

Project 1

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1 Introduction

2 Auto MPG

2.1 EDA

2.2 Quality of Fit for each model

Table 1: Scalation - Auto MPG In-Sample QoF Comparison

| Metric | Regression | Ridge | Lasso | Sqrt | log1p |
|--------|------------|----------|----------|----------|----------|
| rSq | 0.809255 | 0.776580 | 0.809163 | 0.835138 | 0.849102 |
| rSqBar | 0.806283 | 0.772507 | 0.806189 | 0.832569 | 0.846751 |
| sst | 23819.0 | 23819.0 | 23819.0 | 23819.0 | 23819.0 |
| sse | 4543.35 | 5321.63 | 4545.54 | 3926.85 | 3594.23 |
| sde | 3.40878 | 3.68883 | 3.40888 | 3.16757 | 3.02514 |
| mse0 | 11.5902 | 13.5756 | 11.5958 | 10.0175 | 9.16895 |
| rmse | 3.40443 | 3.68451 | 3.40526 | 3.16504 | 3.02803 |
| mae | 2.61826 | 2.79509 | 2.61703 | 2.34675 | 2.18422 |
| smape | 12.0589 | 65.4181 | 11.9861 | 10.2046 | 9.32001 |
| m | 392.000 | 392.000 | 392.000 | 392.000 | 392.000 |
| dfr | 6.00000 | 7.00000 | 6.00000 | 6.00000 | 6.00000 |
| df | 385.000 | 384.000 | 385.000 | 385.000 | 385.000 |
| fStat | 272.234 | 190.677 | 272.072 | 325.048 | 361.067 |
| aic | -1022.45 | -1051.45 | -1022.55 | -993.873 | -976.527 |
| bic | -994.656 | -1019.68 | -994.750 | -966.074 | -948.728 |

Table 2: Scalation - Auto MPG Out-of-Sample QoF Comparison

| Metric | Regression | Ridge | Lasso | Sqrt | log1p |
|--------|------------|----------|----------|----------|----------|
| rSq | 0.822842 | 0.797491 | 0.822903 | 0.846480 | 0.852864 |
| rSqBar | 0.820081 | 0.793799 | 0.820143 | 0.844088 | 0.850571 |
| sst | 4731.23 | 4731.23 | 4731.23 | 4731.23 | 4731.23 |
| sse | 838.174 | 958.118 | 837.889 | 726.337 | 696.133 |
| sde | 3.29026 | 3.51709 | 3.28969 | 3.05724 | 2.97969 |
| mse0 | 10.7458 | 12.2836 | 10.7422 | 9.31202 | 8.92478 |
| rmse | 3.27808 | 3.50479 | 3.27752 | 3.05156 | 2.98744 |
| mae | 2.48735 | 2.62052 | 2.48643 | 2.11846 | 1.98665 |
| smape | 11.8858 | 61.9272 | 11.8808 | 9.00068 | 8.28831 |
| m | 78.0000 | 78.0000 | 78.0000 | 78.0000 | 78.0000 |
| dfr | 6.00000 | 7.00000 | 6.00000 | 6.00000 | 6.00000 |
| df | 385.000 | 384.000 | 385.000 | 385.000 | 385.000 |
| fStat | 298.034 | 216.030 | 298.158 | 353.804 | 371.939 |
| aic | -189.284 | -192.500 | -189.271 | -183.700 | -182.048 |
| bic | -172.787 | -173.646 | -172.774 | -167.203 | -165.551 |

Table 3: Statsmodels - Auto MPG In-Sample QoF Comparison

| Metric | Regression | Ridge | Lasso | Sqrt | Log1p |
|--------|------------|------------|------------|----------|-----------|
| rSq | 0.8093 | 0.8037 | 0.6416 | 0.8477 | 0.8725 |
| rSqBar | 0.8063 | 0.8012 | 0.6369 | 0.8453 | 0.8705 |
| sst | 23818.9935 | 23818.9935 | 23818.9935 | 252.1610 | 41.1728 |
| sse | 4543.3470 | 4675.2421 | 8537.0473 | 38.4071 | 5.2483 |
| sde | 3.4352 | 3.4802 | 4.7028 | 0.3158 | 0.1168 |
| mse0 | 11.8009 | 11.9266 | 21.7782 | 0.0998 | 0.0136 |
| rmse | 3.4352 | 3.4535 | 4.6667 | 0.3158 | 0.1168 |
| mae | 2.6183 | 2.6269 | 3.6246 | 2.3467 | 2.1842 |
| smape | 12.0589 | 12.0433 | 16.2905 | 10.2046 | 9.3200 |
| m | 392.0000 | 392.0000 | 392.0000 | 392.0000 | 392.0000 |
| dfr | 6.0000 | 6.0000 | 6.0000 | 6.0000 | 6.0000 |
| df | 385.0000 | 386.0000 | 386.0000 | 385.0000 | 385.0000 |
| fStat | 272.2341 | 263.4262 | 115.1614 | 357.1178 | 439.2179 |
| aic | 2086.9095 | 983.6796 | 1219.7162 | 215.8245 | -564.3874 |
| bic | 2114.7083 | 1007.5071 | 1243.5438 | 243.6234 | -536.5886 |

2.3 Regression

2.4 Ridge

2.5 Lasso

2.6 Sqrt

2.7 log1p

3 Housing Prices

3.1 EDA

3.2 Quality of Fit for each model

3.3 Regression

3.4 Ridge

3.5 Lasso

3.6 Sqrt

3.7 log1p

Table 4: Statsmodels - Auto MPG Out-of-Sample QoF Comparison

| Metric | Regression | Ridge | Lasso | Sqrt | Log1p |
|--------|------------|-----------|-----------|----------|-----------|
| rSq | 0.8107 | 0.7854 | 0.5925 | 0.8482 | 0.8720 |
| rSqBar | 0.8070 | 0.7707 | 0.5646 | 0.8452 | 0.8695 |
| sst | 19750.2199 | 4032.2061 | 4032.2061 | 208.0819 | 33.8141 |
| sse | 3738.2664 | 865.2680 | 1643.1024 | 31.5951 | 4.3287 |
| sde | 3.4952 | 3.4428 | 4.7443 | 0.3213 | 0.1189 |
| mse0 | 12.2166 | 10.9528 | 20.7988 | 0.1033 | 0.0141 |
| rmse | 3.4952 | 3.3095 | 4.5606 | 0.3213 | 0.1189 |
| mae | 2.5039 | 2.5877 | 3.7495 | 2.1509 | 1.9533 |
| smape | 12.3880 | 12.5974 | 17.6830 | 9.8913 | 8.7248 |
| m | 79.0000 | 79.0000 | 79.0000 | 79.0000 | 79.0000 |
| dfr | 6.0000 | 6.0000 | 6.0000 | 6.0000 | 6.0000 |
| df | 306.0000 | 73.0000 | 73.0000 | 306.0000 | 306.0000 |
| fStat | 218.4461 | 44.5308 | 17.6906 | 284.8805 | 347.3956 |
| aic | 1678.5500 | 201.0937 | 251.7566 | 184.4835 | -437.6799 |
| bic | 1704.7734 | 215.3104 | 265.9733 | 210.7069 | -411.4565 |

Table 5: Scalation - Auto MPG Linear Regression CV

| Name | num | min | max | mean | stdev | interval |
|--------|-----|----------|----------|----------|---------|----------|
| rSq | 5 | 0.788 | 0.823 | 0.798 | 0.014 | 0.018 |
| rSqBar | 5 | 0.785 | 0.820 | 0.795 | 0.014 | 0.018 |
| sst | 5 | 3962.818 | 5671.580 | 4700.481 | 620.767 | 770.935 |
| sse | 5 | 824.554 | 1176.435 | 950.494 | 142.696 | 177.215 |
| sde | 5 | 3.177 | 3.738 | 3.431 | 0.226 | 0.281 |
| mse0 | 5 | 10.571 | 15.083 | 12.186 | 1.829 | 2.272 |
| rmse | 5 | 3.251 | 3.884 | 3.483 | 0.256 | 0.318 |
| mae | 5 | 2.487 | 2.850 | 2.689 | 0.151 | 0.188 |
| smape | 5 | 11.886 | 12.905 | 12.372 | 0.427 | 0.530 |
| m | 5 | 78.000 | 78.000 | 78.000 | 0.000 | 0.000 |
| dfr | 5 | 6.000 | 6.000 | 6.000 | 0.000 | 0.000 |
| df | 5 | 385.000 | 385.000 | 385.000 | 0.000 | 0.000 |
| fStat | 5 | 239.054 | 298.034 | 254.430 | 24.517 | 30.448 |
| aic | 5 | -205.110 | -188.647 | -194.539 | 6.676 | 8.291 |
| bic | 5 | -188.613 | -172.150 | -178.042 | 6.676 | 8.291 |

Table 6: Statsmodels - Auto MPG Linear Regression CV

| Name | In-num folds | min | max | mean | stdev |
|--------|--------------|-----------|-----------|-----------|----------|
| rSq | 5 | 0.7654 | 0.8282 | 0.8010 | 0.0216 |
| rSqBar | 5 | 0.7458 | 0.8139 | 0.7845 | 0.0234 |
| sst | 5 | 4032.2061 | 5792.1365 | 4724.2751 | 617.8288 |
| sse | 5 | 745.1709 | 1359.0577 | 947.8346 | 213.7052 |
| sde | 5 | 3.2171 | 4.3446 | 3.5980 | 0.3912 |
| mse0 | 5 | 51.0406 | 74.2582 | 60.2918 | 8.1328 |
| rmse | 5 | 3.2171 | 4.3446 | 3.5980 | 0.3912 |
| mae | 5 | 2.5039 | 3.1904 | 2.6786 | 0.2601 |
| smape | 5 | 11.2379 | 14.1325 | 12.3805 | 0.9795 |

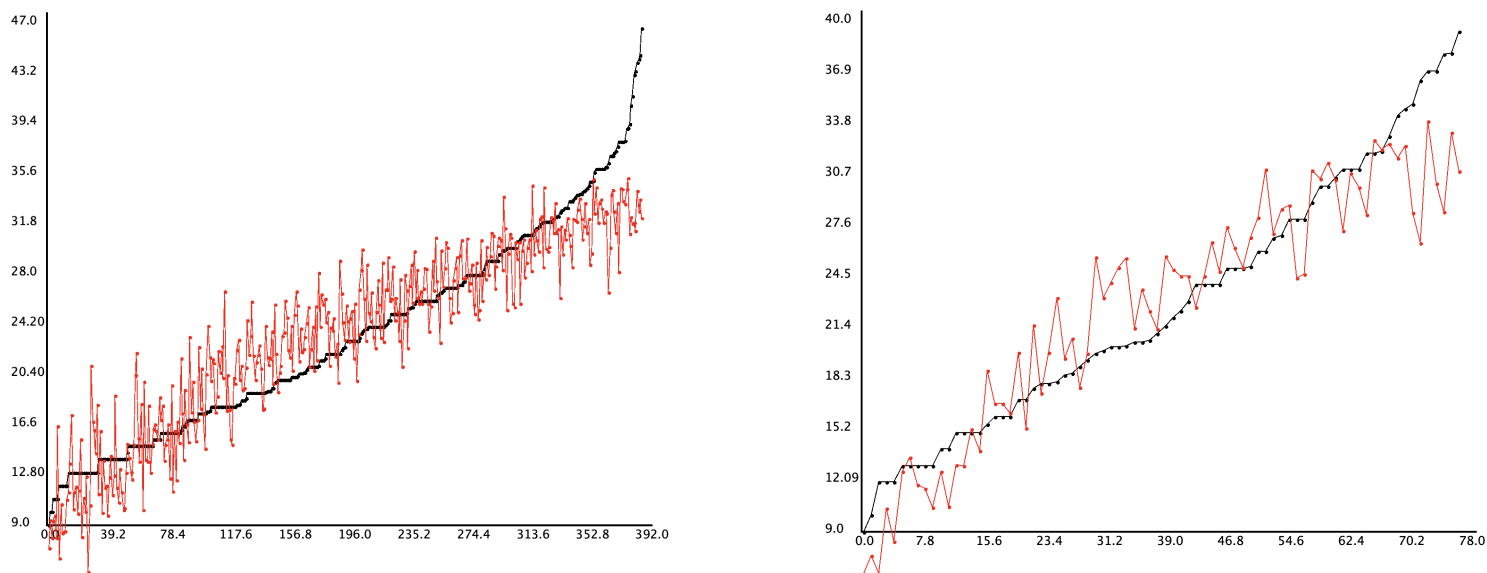


Figure 1: Scalation - Auto MPG Regression
 Left: In Sample Predictions
 Right: 80-20 Out of Sample Predictions
 yy black/actual vs. yp red/predicted

