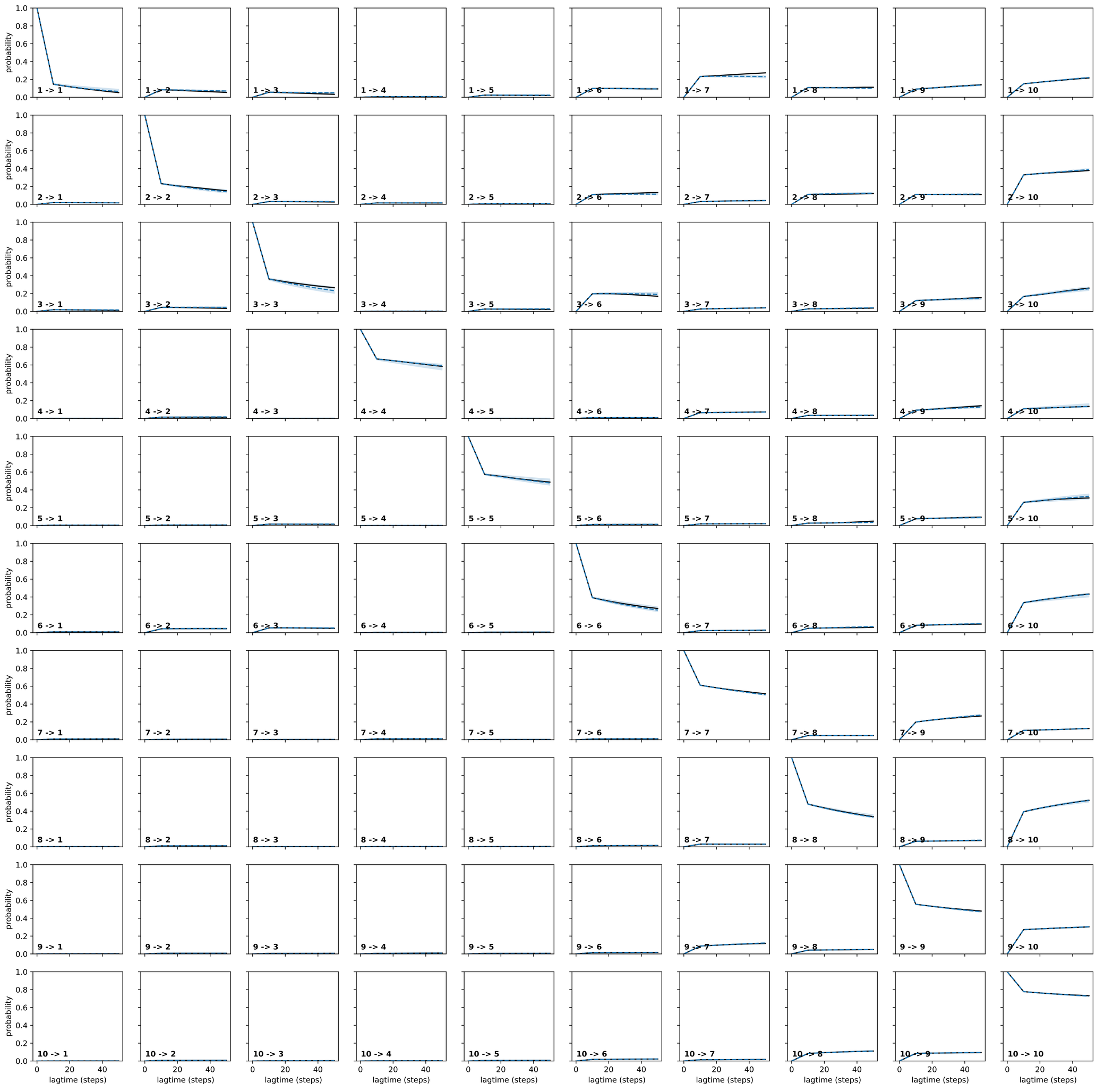predict conf. 95.0% estimate