

Appendix

Figure 1 - Penalized logistic Regression Model:

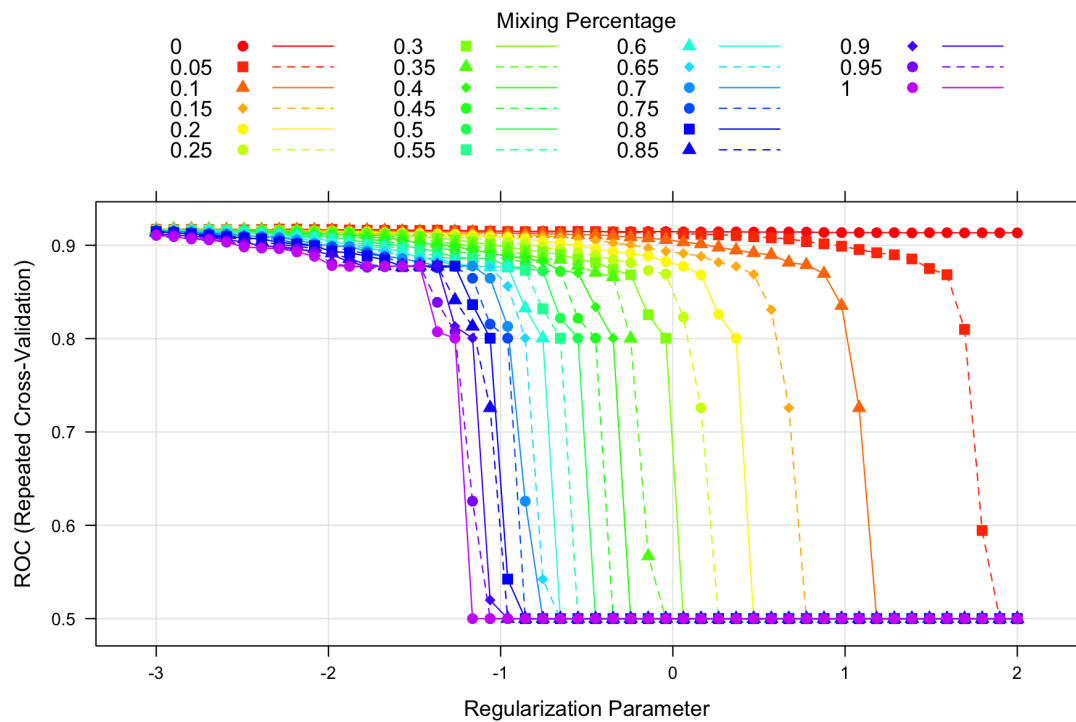


Figure 2 - Mars Model:

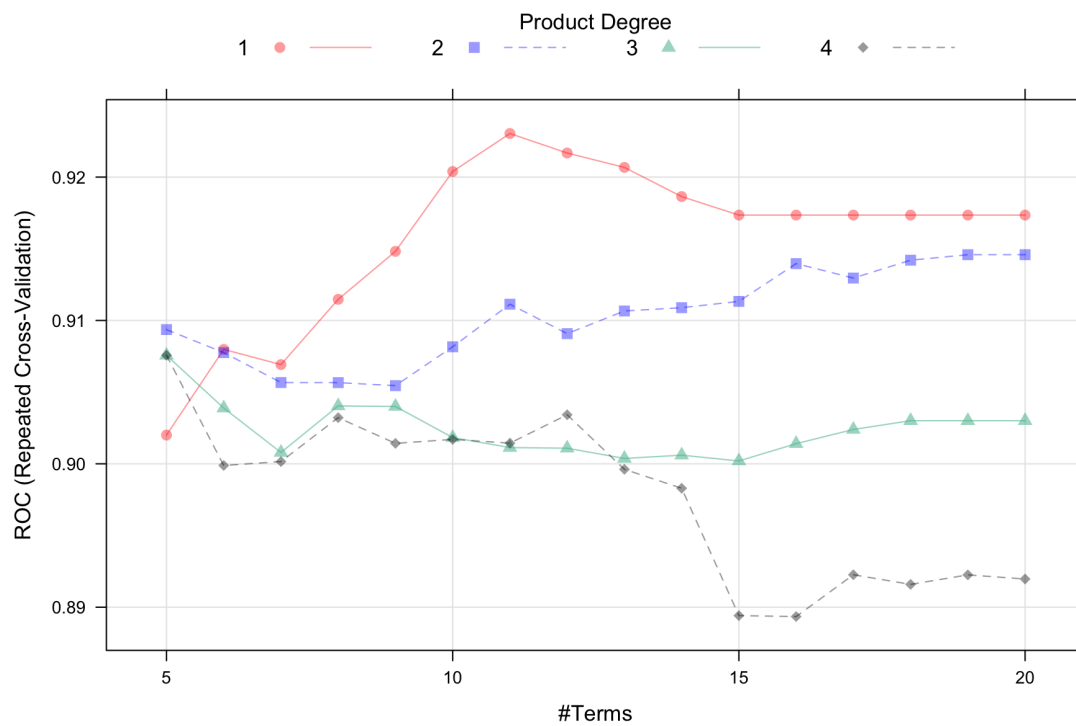


Figure 3 - SVM with Linear Kernel:

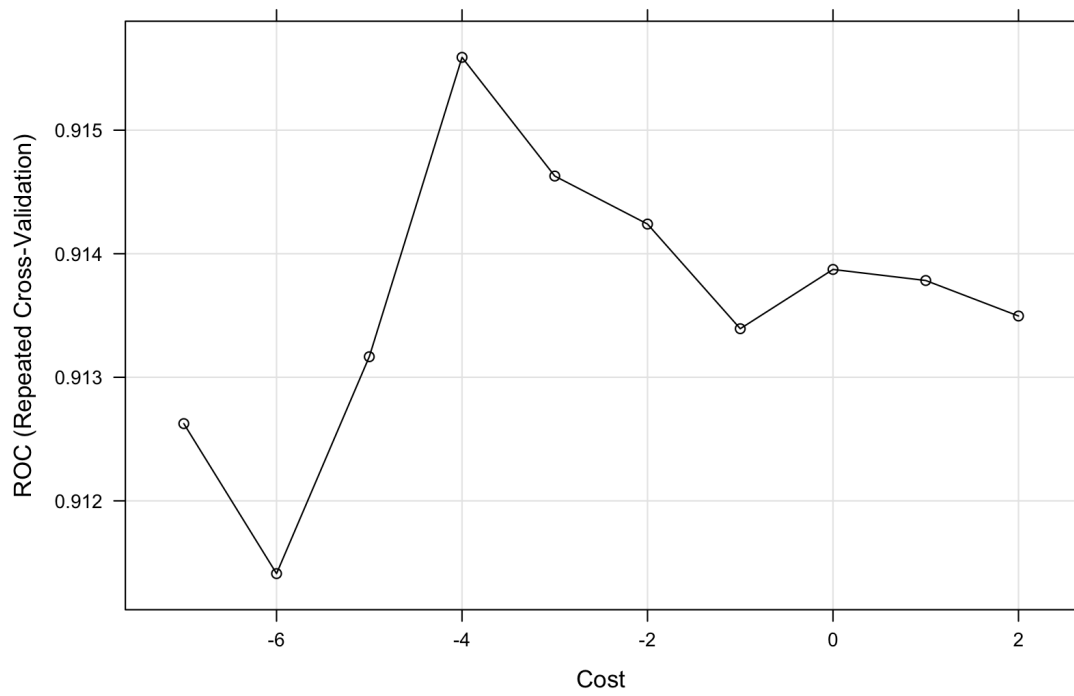


Figure 4 - SVM With Radial Kernel:

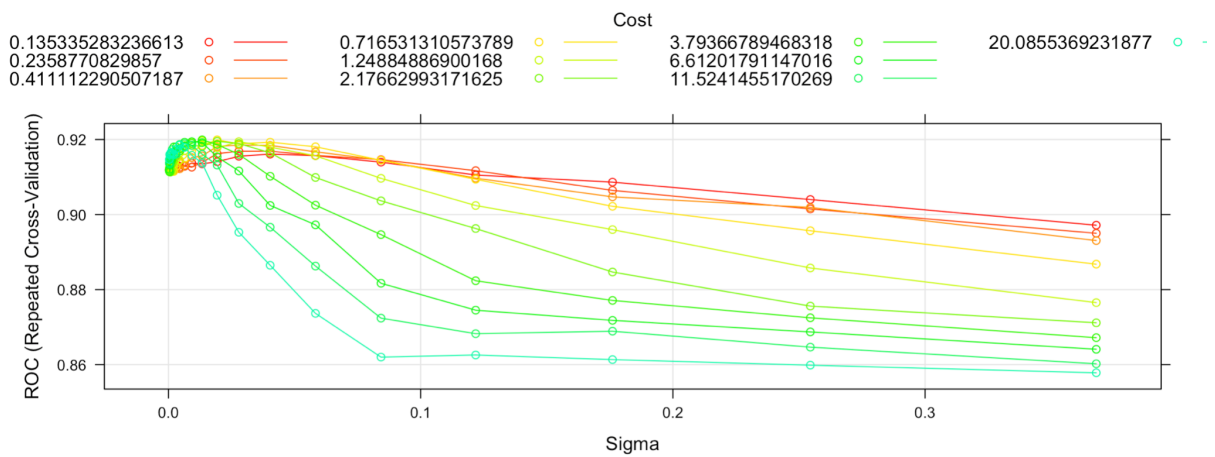


Figure 5 - Random Forest model

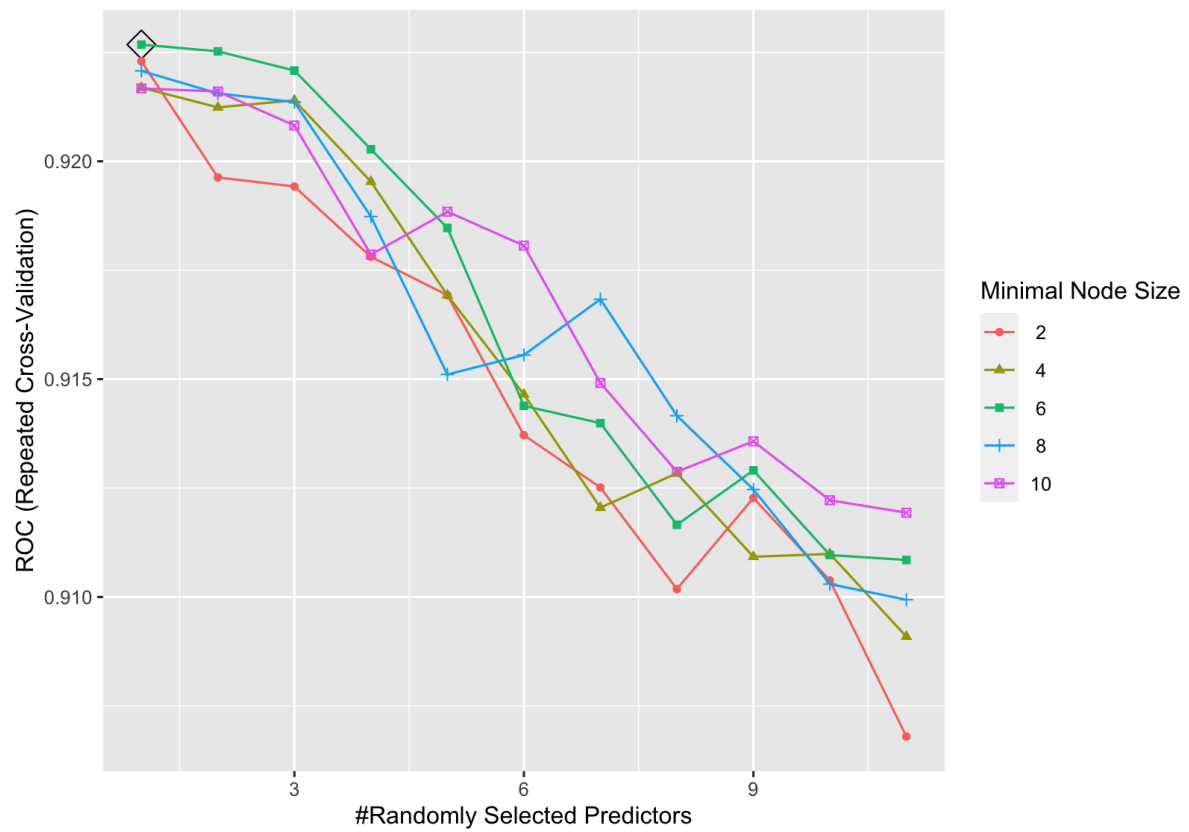