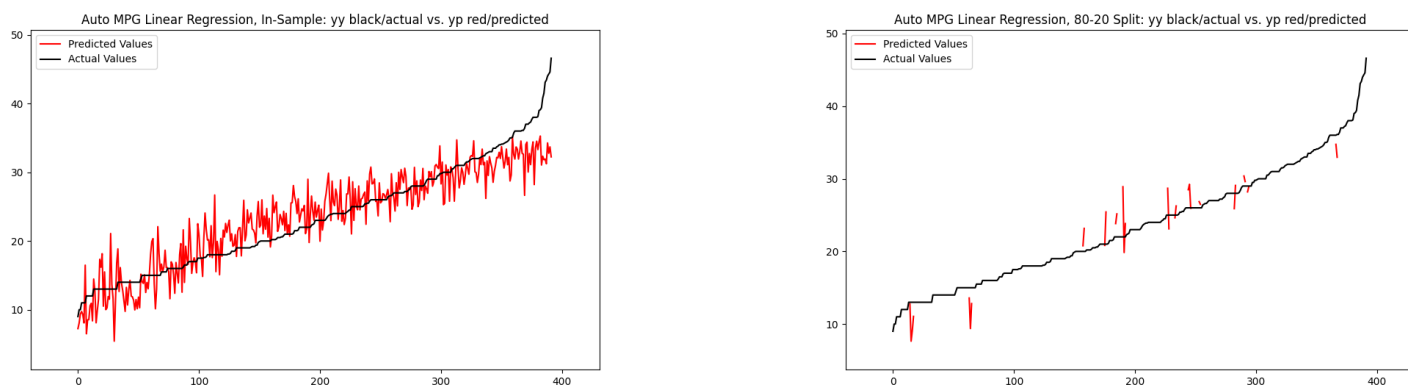


Figure 2: Statsmodels - Auto MPG Regression
 Left: In Sample Predictions
 Right: 80-20 Out of Sample Predictions
 yy black/actual vs. yp red/predicted

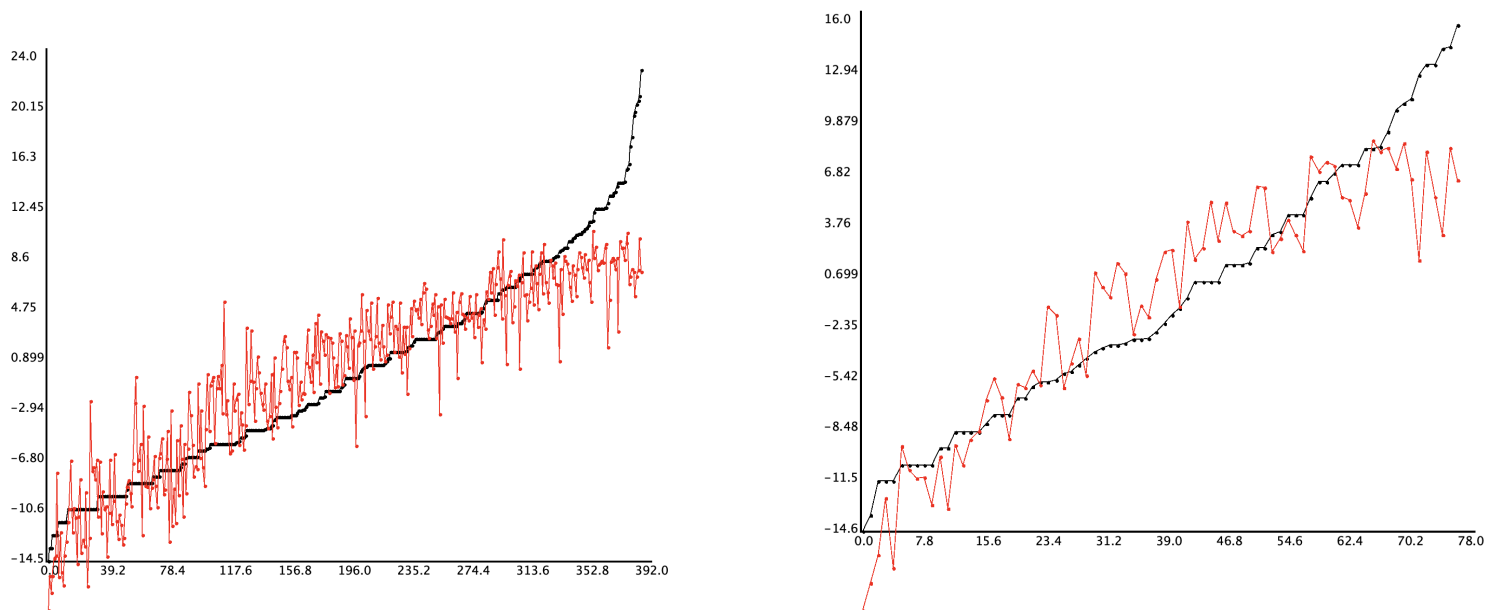


Figure 3: Scalation - Auto MPG Ridge
 Left: In Sample Predictions
 Right: 80-20 Out of Sample Predictions
 yy black/actual vs. yp red/predicted

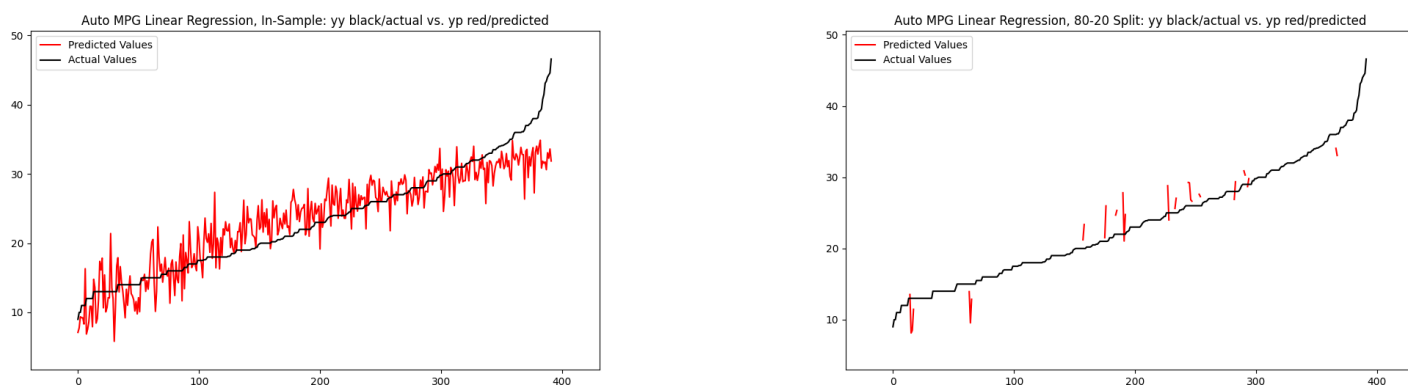


Figure 4: Statsmodels - Auto MPG Ridge
 Left: In Sample Predictions
 Right: 80-20 Out of Sample Predictions
 yy black/actual vs. yp red/predicted

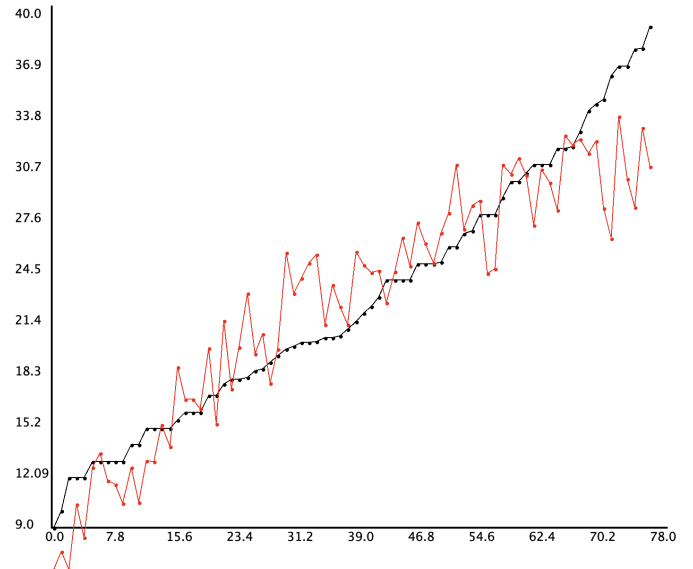
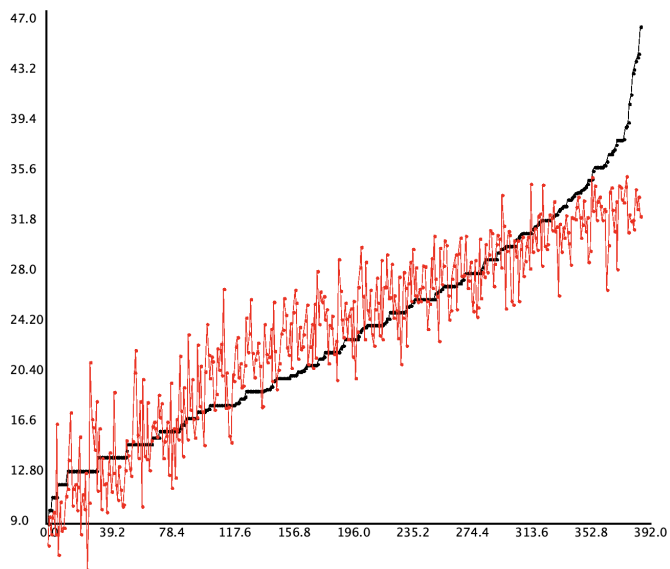


Figure 5: Scalation - Auto MPG Lasso
 Left: In Sample Predictions
 Right: 80-20 Out of Sample Predictions
 yy black/actual vs. yp red/predicted

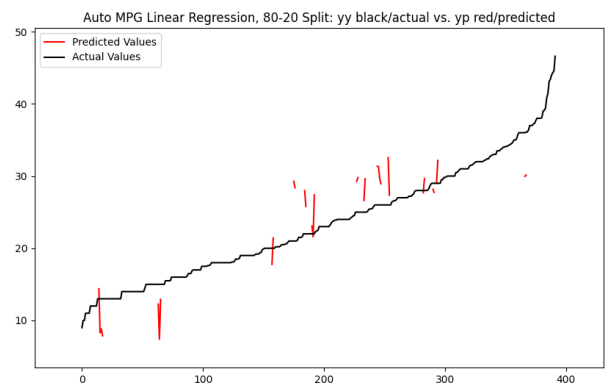
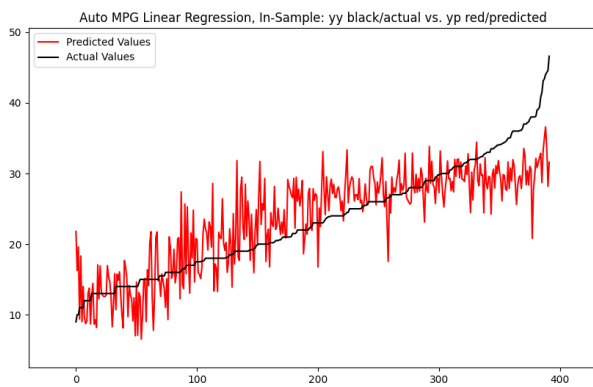


Figure 6: Statsmodels - Auto MPG Lasso
 Left: In Sample Predictions
 Right: 80-20 Out of Sample Predictions
 yy black/actual vs. yp red/predicted

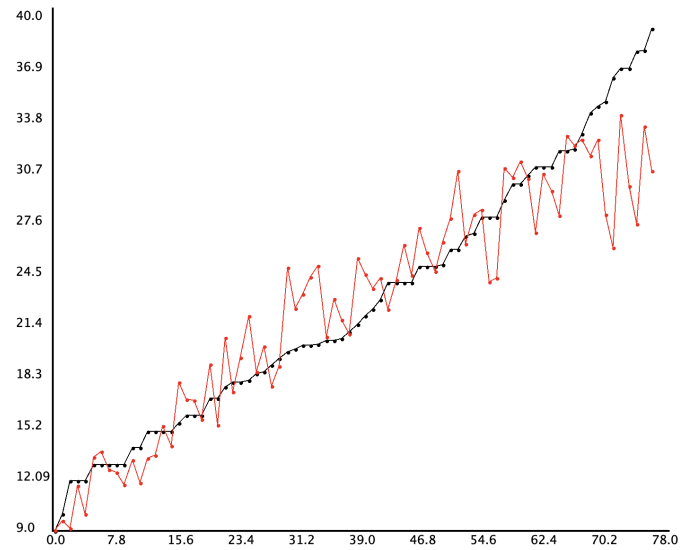
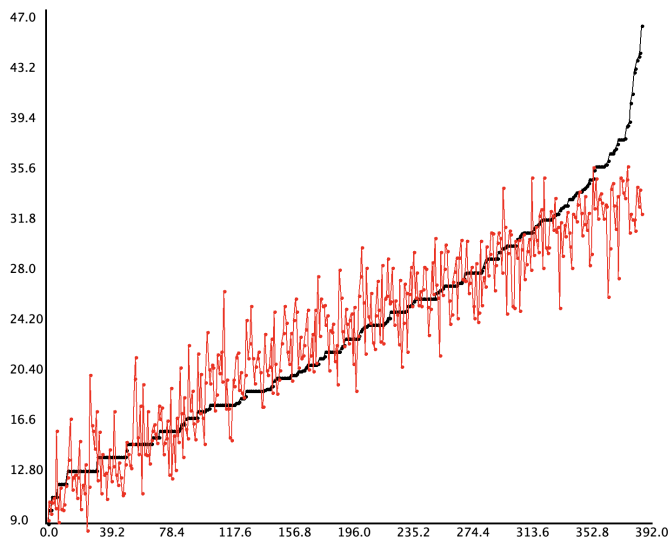


Figure 7: Scalation - Auto MPG Sqrt
 Left: In Sample Predictions
 Right: 80-20 Out of Sample Predictions
 yy black/actual vs. yp red/predicted

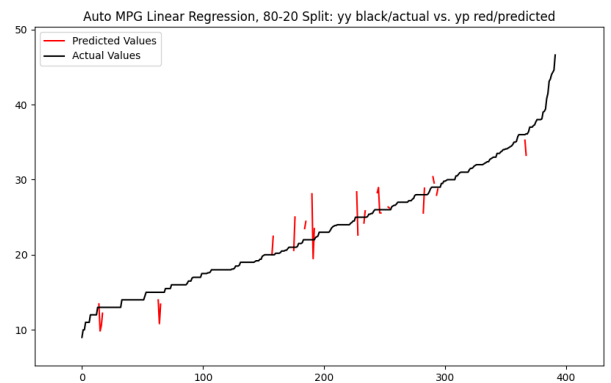
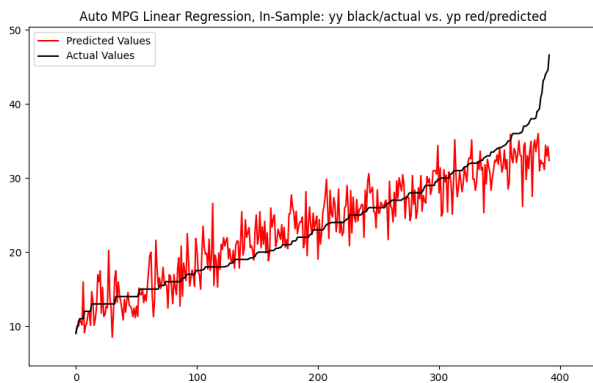


Figure 8: Statsmodels - Auto MPG Sqrt
 Left: In Sample Predictions
 Right: 80-20 Out of Sample Predictions
 yy black/actual vs. yp red/predicted

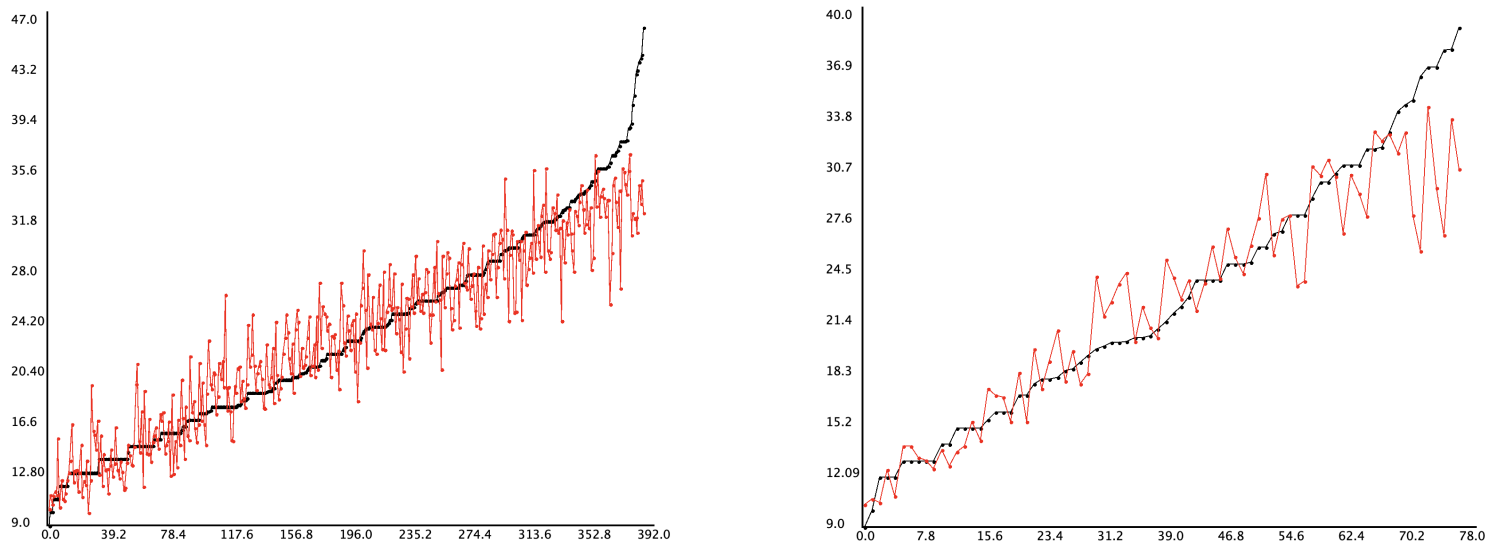


Figure 9: Scalation - Auto MPG log1p
 Left: In Sample Predictions
 Right: 80-20 Out of Sample Predictions
 yy black/actual vs. yp red/predicted

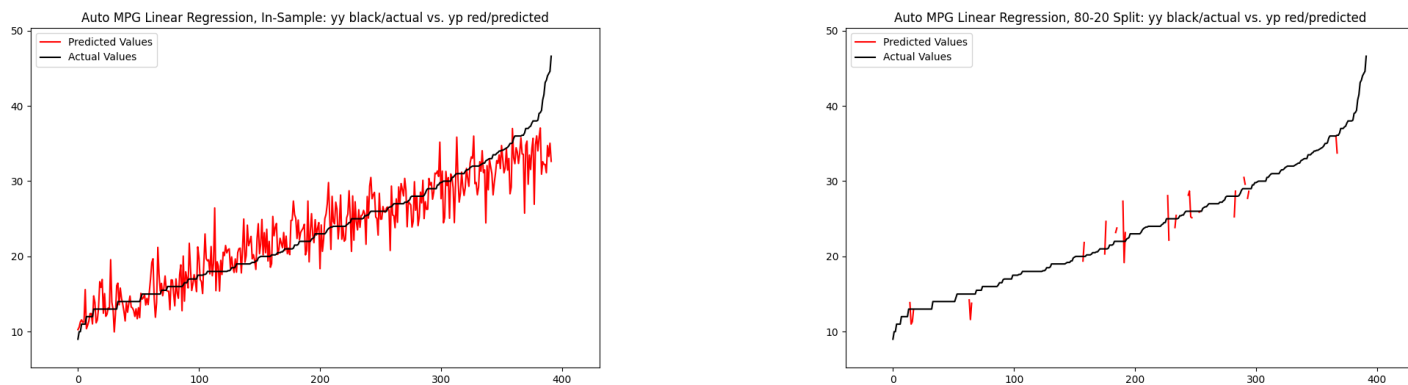


Figure 10: Statsmodels - Auto MPG log1p
 Left: In Sample Predictions
 Right: 80-20 Out of Sample Predictions
 yy black/actual vs. yp red/predicted

Table 7: Scalation - Housing Prices In-Sample QoF Comparison

| Metric | Regression | Ridge | Lasso | Sqrt | log1p |
|--------|-------------|-------------|-------------|-------------|-------------|
| rSq | 0.998516 | 0.987398 | 0.998516 | 0.986152 | 0.922307 |
| rSqBar | 0.998507 | 0.987309 | 0.998507 | 0.986068 | 0.921838 |
| sst | 6.42325e+13 | 6.42325e+13 | 6.42325e+13 | 6.42325e+13 | 6.42325e+13 |
| sse | 9.53030e+10 | 8.09438e+11 | 9.53030e+10 | 8.89504e+11 | 4.99039e+12 |
| sde | 9767.21 | 28463.5 | 9767.21 | 29836.4 | 70604.5 |
| mse0 | 9.53030e+07 | 8.09438e+08 | 9.53030e+07 | 8.89504e+08 | 4.99039e+09 |
| rmse | 9762.32 | 28450.6 | 9762.32 | 29824.5 | 70642.7 |
| mae | 7747.66 | 24147.7 | 7747.66 | 24309.3 | 53070.5 |
| smape | 1.57791 | 23.5576 | 1.57791 | 4.86164 | 9.22319 |
| m | 1000.00 | 1000.00 | 1000.00 | 1000.00 | 1000.00 |
| dfr | 6.00000 | 7.00000 | 6.00000 | 6.00000 | 6.00000 |
| df | 993.000 | 992.000 | 993.000 | 993.000 | 993.000 |
| fStat | 111378 | 11103.9 | 111378 | 11785.5 | 1964.69 |
| aic | -10591.2 | -11658.9 | -10591.2 | -11708.0 | -12570.3 |
| bic | -10556.9 | -11619.6 | -10556.9 | -11673.7 | -12536.0 |

Table 8: Scalation - Housing Prices Out-of-Sample QoF Comparison

| Metric | Regression | Ridge | Lasso | Sqrt | log1p |
|--------|-------------|-------------|-------------|-------------|-------------|
| rSq | 0.998649 | 0.989193 | 0.998649 | 0.984018 | 0.906860 |
| rSqBar | 0.998641 | 0.989117 | 0.998641 | 0.983921 | 0.906297 |
| sst | 1.33700e+13 | 1.33700e+13 | 1.33700e+13 | 1.33700e+13 | 1.33700e+13 |
| sse | 1.80638e+10 | 1.44485e+11 | 1.80638e+10 | 2.13678e+11 | 1.24528e+12 |
| sde | 9501.56 | 26880.4 | 9501.56 | 32757.9 | 78673.0 |
| mse0 | 9.03190e+07 | 7.22424e+08 | 9.03189e+07 | 1.06839e+09 | 6.22641e+09 |
| rmse | 9503.63 | 26877.9 | 9503.63 | 32686.3 | 78907.6 |
| mae | 7484.48 | 22419.4 | 7484.48 | 26186.8 | 58148.8 |
| smape | 1.60847 | 19.6544 | 1.60847 | 5.19788 | 9.91629 |
| m | 200.000 | 200.000 | 200.000 | 200.000 | 200.000 |
| dfr | 6.00000 | 7.00000 | 6.00000 | 6.00000 | 6.00000 |
| df | 993.000 | 992.000 | 993.000 | 993.000 | 993.000 |
| fStat | 122330 | 12971.9 | 122330 | 10189.9 | 1611.39 |
| aic | -2101.67 | -2307.60 | -2101.67 | -2348.73 | -2525.00 |
| bic | -2078.59 | -2281.21 | -2078.59 | -2325.64 | -2501.91 |