Figure 6 - Adaboost Model

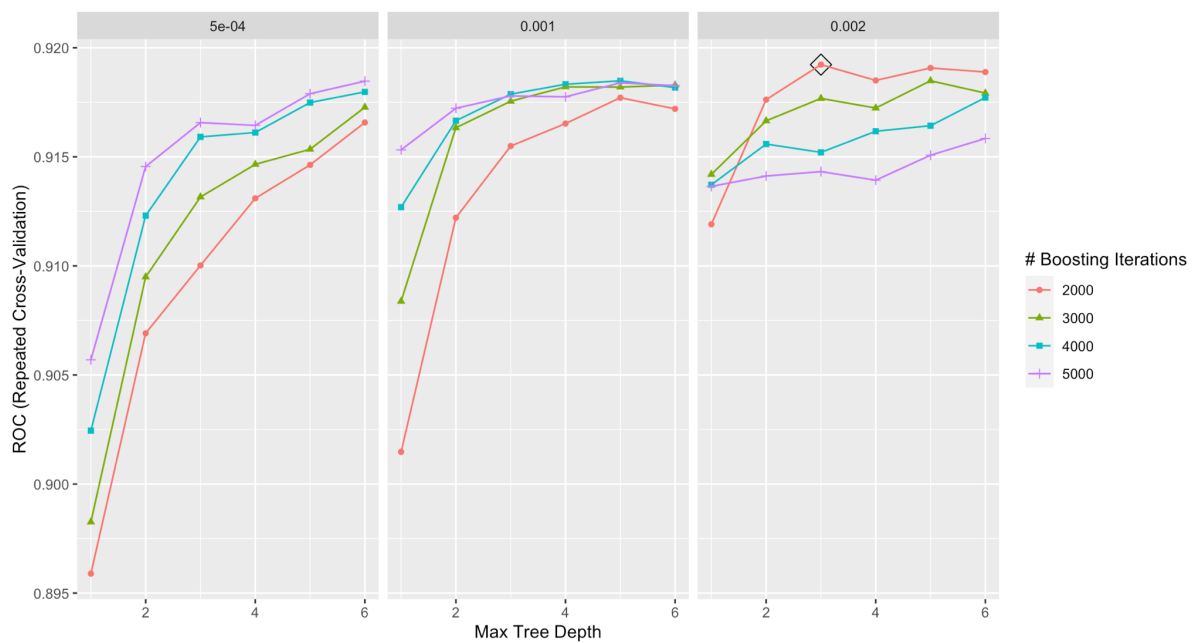


Figure 7 - Classification Tree tuning:

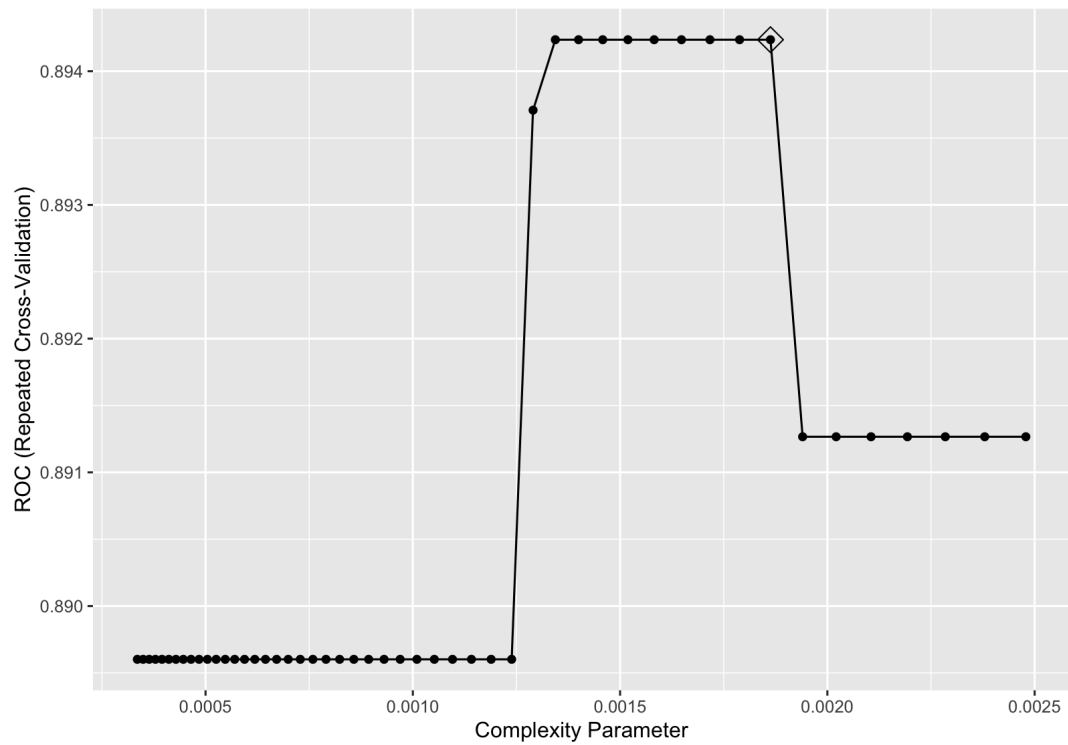


Figure 8 - Classification Tree plot:

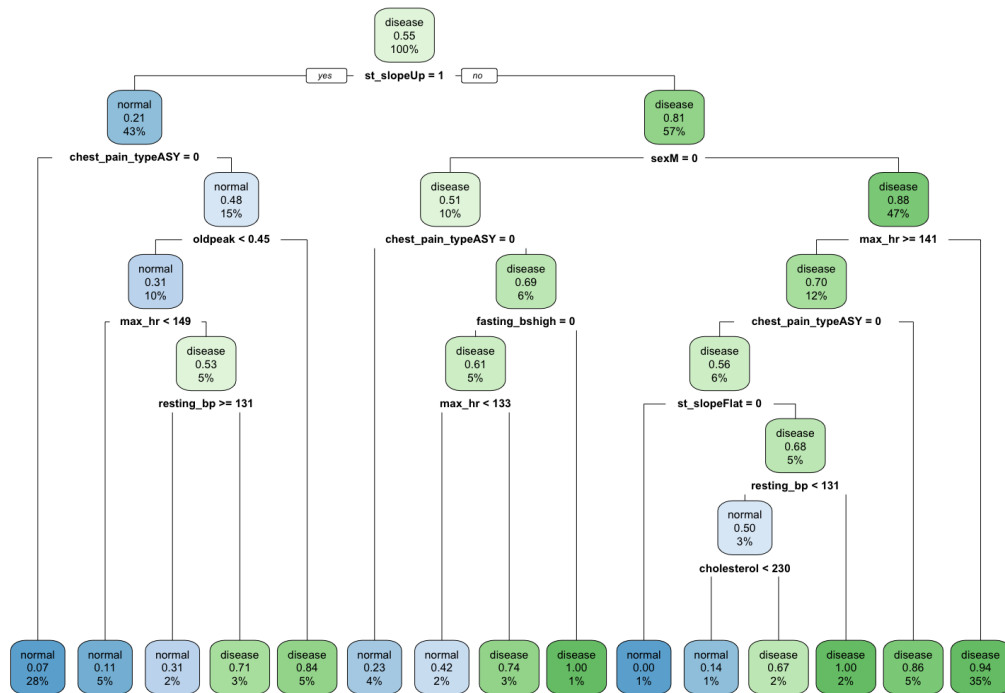


Figure 9 - Random Forest PD Plot