Table 9: Statsmodels - House Price In-Sample QoF Comparison

| Metric | Regression | Ridge | Lasso | Sqrt | Log1p |
|--------|---------------------|---------------------|---------------------|---------------|------------|
| rSq | 0.9985 | 0.9906 | 0.9875 | 0.9855 | 0.9415 |
| rSqBar | 0.9985 | 0.9905 | 0.9875 | 0.9854 | 0.9411 |
| sst | 64232463468052.5469 | 64232463468052.5469 | 64232463468052.5469 | 29445342.0661 | 241.7492 |
| sse | 95249090298.3967 | 604344645977.1542 | 800169699033.4265 | 425598.9981 | 14.1461 |
| sde | 9798.8381 | 24669.9185 | 28386.7992 | 20.7131 | 0.1194 |
| mse0 | 96017228.1234 | 604344645.9772 | 800169699.0334 | 429.0312 | 0.0143 |
| rmse | 9798.8381 | 24583.4222 | 28287.2710 | 20.7131 | 0.1194 |
| mae | 7740.4301 | 20205.2499 | 24002.5173 | 24296.4685 | 52989.2927 |
| smape | 1.5774 | 4.1035 | 4.9163 | 4.8579 | 9.2122 |
| m | 1000.0000 | 1000.0000 | 1000.0000 | 1000.0000 | 1000.0000 |
| dfr | 7.0000 | 7.0000 | 7.0000 | 7.0000 | 7.0000 |
| df | 992.0000 | 993.0000 | 993.0000 | 992.0000 | 992.0000 |
| fStat | 95425.1583 | 14935.3572 | 11245.5195 | 9662.8803 | 2280.1137 |
| aic | 21225.8831 | 20233.6552 | 20514.3344 | 8907.3747 | -1404.4424 |
| bic | 21265.1451 | 20268.0095 | 20548.6887 | 8946.6367 | -1365.1804 |

Table 10: Statsmodels - House Price Out-of-Sample QoF Comparison

| Metric | Regression | Ridge | Lasso | Sqrt | Log1p |
|--------|---------------------|---------------------|---------------------|---------------|------------|
| rSq | 0.9985 | 0.9913 | 0.9884 | 0.9852 | 0.9402 |
| rSqBar | 0.9985 | 0.9910 | 0.9880 | 0.9851 | 0.9397 |
| sst | 51340367232368.6250 | 12891771417242.6445 | 12891771417242.6445 | 23544096.3448 | 193.6629 |
| sse | 75080425564.8099 | 112341107192.6465 | 149469076702.9745 | 347277.4580 | 11.5792 |
| sde | 9736.4530 | 24126.2984 | 27828.9629 | 20.9400 | 0.1209 |
| mse0 | 94798517.1273 | 561705535.9632 | 747345383.5149 | 438.4816 | 0.0146 |
| rmse | 9736.4530 | 23700.3278 | 27337.6185 | 20.9400 | 0.1209 |
| mae | 8174.5836 | 19629.7981 | 23012.0161 | 23553.0274 | 51521.6937 |
| smape | 1.6620 | 3.9691 | 4.6112 | 4.7594 | 9.0567 |
| m | 200.0000 | 200.0000 | 200.0000 | 200.0000 | 200.0000 |
| dfr | 7.0000 | 7.0000 | 7.0000 | 7.0000 | 7.0000 |
| df | 792.0000 | 193.0000 | 193.0000 | 792.0000 | 792.0000 |
| fStat | 77254.5038 | 3136.4045 | 2350.4760 | 7557.5143 | 1779.1786 |
| aic | 16972.0728 | 4043.2977 | 4100.4076 | 7144.9157 | -1102.0191 |
| bic | 17009.5497 | 4066.3859 | 4123.4958 | 7182.3926 | -1064.5422 |

Table 11: Scalation - House Price Linear Regression CV

| Name | num folds | min | max | mean | stdev | interval |
|--------|-----------|--------------------|--------------------|--------------------|------------------|------------------|
| rSq | 5 | 0.998 | 0.999 | 0.998 | 0.000 | 0.000 |
| rSqBar | 5 | 0.998 | 0.999 | 0.998 | 0.000 | 0.000 |
| sst | 5 | 11805100457351.200 | 13369989427686.710 | 12829460198984.865 | 606159535374.424 | 752793908917.133 |
| sse | 5 | 17790794374.705 | 22663619750.593 | 19394433560.564 | 2117948592.845 | 2630295668.134 |
| sde | 5 | 9365.942 | 10608.530 | 9818.348 | 533.068 | 662.021 |
| mse0 | 5 | 88953971.874 | 113318098.753 | 96972167.803 | 10589742.964 | 13151478.341 |
| rmse | 5 | 9431.541 | 10645.097 | 9836.093 | 528.486 | 656.330 |
| mae | 5 | 7418.536 | 8609.308 | 7817.189 | 534.033 | 663.219 |
| smape | 5 | 1.408 | 1.804 | 1.592 | 0.141 | 0.176 |
| m | 5 | 200.000 | 200.000 | 200.000 | 0.000 | 0.000 |
| dfr | 5 | 6.000 | 6.000 | 6.000 | 0.000 | 0.000 |
| df | 5 | 993.000 | 993.000 | 993.000 | 0.000 | 0.000 |
| fStat | 5 | 96001.466 | 122329.999 | 110142.703 | 10843.190 | 13466.236 |
| aic | 5 | -2127.278 | -2100.155 | -2109.082 | 11.789 | 14.641 |
| bic | 5 | -2104.190 | -2077.067 | -2085.993 | 11.789 | 14.641 |

Table 12: Statsmodels - House Price Linear Regression CV

| Name | In-num folds | min | max | mean | stdev |
|--------|--------------|---------------------|---------------------|---------------------|-------------------|
| rSq | 5 | 0.9984 | 0.9986 | 0.9985 | 0.0001 |
| rSqBar | 5 | 0.9984 | 0.9986 | 0.9984 | 0.0001 |
| sst | 5 | 12384264865084.2500 | 13564576490393.4668 | 12842056251568.3359 | 395911885307.9127 |
| sse | 5 | 17238729843.0851 | 20996608313.5931 | 19277864710.9665 | 1296174615.0581 |
| sde | 5 | 9450.9176 | 10430.2788 | 9988.5569 | 337.6978 |
| mse0 | 5 | 61921324325.4212 | 67822882451.9673 | 64210281257.8417 | 1979559426.5396 |
| rmse | 5 | 9450.9176 | 10430.2788 | 9988.5569 | 337.6978 |
| mae | 5 | 7516.9137 | 8174.5836 | 7794.6342 | 224.6310 |
| smape | 5 | 1.5104 | 1.6620 | 1.5879 | 0.0540 |

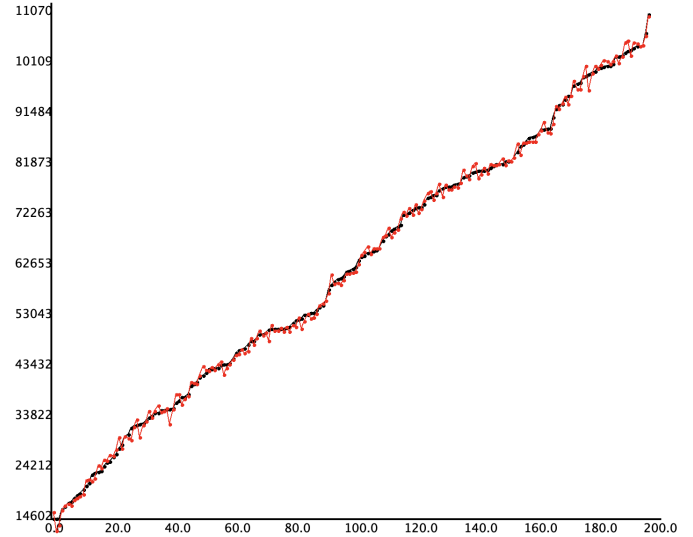
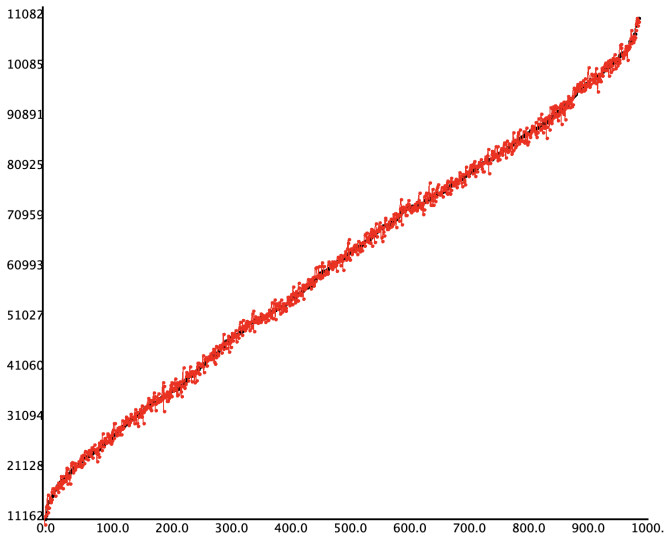


Figure 11: Scalation - House Price Regression

Left: In Sample Predictions

Right: 80-20 Out of Sample Predictions

yy black/actual vs. yp red/predicted

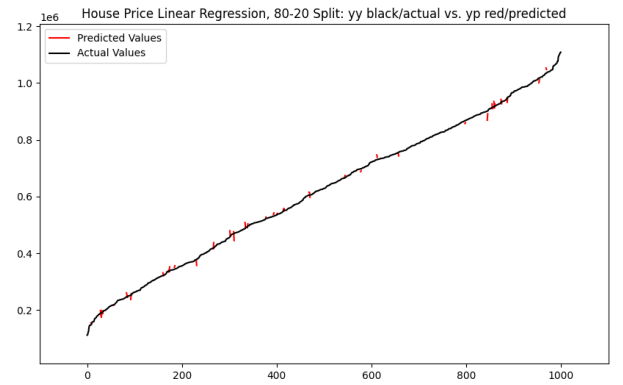
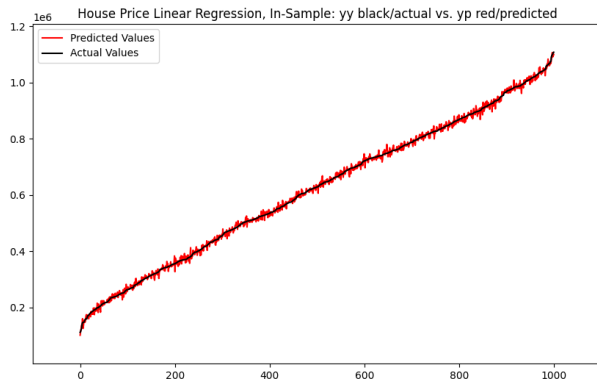


Figure 12: Statsmodels - House Price Regression
 Left: In Sample Predictions
 Right: 80-20 Out of Sample Predictions
 yy black/actual vs. yp red/predicted

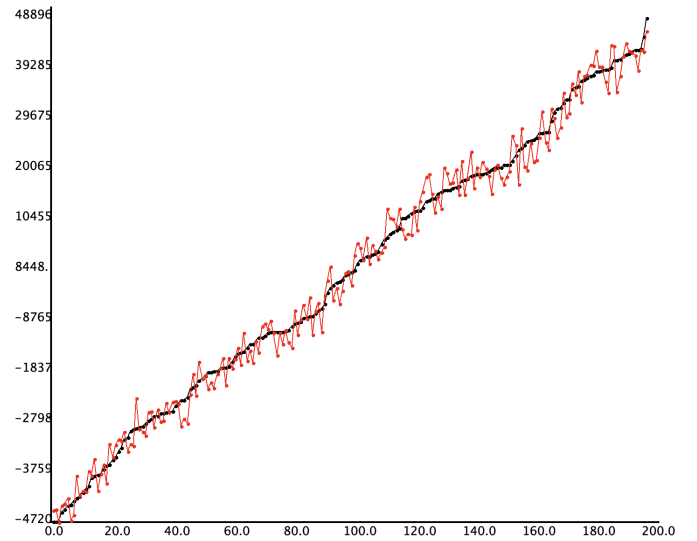
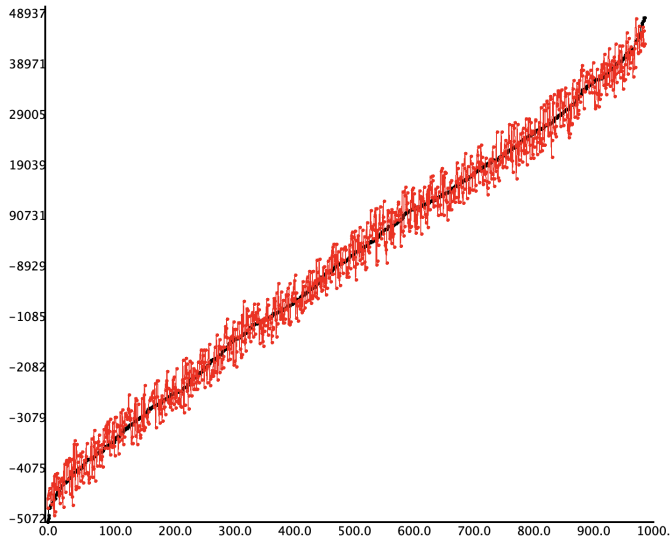


Figure 13: Scalation - House Price Ridge
 Left: In Sample Predictions
 Right: 80-20 Out of Sample Predictions
 yy black/actual vs. yp red/predicted

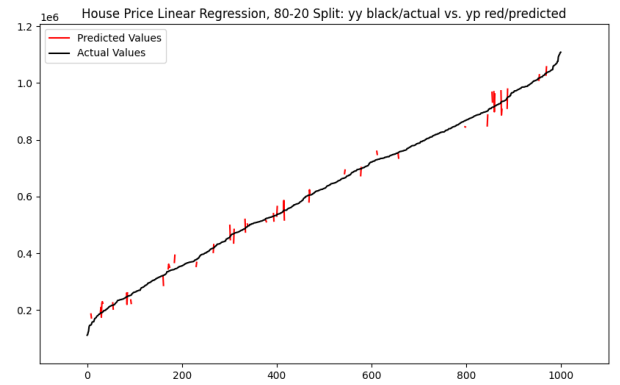
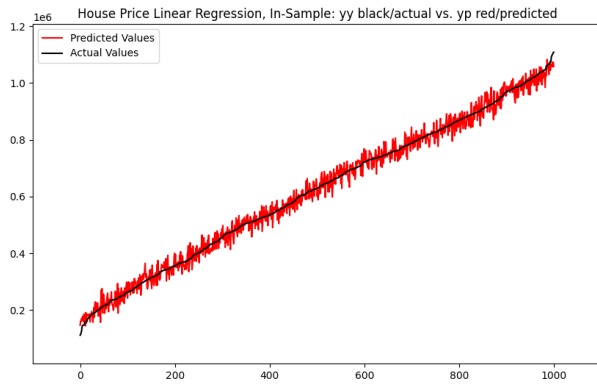


Figure 14: Statsmodels - House Price Ridge
 Left: In Sample Predictions
 Right: 80-20 Out of Sample Predictions
 yy black/actual vs. yp red/predicted

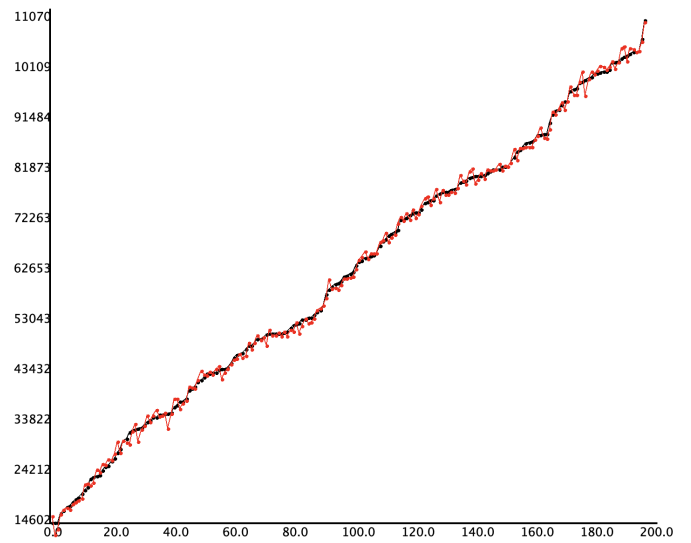
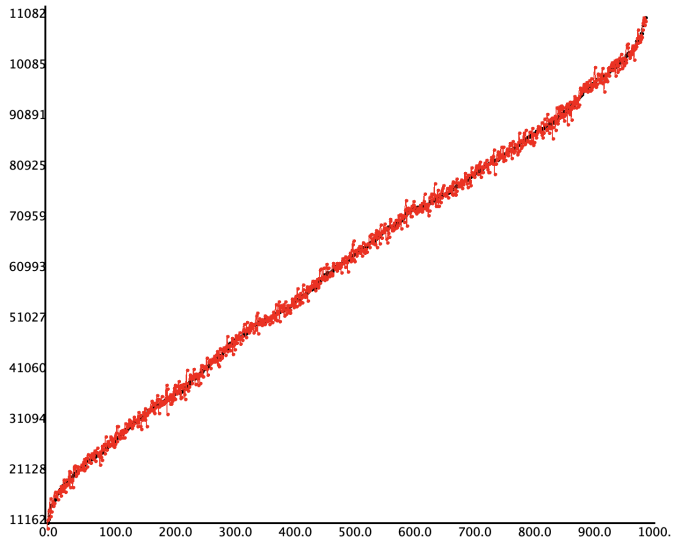


Figure 15: Scalation - House Price Lasso
 Left: In Sample Predictions
 Right: 80-20 Out of Sample Predictions
 yy black/actual vs. yp red/predicted

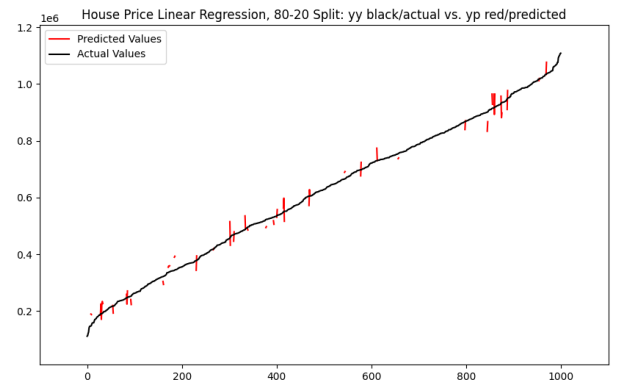
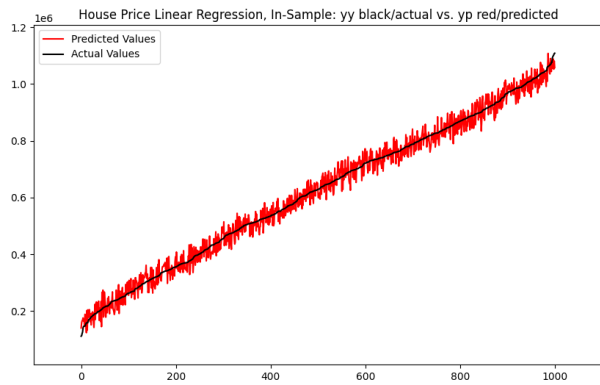


Figure 16: Statsmodels - House Price Lasso
 Left: In Sample Predictions
 Right: 80-20 Out of Sample Predictions
 yy black/actual vs. yp red/predicted

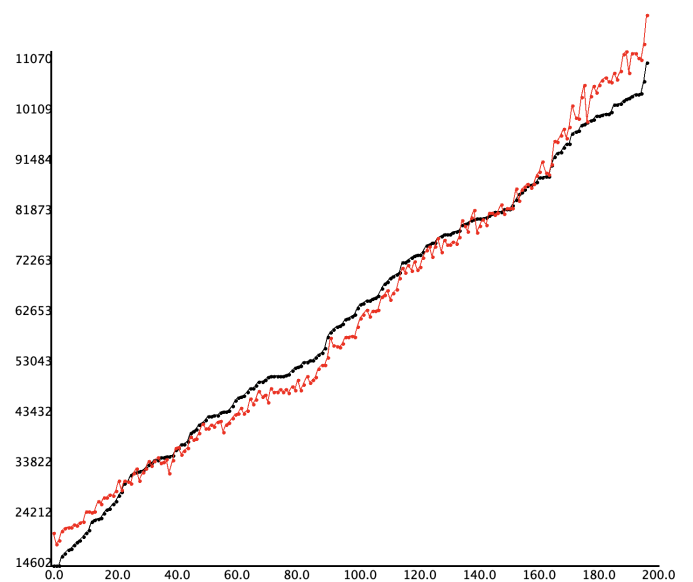
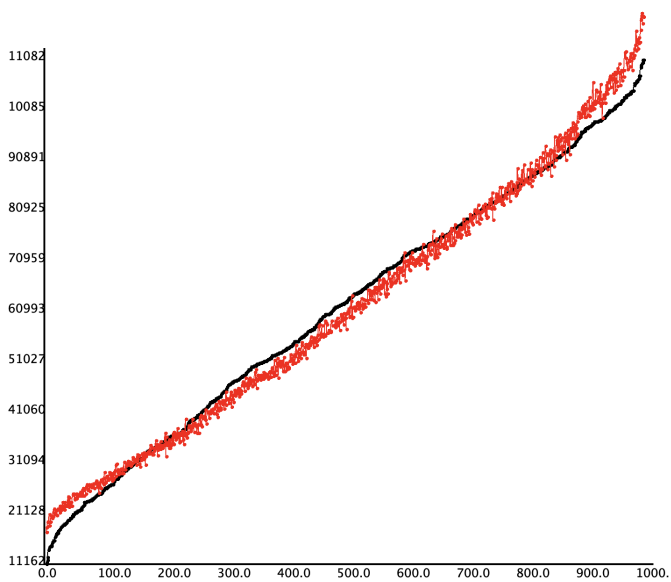


Figure 17: Scalation - House Price Sqrt
 Left: In Sample Predictions
 Right: 80-20 Out of Sample Predictions
 yy black/actual vs. yp red/predicted

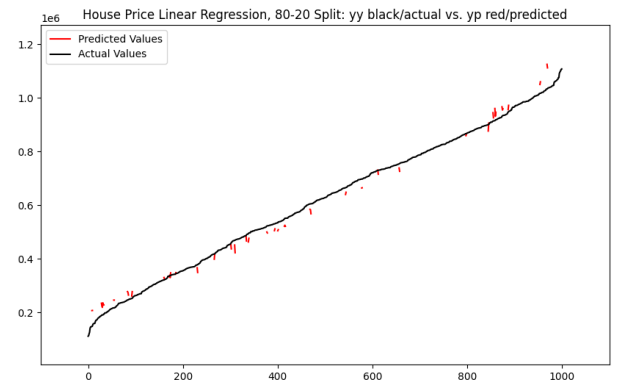
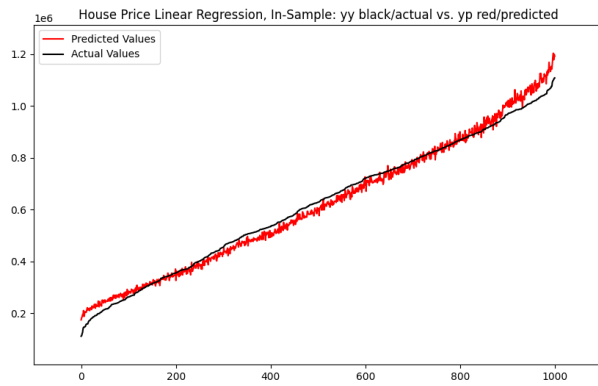


Figure 18: Statsmodels - House Price Sqrt
 Left: In Sample Predictions
 Right: 80-20 Out of Sample Predictions
 yy black/actual vs. yp red/predicted

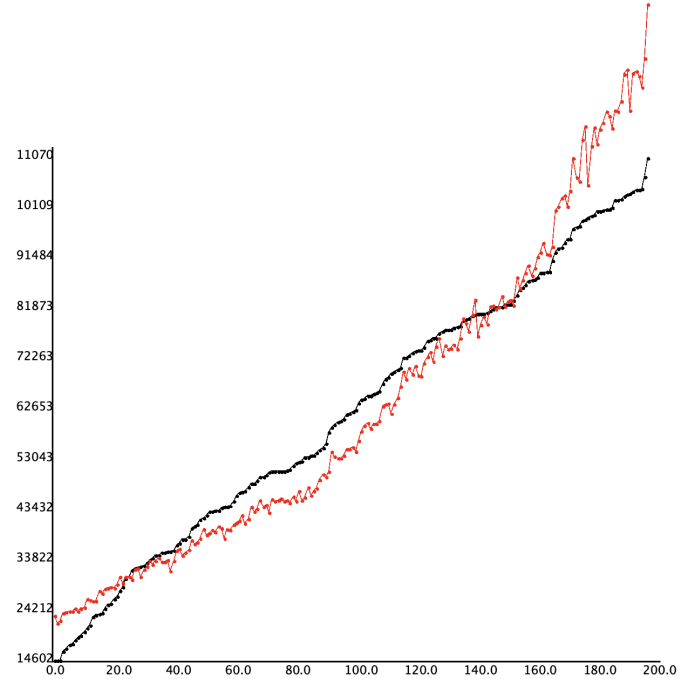
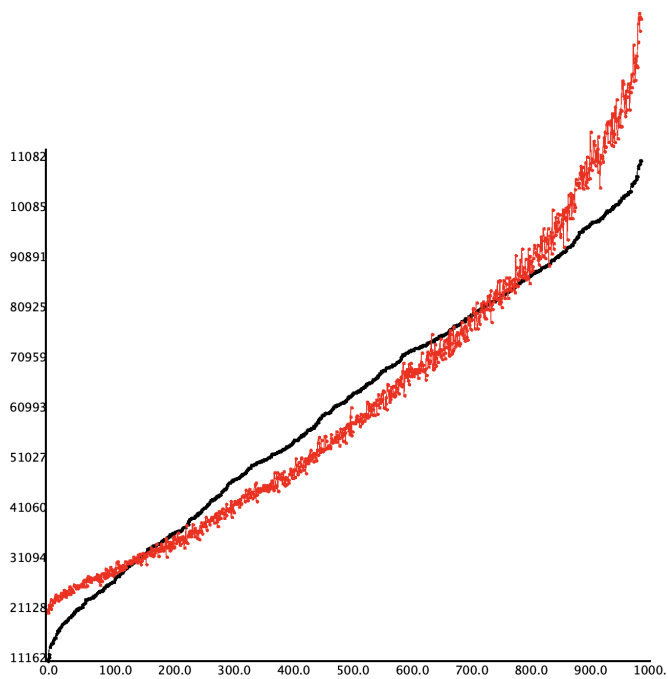


Figure 19: Scalation - House Price log1p
 Left: In Sample Predictions
 Right: 80-20 Out of Sample Predictions
 yy black/actual vs. yp red/predicted

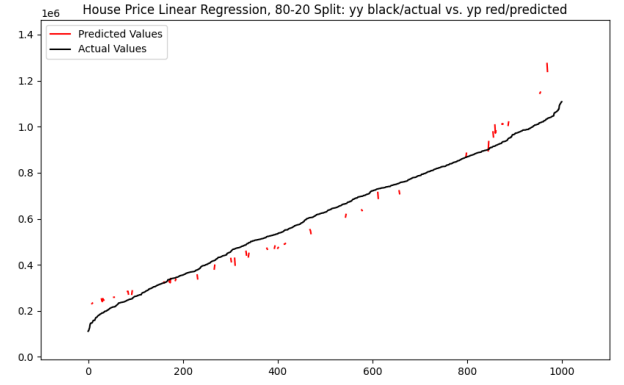
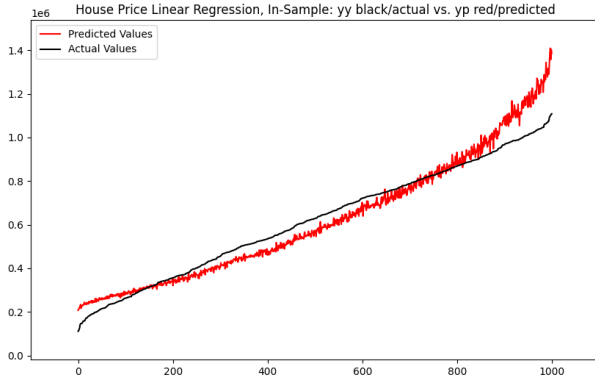


Figure 20: Statsmodels - House Price log1p
Left: In Sample Predictions
Right: 80-20 Out of Sample Predictions
yy black/actual vs. yp red/predicted

Table 13: Scalation - Insurance Charges In-Sample QoF Comparison

| Metric | Regression | Ridge | Lasso | Sqrt | log1p |
|--------|-------------|-------------|-------------|-------------|-------------|
| rSq | 0.750157 | 0.749962 | 0.750157 | 0.752656 | 0.527431 |
| rSqBar | 0.748842 | 0.748457 | 0.748842 | 0.751354 | 0.524943 |
| sst | 1.96074e+11 | 1.96074e+11 | 1.96074e+11 | 1.96074e+11 | 1.96074e+11 |
| sse | 4.89878e+10 | 4.90260e+10 | 4.89878e+10 | 4.84977e+10 | 9.26587e+10 |
| sde | 6053.11 | 6055.42 | 6053.11 | 6001.45 | 8316.89 |
| mse0 | 3.66127e+07 | 3.66413e+07 | 3.66127e+07 | 3.62464e+07 | 6.92516e+07 |
| rmse | 6050.84 | 6053.20 | 6050.84 | 6020.50 | 8321.76 |
| mae | 4179.54 | 4150.46 | 4179.54 | 3623.20 | 4215.04 |
| smape | 37.9722 | 67.8472 | 37.9722 | 27.9341 | 26.5034 |
| m | 1338.00 | 1338.00 | 1338.00 | 1338.00 | 1338.00 |
| dfr | 7.00000 | 8.00000 | 7.00000 | 7.00000 | 7.00000 |
| df | 1330.00 | 1329.00 | 1330.00 | 1330.00 | 1330.00 |
| fStat | 570.477 | 498.274 | 570.477 | 578.161 | 212.057 |
| aic | -13533.8 | -13532.3 | -13533.8 | -13527.1 | -13960.2 |
| bic | -13492.2 | -13485.5 | -13492.2 | -13485.5 | -13918.6 |

Table 14: Scalation - Insurance Charges Out-of-Sample QoF Comparison

| Metric | Regression | Ridge | Lasso | Sqrt | log1p |
|--------|-------------|-------------|-------------|-------------|-------------|
| rSq | 0.720005 | 0.719714 | 0.720005 | 0.730926 | 0.583107 |
| rSqBar | 0.718531 | 0.718027 | 0.718531 | 0.729510 | 0.580913 |
| sst | 4.06432e+10 | 4.06432e+10 | 4.06432e+10 | 4.06432e+10 | 4.06432e+10 |
| sse | 1.13799e+10 | 1.13917e+10 | 1.13799e+10 | 1.09360e+10 | 1.69438e+10 |
| sde | 6540.46 | 6543.82 | 6540.46 | 6396.98 | 7972.86 |
| mse0 | 4.26213e+07 | 4.26655e+07 | 4.26213e+07 | 4.09588e+07 | 6.34601e+07 |
| rmse | 6528.50 | 6531.89 | 6528.50 | 6399.91 | 7966.18 |
| mae | 4430.66 | 4429.38 | 4430.66 | 3868.65 | 4087.97 |
| smape | 40.0602 | 62.9178 | 40.0602 | 30.5895 | 27.5909 |
| m | 267.000 | 267.000 | 267.000 | 267.000 | 267.000 |
| dfr | 7.00000 | 8.00000 | 7.00000 | 7.00000 | 7.00000 |
| df | 1330.00 | 1329.00 | 1330.00 | 1330.00 | 1330.00 |
| fStat | 488.584 | 426.574 | 488.584 | 516.126 | 265.753 |
| aic | -2708.17 | -2706.31 | -2708.17 | -2702.86 | -2761.31 |
| bic | -2679.47 | -2674.02 | -2679.47 | -2674.16 | -2732.61 |

Table 15: Statsmodels - Insurance Charges In-Sample QoF Comparison

| Metric | Regression | Ridge | Lasso | Sqrt | Log1p |
|--------|-------------------|-------------------|-------------------|--------------|-----------|
| rSq | 0.7509 | 0.2718 | 0.7469 | 0.7795 | 0.7680 |
| rSqBar | 0.7494 | 0.2680 | 0.7456 | 0.7782 | 0.7666 |
| sst | 196074221568.3671 | 196074221568.3671 | 196074221568.3671 | 3051091.5131 | 1130.1100 |
| sse | 48839532843.9219 | 142780871945.3538 | 49623455821.6671 | 672635.9707 | 262.2315 |
| sde | 6062.1023 | 10361.1794 | 6108.2624 | 22.4972 | 0.4442 |
| mse0 | 36749084.1564 | 106712161.3941 | 37087784.6201 | 506.1219 | 0.1973 |
| rmse | 6062.1023 | 10330.1579 | 6089.9741 | 22.4972 | 0.4442 |
| mae | 4170.8869 | 8134.7714 | 4115.6884 | 3613.8958 | 4219.5115 |
| smape | 37.8059 | 66.1576 | 34.1997 | 27.6903 | 26.2889 |
| m | 1338.0000 | 1338.0000 | 1338.0000 | 1338.0000 | 1338.0000 |
| dfr | 8.0000 | 8.0000 | 8.0000 | 8.0000 | 8.0000 |
| df | 1329.0000 | 1330.0000 | 1330.0000 | 1329.0000 | 1329.0000 |
| fStat | 500.8107 | 62.0533 | 490.6438 | 587.4216 | 549.8054 |
| aic | 27113.5058 | 24749.7939 | 23335.7320 | 12137.4774 | 1634.5362 |
| bic | 27160.2962 | 24791.3854 | 23377.3235 | 12184.2678 | 1681.3266 |

Table 16: Statsmodels - Insurance Charges Out-of-Sample QoF Comparison

| Metric | Regression | Ridge | Lasso | Sqrt | Log1p |
|--------|-------------------|------------------|------------------|--------------|-----------|
| rSq | 0.7417 | 0.2951 | 0.7797 | 0.7701 | 0.7572 |
| rSqBar | 0.7398 | 0.2761 | 0.7738 | 0.7684 | 0.7554 |
| sst | 154436975468.4681 | 41606660039.7953 | 41606660039.7953 | 2399231.6774 | 888.0691 |
| sse | 39887119421.1600 | 29328394351.2134 | 9164643207.2381 | 551569.9183 | 215.5882 |
| sde | 6131.3858 | 10620.8058 | 5937.0555 | 22.8004 | 0.4508 |
| mse0 | 37593892.0086 | 109434307.2806 | 34196429.8778 | 519.8585 | 0.2032 |
| rmse | 6131.3858 | 10461.0854 | 5847.7714 | 22.8004 | 0.4508 |
| mae | 4181.1945 | 8328.6585 | 4069.5309 | 3556.9640 | 3888.4432 |
| smape | 40.0220 | 69.4557 | 35.5690 | 29.1245 | 25.7136 |
| m | 268.0000 | 268.0000 | 268.0000 | 268.0000 | 268.0000 |
| dfr | 8.0000 | 8.0000 | 8.0000 | 8.0000 | 8.0000 |
| df | 1061.0000 | 260.0000 | 260.0000 | 1061.0000 | 1061.0000 |
| fStat | 380.8792 | 13.6061 | 115.0471 | 444.2703 | 413.6950 |
| aic | 21708.8072 | 4976.9038 | 4665.1653 | 9736.7961 | 1340.3418 |
| bic | 21753.5859 | 5005.6317 | 4693.8932 | 9781.5748 | 1385.1205 |

Table 17: Scalation - Insurance Charges Linear Regression CV

| Name | num | min | max | mean | stdev | interval |
|--------|-----|-----------------|-----------------|-----------------|----------------|----------------|
| rSq | 5 | 0.701 | 0.814 | 0.743 | 0.046 | 0.057 |
| rSqBar | 5 | 0.699 | 0.813 | 0.742 | 0.046 | 0.057 |
| sst | 5 | 31902777173.848 | 43430486230.657 | 38949749086.422 | 4343029725.651 | 5393640012.108 |
| sse | 5 | 7539480548.420 | 11454966761.392 | 9918152392.401 | 1670500799.560 | 2074607019.047 |
| sde | 5 | 5320.957 | 6562.018 | 6084.654 | 526.821 | 654.263 |
| mse0 | 5 | 28237754.863 | 42902497.234 | 37146638.174 | 6256557.302 | 7770063.742 |
| rmse | 5 | 5313.921 | 6550.000 | 6076.688 | 525.006 | 652.009 |
| mae | 5 | 3810.754 | 4511.498 | 4216.703 | 292.688 | 363.491 |
| smape | 5 | 36.128 | 40.060 | 38.143 | 1.833 | 2.277 |
| m | 5 | 267.000 | 267.000 | 267.000 | 0.000 | 0.000 |
| dfr | 5 | 7.000 | 7.000 | 7.000 | 0.000 | 0.000 |
| df | 5 | 1330.000 | 1330.000 | 1330.000 | 0.000 | 0.000 |
| fStat | 5 | 444.882 | 830.519 | 573.015 | 157.534 | 195.643 |
| aic | 5 | -2709.047 | -2663.110 | -2691.017 | 19.599 | 24.340 |
| bic | 5 | -2680.349 | -2634.412 | -2662.319 | 19.599 | 24.340 |

Table 18: Statsmodels - Insurance Charges Linear Regression CV

| Name | In-num folds | min | max | mean | stdev |
|--------|--------------|------------------|------------------|------------------|-----------------|
| rSq | 5 | 0.6324 | 0.7956 | 0.7402 | 0.0578 |
| rSqBar | 5 | 0.6211 | 0.7893 | 0.7322 | 0.0596 |
| sst | 5 | 30189024179.7055 | 43857198758.4016 | 39154186092.5516 | 4823002859.8713 |
| sse | 5 | 8965018845.2774 | 11096336332.7613 | 9899546225.2180 | 821555419.0107 |
| sde | 5 | 5872.0390 | 6545.4562 | 6170.1628 | 260.9758 |
| mse0 | 5 | 113067506.2910 | 163646264.0239 | 146298959.6759 | 17905426.2621 |
| rmse | 5 | 5872.0390 | 6545.4562 | 6170.1628 | 260.9758 |
| mae | 5 | 4054.1099 | 4427.9335 | 4203.4121 | 129.0554 |
| smape | 5 | 35.6194 | 40.0220 | 38.1279 | 1.5723 |

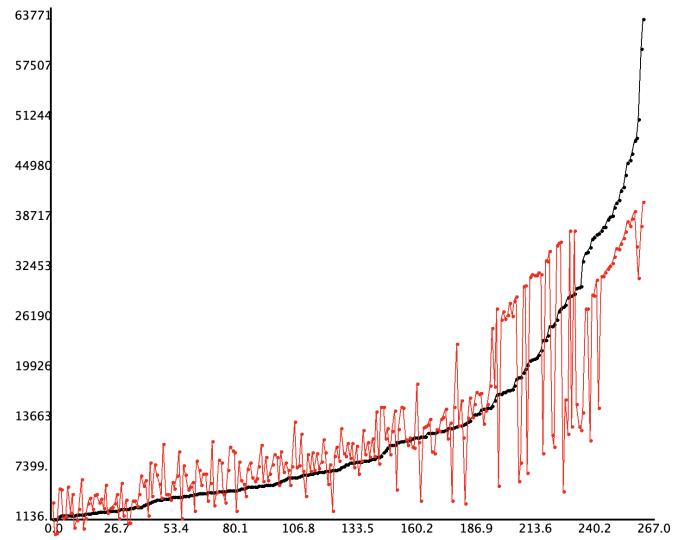
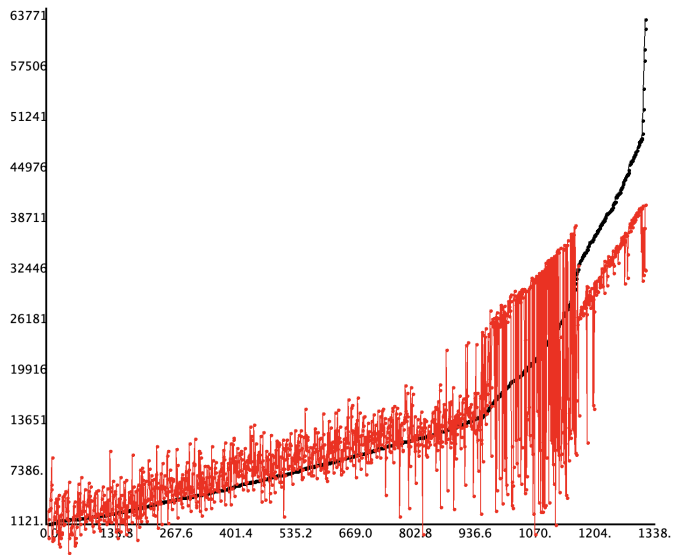


Figure 21: Scalation - Insurance Charges Regression
 Left: In Sample Predictions
 Right: 80-20 Out of Sample Predictions
 yy black/actual vs. yp red/predicted

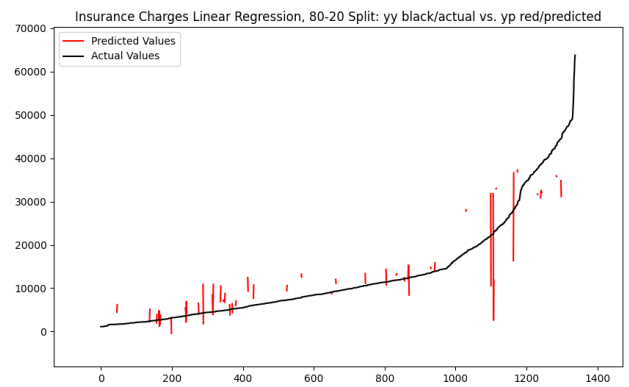
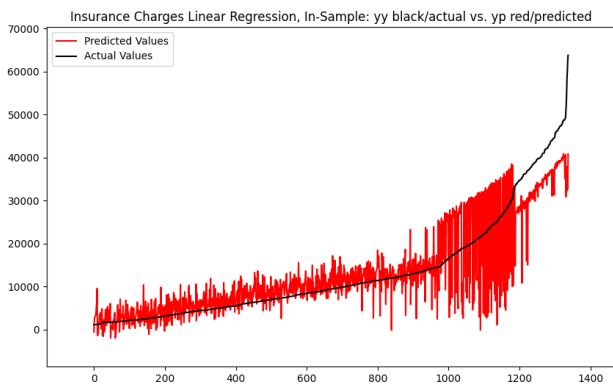


Figure 22: Statsmodels - Insurance Charges Regression
 Left: In Sample Predictions
 Right: 80-20 Out of Sample Predictions
 yy black/actual vs. yp red/predicted

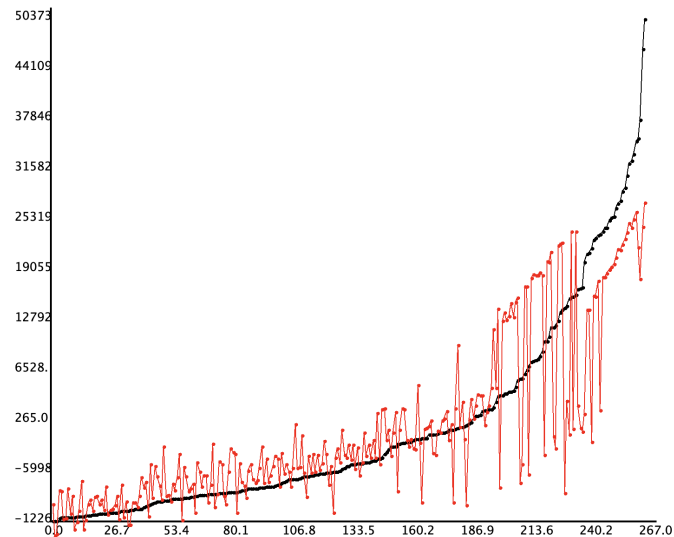
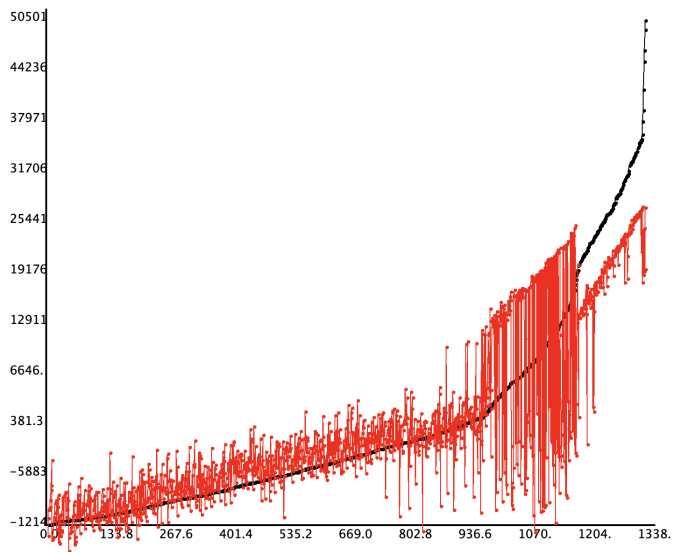


Figure 23: Scalation - Insurance Charges Ridge

Left: In Sample Predictions

Right: 80-20 Out of Sample Predictions

yy black/actual vs. yp red/predicted

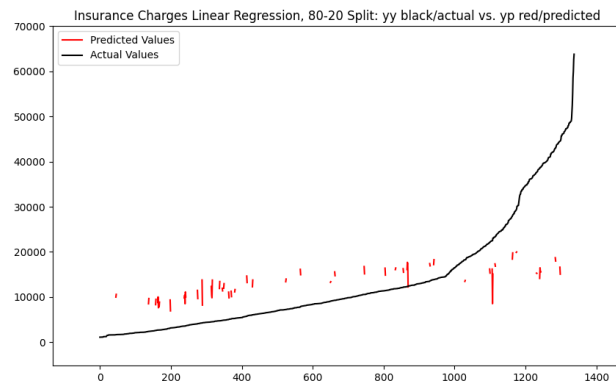
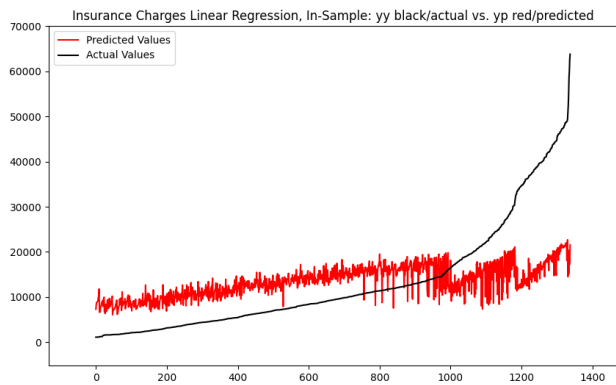


Figure 24: Statsmodels - Insurance Charges Ridge

Left: In Sample Predictions

Right: 80-20 Out of Sample Predictions

yy black/actual vs. yp red/predicted

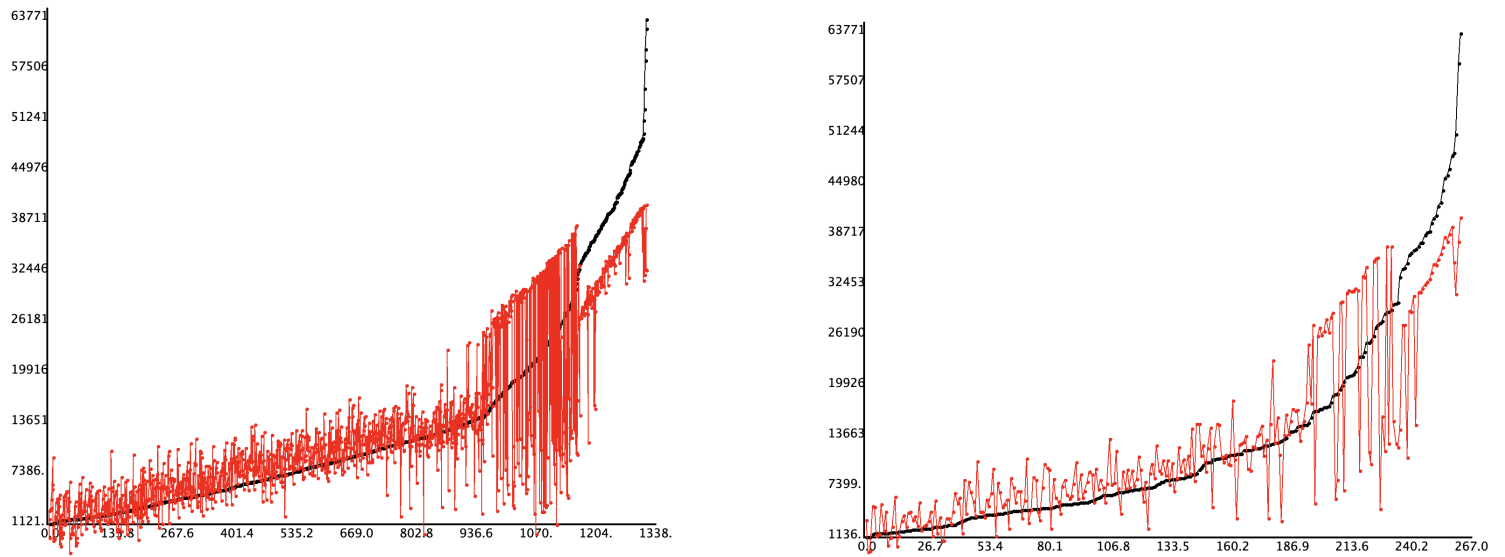


Figure 25: Scalation - Insurance Charges Lasso
 Left: In Sample Predictions
 Right: 80-20 Out of Sample Predictions
 yy black/actual vs. yp red/predicted

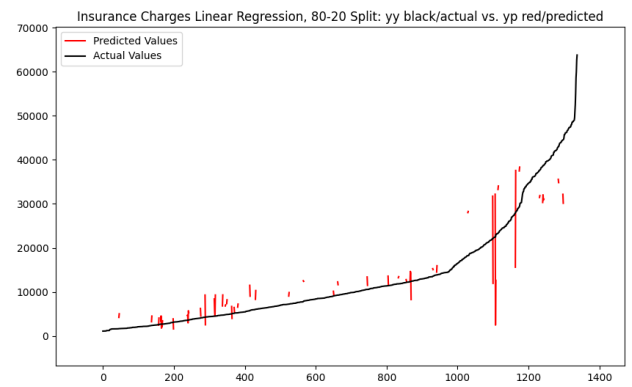
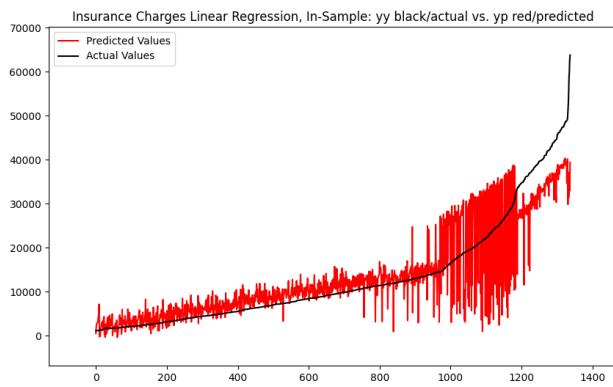


Figure 26: Statsmodels - Insurance Charges Lasso
 Left: In Sample Predictions
 Right: 80-20 Out of Sample Predictions
 yy black/actual vs. yp red/predicted

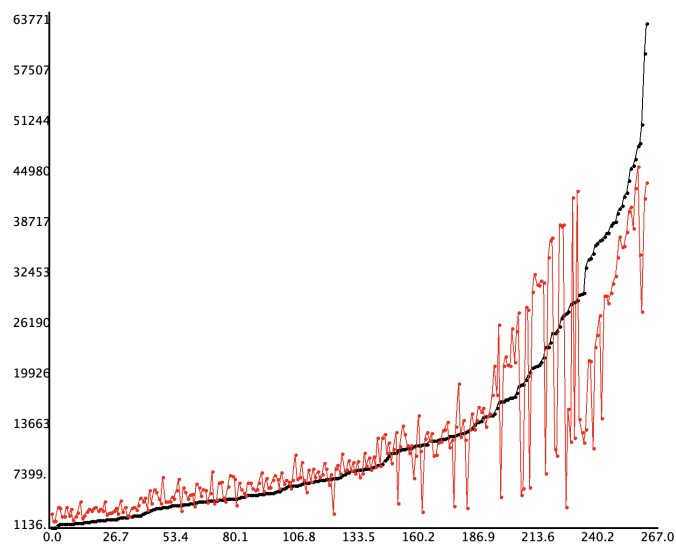
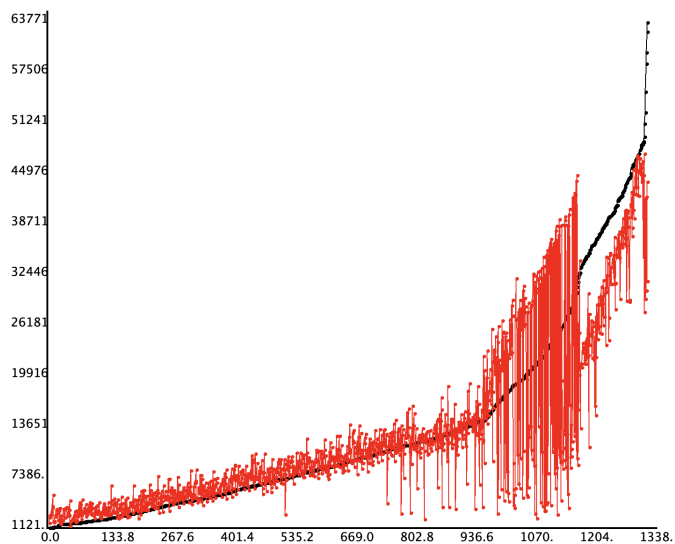


Figure 27: Scalation - Insurance Charges Sqrt
 Left: In Sample Predictions
 Right: 80-20 Out of Sample Predictions
 yy black/actual vs. yp red/predicted

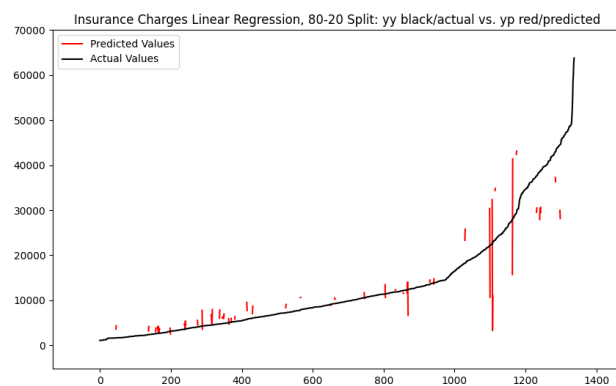
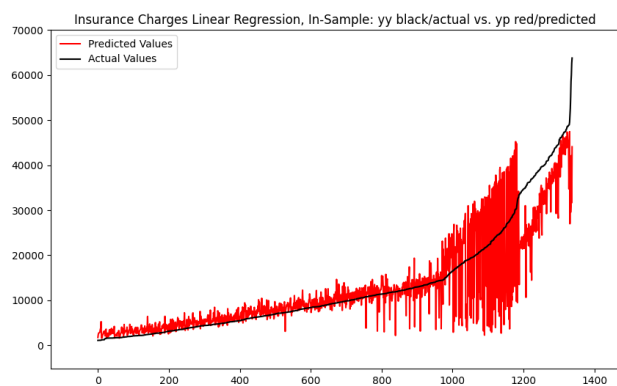


Figure 28: Statsmodels - Insurance Charges Sqrt
 Left: In Sample Predictions
 Right: 80-20 Out of Sample Predictions
 yy black/actual vs. yp red/predicted

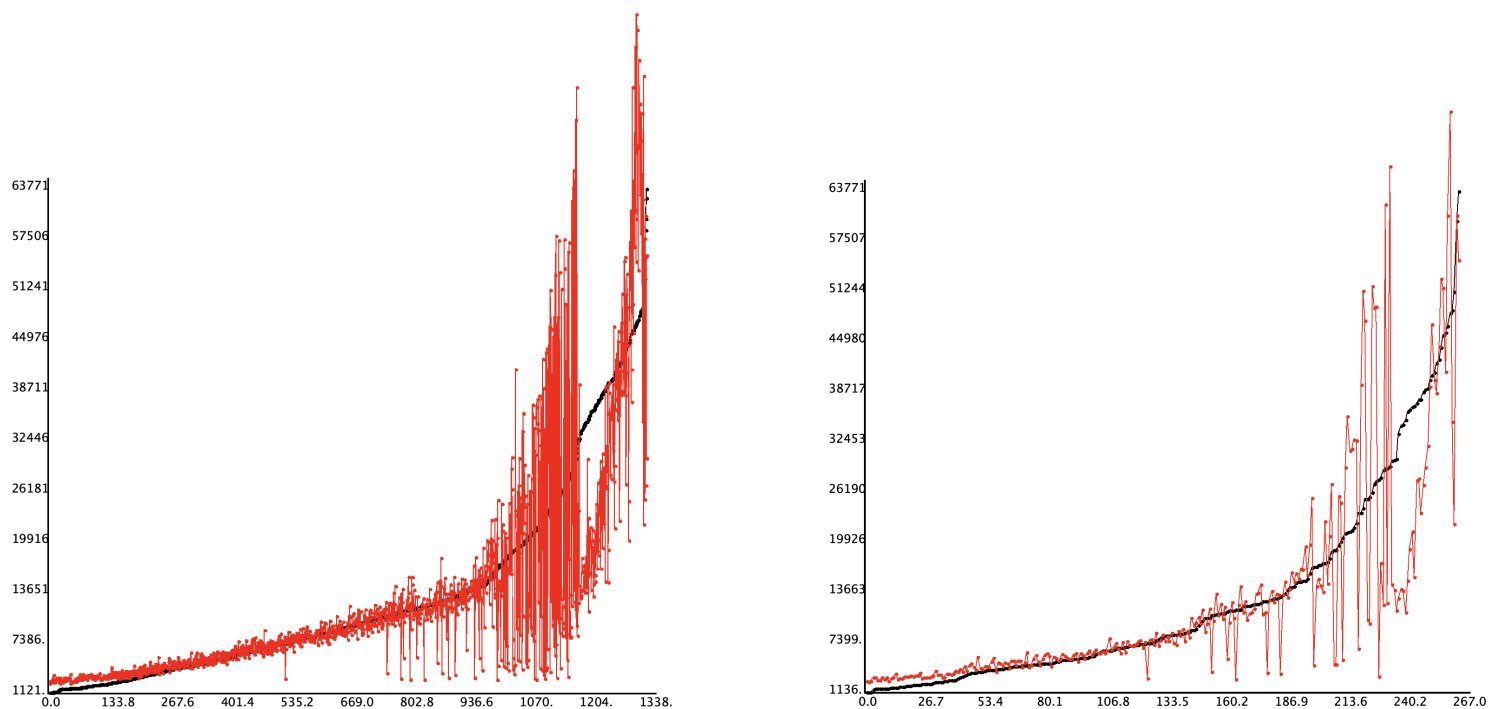


Figure 29: Scalation - Insurance Charges log1p

Left: In Sample Predictions

Right: 80-20 Out of Sample Predictions
yy black/actual vs. yp red/predicted

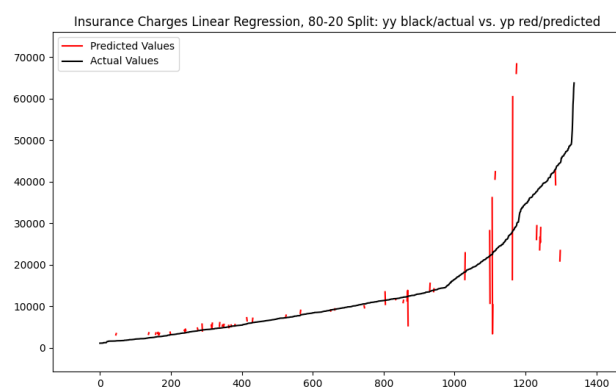
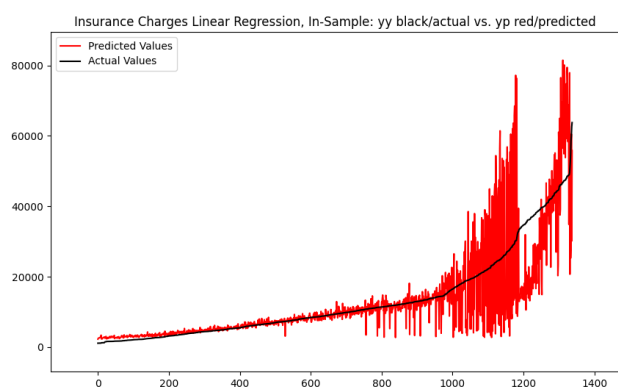


Figure 30: Statsmodels - Insurance Charges log1p

Left: In Sample Predictions

Right: 80-20 Out of Sample Predictions
yy black/actual vs. yp red/predicted